



# **Annual Statistical Supplement, 2004 to the Social Security Bulletin**

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Jo Anne B. Barnhart  
**Commissioner of Social Security**

Laurence Love  
**Acting Deputy Commissioner for Policy**

Edward J. DeMarco  
**Assistant Deputy Commissioner for Policy**

Susan Grad  
**Acting Associate Commissioner  
for Research, Evaluation, and Statistics**

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## Preface

The *Supplement* is a major resource for data on our nation's social insurance and welfare programs. The majority of the statistical tables present information about programs administered by the Social Security Administration—the Old-Age, Survivors, and Disability Insurance program, known collectively as Social Security, and the Supplemental Security Income program. In addition, data are presented on the major health care programs—Medicare and Medicaid—and income-maintenance programs, such as the Food Stamp Program, Temporary Assistance for Needy Families, and Low-Income Home Energy Assistance, and other social insurance programs, including workers' compensation, unemployment insurance, temporary disability insurance, Black Lung benefits, and veterans' benefits. The *Supplement* also includes program summaries and legislative histories that help users of the data understand these programs. Data from recently discontinued disability tables can be found in the *SSI Annual Statistical Report* and the *Annual Statistical Report on the Social Security Disability Insurance Program*.

The *Supplement* has been published annually since 1940. Decisions affecting the future of Social Security are facilitated by the availability of relevant data over a long period. The data provide a base for research, policy analysis, and proposals for changing the programs. In addition to meeting the Social Security Administration's information needs, the *Supplement* strengthens the agency's ability to respond to requests for program data from congressional committees, government agencies at all levels, and the research community.

The *Supplement* is prepared by Social Security Administration staff from various components throughout the agency and by many individuals from other federal agencies. I would like to express my thanks to them for their contributions. The inside cover includes a list of the persons and agencies contributing to this edition.

General comments or questions about this report are welcome and should be directed to Rona M. Blumenthal at 410-965-0163 or [rona.m.blumenthal@ssa.gov](mailto:rona.m.blumenthal@ssa.gov). For specific questions about the data, please call the contact listed on each table.

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Susan Grad  
Acting Associate Commissioner  
for Research, Evaluation, and Statistics

August 2005

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## Social Security (OASDI)

### Employment and Earnings

Workers in OASDI covered employment, 2003	154.3 million
Average earnings, 2003	\$32,808
Earnings required in 2004 for—	
1 quarter of coverage	\$900
Maximum of 4 quarters of coverage	\$3,600
Earnings test exempt amounts for 2004	
Under full retirement age for entire year	\$11,640
For months before reaching full retirement age in 2004	\$31,080
Beginning with month of reaching full retirement age in 2004	Test eliminated

### Program Data

Cost-of-living adjustment for December 2003	2.1 percent
Average monthly benefit, December 2003	
Retired workers	\$922
Widows and widowers, nondisabled	\$888
Disabled workers	\$862
Number of beneficiaries, December 2003	
Old-Age, Survivors, and Disability Insurance	47.0 million
Old-Age Insurance	
Total	32.7 million
Retired workers	29.5 million
Survivors Insurance	
Total	6.8 million
Widows and widowers, nondisabled	4.5 million
Disability Insurance	
Total	7.6 million
Disabled workers	5.9 million
Benefit payments, 2003	
Old-Age, Survivors, and Disability Insurance	\$470.8 billion
Old-Age and Survivors Insurance	\$399.8 billion
Disability Insurance	\$70.9 billion
Administrative expenses, 2003	
Old-Age and Survivors Insurance	
Amount	\$2.6 billion
As a percentage of total benefits paid	0.6 percent
Disability Insurance	
Amount	\$2.0 billion
As a percentage of total benefits paid	2.8 percent

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## Program Trends

- About 47.0 million persons received Social Security benefits for December 2003, an increase of 594,000 (1.2 percent) since December 2002. Sixty-nine percent were retired workers and their spouses and children, and another 14 percent were survivors of deceased workers. Sixteen percent were disabled workers and their spouses and children.
- Seventy-two percent of the 29.5 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (75 percent) than men (69 percent) received reduced benefits.
- The number of beneficiaries aged 65 or older rose from 32.0 million in 1998 to 33.5 million in 2003 (4.7 percent). Beneficiaries aged 85 or older increased at a greater rate during the 5-year period (10.3 percent) from 3,873,000 in 1998 to 4,271,000 in 2003. In 2003, 40,500 centenarians were receiving Social Security.
- More than 19 million women aged 65 or older received benefits for December 2003. About 7.3 million (37.8 percent) were entitled solely to a retired-worker benefit, and another 5.7 million (29.6 percent) were dually entitled to a retired-worker benefit and a wife's or widow's benefit. About 6.3 million (32.6 percent) were receiving wife's or widow's benefits only.
- Over 3 million children under age 18 received benefits, including 1,345,000 children of deceased workers, 1,461,600 children of disabled workers, and 273,600 children of retired workers.
- About 6.8 million persons received benefits based on disability—5,874,000 disabled workers, 752,800 disabled adult children, and 209,400 disabled widows and widowers. In addition, 150,900 spouses and 1,508,400 minor and student children of disabled workers received benefits.
- Average monthly benefits for December 2003, including the 2.1 percent COLA increase, were \$922 for retired workers, \$862 for disabled workers, and \$888 for nondisabled widows and widowers. Among retired workers, benefits averaged \$1,039 for men and \$798 for women. For disabled workers, average benefits were \$966 for men and \$734 for women.
- Average monthly family benefits for December 2003 were \$1,672 for a widowed mother or father and children; \$1,455 for a disabled worker, wife, and children; and \$1,833 for a retired worker, wife, and children.
- Total OASDI benefit payments for calendar year 2003 were \$470.8 billion. Payments from the OASI trust fund were \$399.8 billion—an increase of 3.0 percent from the \$388.1 billion paid in 2002.
- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 8.0 percent from \$65.7 billion in 2002 to \$70.9 billion in 2003.
- OASDI benefit awards in calendar year 2003 totaled 4,321,800, including 1,791,300 to retired workers, 417,800 to their spouses and children and 853,000 to survivors of insured workers. Benefits were awarded to 777,500 disabled workers and to 482,100 of their spouses and children.

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## Supplemental Security Income

### Annual Payment Adjustments

Monthly federal benefit rate, effective January 2004

Individual living in his or her own household

\$564

Couple with both members eligible

\$846

Cost-of-living adjustment

2.1 percent

### Program Data

Total

Benefits paid in 2003

\$35.6 billion

Number of recipients, December 2003

7.1 million

Average benefit, December 2003

\$418.04

Federally administered payments

Benefits paid in 2003

\$34.7 billion

Number of recipients, December 2003

6.9 million

Average benefit, December 2003

\$417.16

Federal SSI payments

Benefits paid in 2003

\$30.7 billion

Number of recipients, December 2003

6.6 million

Average benefit, December 2003

\$383.59

Federally administered state supplementation

Benefits paid in 2003

\$4.0 billion

Number of recipients, December 2003

<sup>a</sup> 2.5 million

Average benefit, December 2003

\$138.38

State-administered supplementation

Benefits paid in 2003

\$0.9 billion

Number of recipients, December 2003

<sup>b</sup> 0.6 million

Average benefit, December 2003

\$124.38

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a. Includes 2.2 million persons receiving federal SSI and state supplementation and 0.3 million persons receiving state supplementation only.

b. Includes 149,621 persons receiving state supplementation only.

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## Program Trends

- In December 2003, 6,902,400 persons received federally administered SSI payments—114,500 more than the previous year. Of the total, 1,989,700 (28.8 percent) were aged 65 or older; 3,953,200 (57.3 percent) were blind or disabled aged 18–64; and 959,400 (13.9 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 rose by 75,500 (1.9 percent) between December 2002 and December 2003, while the number under age 18 increased by 44,600 (4.9 percent).
- During 2003, 824,000 persons were awarded federally administered payments, an increase of 6,000 from the previous year. Of the 2003 awards, 537,400 went to blind or disabled recipients aged 18–64, 179,600 to those blind or disabled under age 18, and 107,000 to recipients aged 65 or older.
- Total SSI payments were \$35.6 billion in 2003, up 3.0 percent from 2002. Federal SSI payments in 2003 were \$30.7 billion (an increase of 2.6 percent over the previous year). Federally administered state supplementation totaled \$4.0 billion (an increase of 4.8 percent); state-administered supplementation totaled \$912.0 million, an increase of 7.5 percent from the previous year's totals.



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## Health Care

### Medicare

Total benefits paid in calendar year 2003	
Hospital Insurance (Part A)	\$152.1 billion
Supplementary Medical Insurance (Part B)	\$123.8 billion
Number of enrollees in July 2003 (one or both of Parts A and B)	41.1 million
Aged	35.0 million
Disabled	6.1 million
Administrative costs, 2003	
Hospital Insurance	
Amount	\$2.5 billion
As a percentage of total benefits paid	1.7 percent
Supplementary Medical Insurance	
Amount	\$2.3 billion
As a percentage of total benefits paid	1.9 percent

### Medicaid

Medical service expenditures in fiscal year 2002	\$213.5 billion
Number of unduplicated recipients, fiscal year 2002	49.8 million
Average 2002 vendor payment per unduplicated recipient	
Persons aged 65 or older	\$10,870
Permanently and totally disabled persons	\$11,408
Dependent children under age 21	\$1,271
Average 2002 vendor payment for medical services	
Nursing facility services	\$22,247
Inpatient general hospital care	\$5,766
Prescribed drugs	\$1,163
Physicians services	\$378

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## Other Social Insurance Programs and Veterans' Benefits

### Unemployment Insurance

Total payments, 2003	\$41.4 billion
Average—	
Weekly benefit amount (regular programs)	\$262
Duration of benefits	16.4 weeks
Weekly insured unemployment	3.5 million
Covered employment	126.1 million

### Workers' Compensation

Benefit payments, 2002	\$53.4 billion
Compensation payments	\$29.2 billion
Medical and hospitalization	\$24.3 billion
Benefits paid by—	
Private insurance carriers	\$29.0 billion
State and federal funds	\$12.5 billion
Employers' self-insurance	\$11.9 billion
Covered workers per month	125.6 million
Costs as a percentage of covered payroll	1.58 percent

### Temporary Disability Insurance

Average weekly benefit, 2001	
California <sup>a</sup>	
State fund	\$288
Private plans	\$449
New York	
State fund	\$145
Private plans	\$191

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NOTE: Programs in effect in California, Hawaii, New Jersey, New York, Rhode Island, Puerto Rico, and the railroad industry.

a. Accounts for half of the workers participating in Temporary Disability Insurance.

### Black Lung Benefits

Basic benefit to miner or widow	\$549.00
Maximum family benefit	\$1,098.00
Part B (claims filed before July 1, 1973)	
Number of monthly benefits to miners, widows, and dependents, December 2003	64,237
Total benefits paid, calendar year 2003	\$411.6 million
Part C (claims filed July 1, 1973, or later)	
Total benefits paid, fiscal year 2003	
Disability and survivors benefits	\$336.9 million
Medical benefits	\$55 million

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## Veterans' Benefits

Number of veterans with disability compensation or pension, 2003

Service-connected disability	2,485,000
Non-service-connected disability	347,000

Monthly payment in 2003 for—

Service-connected disability	
10 percent disability	\$104
Total disability	\$2,193

Non-service-connected disability (maximum payment)

Without dependent	\$807
With one dependent and in need of aid and attendance	\$1,597

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## Public Assistance Programs

### Temporary Assistance for Needy Families

Total payments, 2003	\$9.5 billion
Average monthly number of—	
Recipients	4.9 million
Families	2.0 million
Average monthly payment	
Per recipient	\$162
Per family	\$393

### Food Stamps

Monthly benefits, beginning October 1, 2004	
Four-person household with no income	\$499
Standard deduction (one-person to four-person households)	\$134
Fiscal year 2003	
Average number of participants	21.3 million
Total benefits	\$21.4 billion

### Low-Income Home Energy Assistance

Block grants to—	
50 states and the District of Columbia	\$1.65 billion
Puerto Rico, Virgin Islands, American Samoa, Guam, and Northern Mariana Islands	\$2.3 million
Direct block grants to 132 Indian tribes and tribal organizations	\$16.4 million
Leveraging incentive awards to—	
38 states	\$19.0 million
28 Indian tribes and tribal organizations	\$1.6 million
Residential Emergency Assistance Challenge (REACH) program awards to—	
6 states	\$5.5 million
7 Indian tribes and tribal organizations	\$1.0 million
Emergency contingency funds to—	
33 states and the District of Columbia	\$99.4 million
46 Indian tribes and tribal organizations	\$613 thousand

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NOTE: Funds issued by the Department of Health and Human Services in fiscal year 2002.

### Poverty Data

Weighted average poverty thresholds, 2003	
Individual, aged 65 or older	\$8,825
Couple, householder aged 65 or older	\$11,133
Family of four	\$18,810
Percentage of population with income below poverty level, 2002	
All ages	12.1 percent
Children under age 18 living in families	16.2 percent
Persons aged 65 or older	10.4 percent

## **Program Descriptions and Legislative History**

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## Social Security (Old-Age, Survivors, and Disability Insurance)

The Old-Age, Survivors, and Disability Insurance (OASDI) program provides monthly benefits to qualified retired and disabled workers and their dependents, and to survivors of insured workers. Eligibility and benefit amounts are determined by the worker's contributions to Social Security. Benefits are paid as an earned right to workers, their families, and their survivors. There is no means test to qualify for benefits.

At the end of December 2003, 47.0 million people were receiving benefits at a rate exceeding \$39 billion each month (more than \$470 billion annually). According to the latest Social Security Trustees Report, these cash benefits made up 4.3 percent of the nation's gross domestic product. During the same year, approximately 154 million employees and self-employed workers, along with employers, contributed \$533.5 billion to the OASDI trust funds—through which contributions are credited and benefits are paid.

Social Security benefits are essential to the economic well-being of millions of individuals. Social Security pays benefits to 90 percent of those 65 or older. It is the major source of income (providing 50 percent or more of total income) for 66 percent of the beneficiaries. It contributes 90 percent or more of income for one-third of the beneficiaries and is the only source of income for 22 percent of them.

### Contributions and Trust Funds

A person contributes to Social Security through either payroll taxes or self-employment taxes under the Federal Insurance Contributions Act (FICA) or the Self-Employed Contributions Act (SECA). Employers match the employee contribution, while self-employed workers pay an amount equal to the combined employer-employee contributions. (Self-employed workers receive a special tax deduction to ease the impact of paying the higher rate.) There is a maximum yearly amount of earnings subject to OASDI taxes, \$87,900 in 2004. There is no upper limit on taxable earnings for Medicare Hospital Insurance. Employees whose contributions exceed the maximum taxable amount because they worked for more than one employer can receive refunds of excess FICA payments when they file their tax returns.

Taxes are allocated to the Old-Age (Retirement) and Survivors Insurance (OASI), the Disability Insurance (DI), and the Hospital Insurance (HI) Trust Funds. In addition to the taxes on covered earnings, OASI and DI trust fund revenues include interest on trust fund securities, income

from taxation of OASI and DI benefits, certain technical transfers, and gifts or bequests. By law, the OASI and DI trust funds may only be disbursed for

1. Monthly benefits for workers and their families.
2. Vocational rehabilitation services for disabled beneficiaries.
3. Administrative costs (currently less than 1 percent of expenditures).
4. The lump-sum death payment to eligible survivors.

Revenue received from FICA payments is transferred to the U.S. Treasury. FICA revenue in excess of outlays is used to purchase special interest-bearing Treasury bonds. These securities remain assets of the trust funds until needed to cover Social Security costs.

### Structure and Organization

The OASDI program is administered by the Social Security Administration (SSA), which became an independent agency in 1995. The commissioner of Social Security serves a 6-year term following appointment by the president and confirmation by the Senate. A bipartisan Social Security Advisory Board serves to review existing laws and policies and commissions studies and issues recommendations intended to anticipate changing circumstances. The president appoints three of the seven board members, and Congress appoints the other four members.

The Social Security Administration is headquartered in Baltimore, Maryland. Major headquarter components include the National Computer Center that contains SSA's mainframe computers that drive our systems, much of the executive staff for policy, programs, and systems, as well as field support components. SSA's field structure is divided into 10 geographic regions containing more than 1,300 field installations in communities throughout the country. Office sizes range from large urban offices with 50 or more employees to remote resident stations staffed by one or two individuals. Each region is headed by a regional commissioner and staffed with specialists to handle regional administrative tasks and to assist field offices with operational issues. In addition, there are teleservice centers servicing all regions. Although physically located within the various regions, each teleservice center manages the public's Social Security business from throughout the nation using state-of-the-art communications systems. Seven program ser-

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vice centers provide service and support for the field offices in some aspects of Social Security's workloads.

**Tables 2.F1–2.F11** provide SSA administrative data on the agency's national workforce (**Tables 2.F1–2.F3**), claims workloads (**Tables 2.F4–2.F6**), delivery of services (**Table 2.F7**), and its hearings and appeals operations (**Tables 2.F8–2.F11**).

## Program Changes

Program changes occur through legislation or (in areas where authority is delegated to the Commissioner) through regulation.

Changes are often implemented in phases and often entail recurring annual changes beyond the initial enactment date or year of first implementation. Rather recent changes with a significant and recurring impact are discussed below.

### Elimination of Annual Earnings Test for Persons Reaching Full Retirement Age

Public Law 106-182, the Senior Citizen's Freedom to Work Act of 2000, enacted April 7, 2000, eliminated the earnings test beginning with the month a beneficiary attains full retirement age (FRA). Elimination of this earnings test is effective for taxable years ending after December 31, 1999.

The earnings limit that applies in the year of attainment of FRA is based on the limits previously established for persons at FRA through age 69—\$30,720 in 2003, and \$31,080 in 2004. Benefits are withheld at the rate of \$1 for every \$3 of earnings above these exempt amounts. In determining earnings for purposes of the annual earnings test under this legislation, only earnings before the month of attainment of FRA will be considered. The legislation also permits retired workers to earn delayed retirement credits for any months between the attainment of full retirement age and age 70 for which the worker requests that benefits not be paid.

Public Law 106-182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year, which continued to be pegged to increases in the average wage. This amount increased from \$11,520 in 2003 to \$11,640 in 2004. Withholding for beneficiaries subject to this earnings test is at \$1 for each \$2 of earnings over the exempt amounts. Proposed rules were published August 25, 2003.

## Work Incentives Improvement Act

The Ticket to Work and Work Incentives Improvement Act, Public Law 106-170, was enacted on December 17, 1999. This legislation provides major enhancements to SSA's programs that assist disabled beneficiaries who attempt to return to work. It provides beneficiaries more choices in vocational rehabilitation and other support services and offers expanded health care for beneficiaries who are no longer eligible for cash benefits due to work. Effective October 1, 2000, the Act offers extended Medicare coverage to beneficiaries who return to work and offers buy-in for Medicaid coverage. Beginning January 1, 2001, former beneficiaries may have their benefits resumed if the benefits were terminated because of work, if their work activity ends within 5 years of the month their benefits stopped, and if they are still disabled.

The Ticket to Work program was phased in nationally over a 3-year period. During the first phase in 2002, SSA distributed tickets in the following 13 states: Arizona, Colorado, Delaware, Florida, Illinois, Iowa, Massachusetts, New York, Oklahoma, Oregon, South Carolina, Vermont, and Wisconsin.

During the second phase, in November 2002 through September 2003, SSA distributed tickets in the following 20 states: Alaska, Arkansas, Connecticut, Georgia, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, South Dakota, Tennessee, and Virginia and in the District of Columbia.

During the third phase, in November 2003 through September 2004, SSA is distributed tickets in the following 17 states: Alabama, California, Hawaii, Idaho, Maine, Maryland, Minnesota, Nebraska, North Carolina, Ohio, Pennsylvania, Rhode Island, Texas, Utah, Washington, West Virginia, Wyoming, as well as in American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the Virgin Islands.

### Regulatory Increases in Substantial Gainful Activity and in Trial Work Period Amounts

Effective July 1, 1999, the Social Security Administration raised from \$500 to \$700 the amount of monthly earnings for a nonblind disabled individual to be considered engaging in substantial gainful activity (SGA). Effective January 1, 2001, the top SGA level was raised to \$740 per month, with the provision that ongoing SGA levels will be automatically adjusted annually on the basis of increases in the national average wage index. Effective January 1, 2004, the level is \$810 per month.



The SGA threshold is part of the definition of disability that requires an individual to be unable to engage in substantial gainful activity to be eligible for benefits. Earnings of more than the top SGA level will ordinarily demonstrate that an individual is engaged in SGA. Earnings of less than \$810 per month will ordinarily demonstrate that an individual is not engaged in SGA.

A different definition of SGA applies to blind persons receiving Social Security disability benefits. Increases in the SGA amount for blind individuals have long been pegged to increases in the national average wage index and thus were not affected by the 1999 or subsequent rule changes. The level for blind individuals increased from \$1,330 in 2003 to \$1,350 in 2004.

New rules also affect the trial work period (TWP). The TWP allows disability beneficiaries to test their ability to work for at least 9 months. During the TWP, beneficiaries may earn any amount and still receive full benefits. The monthly level at which earnings count toward the 9-month TWP was raised from \$200 to \$530 effective January 1, 2001, with future increases pegged to the national average wage index. The level is \$580 for 2004. After completion of 9 trial work months, the SGA level is used to determine whether earnings are substantial or not. If earnings fall below the SGA level, full benefits generally continue. If earnings are higher than the SGA level, cash benefits are usually suspended while medical benefits continue.

**Table 2.A30** provides related historical data on disability program earnings guidelines, including reference to recent changes in thresholds for determining SGA.

### **Prohibitions on Payment of Title II Benefits to Persons Not Authorized to Work in the United States**

The Social Security Protection Act (SSPA) of 2004, Public Law 108-203, was signed into law on March 2, 2004. Under section 211 of this legislation, certain noncitizen workers must meet additional requirements to be fully or currently insured and to establish entitlement to benefits based on the noncitizen's earnings. This law applies to Title II benefits and Medicare based on end-stage renal disease (ESRD).

Section 211 of the SSPA applies to a noncitizen worker whose Social Security number (SSN) was first assigned on or after January 1, 2004. A noncitizen worker must meet one of the following additional requirements to be fully or currently insured and to establish entitlement to any Title II benefit or end-stage renal disease (ESRD) Medicare based on the noncitizen worker's earnings:

1. The noncitizen worker must have been issued an SSN for work purposes at any time on or after January 1, 2004; or
2. The noncitizen worker must have been admitted to the United States at any time as a nonimmigrant visitor for business (B-1) or as an alien crewman (D-1 or D-2).

If a noncitizen worker whose SSN was originally assigned January 1, 2004, or later does not meet either of these additional requirements, then the worker is not fully or currently insured. This is true even if the noncitizen worker appears to have the required number of quarters of coverage (QCs) in accordance with the regular insured status provisions. Although this law applies directly to certain noncitizen workers, it also affects the entitlement of any person seeking a benefit on the record of a noncitizen who is subject to this law.

### **Coverage and Financing**

In 2004, about 154 million persons will work in employment or self-employment covered under the OASDI program. In recent years, coverage has become nearly universal for work performed in the United States, including American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Approximately 96 percent of the American workforce are covered by OASDI. Workers excluded from coverage fall into five major categories:

1. Civilian federal employees hired before January 1, 1984,
2. Railroad workers (who are covered under the railroad retirement system, which is coordinated with Social Security),
3. Certain employees of state and local governments who are covered under their employers' retirement systems,
4. Domestic workers and farm workers whose earnings do not meet certain minimum requirements (workers in industry and commerce are covered regardless of the amount of earnings), and
5. Persons with very low net earnings from self-employment, generally under \$400 annually.

**Table 2.A1** outlines the history of coverage provisions and **Table 2.A2** provides a history of provisions regarding noncontributory wage credits, mostly for military service.

For most employees, taxes are withheld from wages beginning with the first dollar earned. The exceptions are domestic employees, election workers, and agricultural workers. In 2004, a domestic employee must earn \$1,400 from any single employer in a calendar year before FICA is withheld. Most election workers must earn \$1,200 in 2004 before FICA is withheld. Most agricultural workers wages are covered if the employer pays more than \$2,500 in total wages in a year or if the individual worker earns over \$150 in a year from a single employer.

Employees, their employers, and the self-employed each pay taxes on earnings in covered employment and self-employment up to an annual maximum taxable amount for OASDI. There is no upper limit on taxable earnings for Medicare Hospital Insurance (HI). The OASDI maximum taxable amount—\$87,900 in 2004—is updated automatically each year in relation to increases in the national average annual wage. The current FICA tax rate applicable to both employees and employers is 6.2 percent for OASDI (5.30 percent for OASI and 0.9 percent for DI) and 1.45 percent for HI.

See **Table 2.A3** for annual amounts of maximum taxable earnings and contribution rates. **Table 2.A4** shows historical annual maximum amounts of contributions by employees and self-employed persons.

A self-employed person pays the combined employee-employer rate of 12.4 percent for OASDI and 2.9 percent for HI under the Self-Employment Contributions Act (SECA). Two deduction provisions reduce the SECA and income tax liability of self-employed persons. The intent of these provisions is to treat the self-employed in much the same manner as employees and employers are treated for purposes of FICA and income taxes. The first provision allows a deduction from net earnings from self-employment equal to the amount of net earnings before the deduction multiplied by one-half the SECA tax rate. The effect of this deduction is intended to be analogous to the treatment of the FICA tax paid by the employer, which is disregarded as remuneration to the employee for FICA and income tax purposes. The second provision allows an income tax deduction equal to one-half of the amount of the SECA tax paid, which is designed to reflect the income tax deductibility of the employer's share of the FICA tax.

**Table 2.A5** describes income tax credits for 1984–1989 intended to cushion the impact of increases in FICA and SECA taxes enacted in 1983. The SECA tax credits were replaced, effective 1990, by the deduction provisions described above. **Table 2.A6** outlines the history of provisions regarding appropriations from general revenues and interfund borrowing.

## Insured Status

To become eligible for his or her benefit and benefits for family members or survivors, a worker must earn a minimum number of credits based on work in covered employment or self-employment. These credits are described as quarters of coverage. In 2004, a quarter of coverage (QC) is credited for each \$900 in annual covered earnings, up to a maximum of four QCs for the year. Earnings of \$3,600 or more in 2004 will give the worker four QCs regardless of when the money is actually earned or paid during the year. The amount of earnings required for a QC is adjusted automatically each year in proportion to increases in the average wage level.

### Fully Insured

Eligibility for most types of benefits requires that the worker be fully insured. To be fully insured a worker must have a number of QCs at least EQUAL to the number of calendar years elapsing between age 21 (or 1950 if later) and the year in which he or she reaches age 62, becomes disabled, or dies—whichever occurs first. Under this requirement, workers who reach age 62 in 1991 or later need the maximum number of 40 QCs to be fully insured. For workers who become disabled or die before age 62, the number of QCs needed for fully insured status depends on their age at the time the worker becomes disabled or dies. A minimum of 6 QCs is required regardless of age.

In addition to earning the minimum number of credits based on work, if the worker is a noncitizen whose SSN was first assigned on or after January 1, 2004, he or she must meet one of the following additional requirements to become eligible for his or her benefit and benefits for family members or survivors:

1. The noncitizen worker must have been issued an SSN for work purposes at any time on or after January 1, 2004; or
2. The noncitizen worker must have been admitted to the United States at any time as a nonimmigrant visitor for business (B-1) or as an alien crewman (D-1 or D-2).

### Currently Insured

If a worker dies before achieving fully insured status, benefits can still be paid to qualified survivors if the worker was "currently insured" at the time of death. Survivors benefits are potentially payable to a worker's children and to a widow(er) with the deceased worker's children in care.) To be currently insured, the worker must have earned 6 QCs in the 13 quarters ending with the

quarter of death (that is, 6 of the last 13 quarters, including the quarter in which death occurred).

### Disability Insured

To qualify for disability benefits, a nonblind worker must have recent work activity as well as being fully insured. Under the test involving recent work experience, a nonblind worker who becomes age 31 or older must have earned at least 20 QCs among the 40 calendar quarters ending with the quarter in which the disability began. In general, workers disabled at ages 24 through 30 must have earned QCs in one-half of the calendar quarters elapsing between age 21 and the calendar quarter in which the disability began. Workers under age 24 need 6 QCs in the 12-quarter period ending with the quarter of disability onset. Workers who qualify for benefits based on blindness need only be fully insured. Special rules may apply if the worker had a prior period of disability.

**Table 2.A7** summarizes the basic provisions concerning insured status.

### International Agreements

The President is authorized to enter into international Social Security agreements (also called "totalization" agreements) to coordinate the U.S. Old-Age, Survivors, and Disability Insurance (OASDI) program with comparable programs of other countries. The United States currently has Social Security agreements in effect with 20 countries.

#### Social Security agreements and supplementary agreements, by effective dates

Australia	2002	Italy	1978, 1986
Austria	1991, 1997	Korea (South)	2001
Belgium	1984	Luxembourg	1993
Canada	1984, 1997	Netherlands	1990, 2003
Chile	2001	Norway	1984, 2003
Finland	1992	Portugal	1989
France	1988	Spain	1988
Germany	1979, 1988, 1996	Sweden	1987
Greece	1994	Switzerland	1980, 1989
Ireland	1993	United Kingdom	1985, 1997

International Social Security agreements have two main purposes. First, they eliminate dual Social Security coverage, the situation that occurs when a person from one

country works in another country and is required to pay Social Security taxes to both countries on the same earnings. Each agreement includes rules that assign a worker's coverage to only one country.

The second goal of the agreement is to help fill gaps in benefit protection for workers who have divided their careers between the United States and another country. Such workers may fail to qualify for Social Security benefits from one or both countries because they have not worked long enough to meet minimum eligibility requirements. Under an agreement, these workers and their family members may qualify for a partial U.S. benefit based on "totalized" (that is, combined) credits from both countries. Similarly, workers may qualify for partial benefits from the foreign country based on totalized credits.

**Table 5.M1** shows the number of beneficiaries receiving totalization payments and their average benefits.

### Benefit Computation and Automatic Adjustment Provisions

#### PIA Computation

The primary insurance amount (PIA) is the monthly benefit amount payable to the worker upon retirement at full retirement age or upon entitlement to disability benefits. The PIA is also the base figure from which monthly benefit amounts payable to the worker's family members or survivors are determined. The PIA is derived from the worker's annual taxable earnings, averaged over a period that encompasses most of the worker's adult years. Until the late 1970s, the average monthly wage (AMW) was the earnings measure generally used. For workers first eligible for benefits after 1978, average indexed monthly earnings (AIME) have replaced the AMW as the usually applicable earnings measure. The PIA computation based on AIME currently involves the following three steps:

1. Indexing of earnings. The worker's annual taxable earnings after 1950 are updated, or indexed, to reflect the general earnings level in the indexing year—the second calendar year before the year in which the worker is first eligible; that is, first reaches age 62, becomes disabled, or dies. Earnings in years after the indexing year are not indexed but instead are counted at their actual value. A worker's earnings for a given year are indexed by multiplying them by the following ratio (indexing factor): the average wage in the national economy for the indexing year,

divided by the corresponding average wage figure for the year to be indexed.

**Table 2.A8** shows the indexing factors applicable to the earnings of workers who were first eligible from 1991 through 2004. **Table 2.A9** shows indexed earnings for workers first eligible from 1997 through 2004 who had maximum taxable earnings in each year after 1950. For a detailed description of an AIME computation, see Appendix D, "Computing a Retired-Worker Benefit."

2. Determining AIME. The period used to calculate AIME equals the number of full calendar years elapsing between age 21 (or 1950, if later) and the year of first eligibility, usually excluding the lowest 5 years. Workers disabled before age 47 have from zero to 4 excluded years from the computation. At an absolute minimum, 2 years are used to compute AIME. The actual years used in the computation (the "computation years") are the years of highest indexed earnings after 1950, including any years before age 22 or after age 61 as well as the year of disability or death. AIME is calculated as the sum of indexed earnings in the computation period, divided by the number of months in that period.

**Table 2.A10** provides a historical outline of provisions related to AIME and AMW and describes variations in the number of dropout years.

**Tables 2.A15** and **2.A16** describe AMW benefit computations based on the worker's nonindexed earnings after 1936 and 1950, respectively. (Very few persons currently being awarded benefits have PIAs computed under these old-start or new-start computation methods. These methods, particularly the new-start method shown in Table 2.A16, are more frequently applicable in earnings recomputations for workers who reached age 62 before 1979.)

3. Computing the PIA. The formula used to compute the PIA from AIME is weighted to provide a higher PIA-to-AIME ratio for workers with comparatively low earnings. The formula applies declining percentage conversion rates to three AIME brackets. For workers who reach age 62, become disabled, or die in 2004, the formula provides a PIA equal to the sum of  
90 percent of the first \$612 of AIME, plus  
32 percent of the next \$3,077 of AIME, plus  
15 percent of AIME over \$3,689.

Beginning with the first year of eligibility, the PIA is increased by cost-of-living adjustments (COLAs).

**Table 2.A11** shows the PIA formula and first applicable COLA for workers first eligible in 1979 or later.

The dollar amounts defining the AIME brackets are referred to as "bend points." These bend points (as described in Table 2.A11) are updated automatically each year in proportion to increases in the national average wage level. This automatic adjustment ensures that benefit levels for successive generations of eligible workers will keep up with rising earnings levels, thereby assuring consistent rates of earnings replacement from one generation of beneficiaries to the next.

The benefit formula applicable to a worker depends on the year of eligibility (or death) rather than on the year benefits are first received. Thus the PIA of a worker retiring at FRA in 2004 is calculated using the benefit formula that applies to all workers first eligible in 2000 (the "year of attainment" of age 62). The PIA derived from that formula is then increased by the COLAs effective for December 2001, 2002, and 2003 to obtain the PIA effective at FRA. Subsequent recomputations of the worker's benefit, including additional earnings not originally considered, delayed retirement credits, or additional COLA increases, all refer to the basic computation that originally applied, based on the year of attainment.

Beginning in 1981, benefits have been rounded to the next lower 10 cents at each step in the computation. The final benefit payment is rounded to the next lower dollar amount (if not already an even dollar). Before 1981, benefits were paid in 10-cent increments after rounding up to the next dime in each computation step.

A cost-of-living increase in benefits generally is established each year if the consumer price index for urban wage earners and clerical workers (CPI-W), prepared by the Department of Labor, indicates a percentage increase (after rounding) of at least 0.1 percent between two specified quarters. The arithmetical mean of the CPI-W for July, August, and September in the year of determination is compared with the arithmetical mean of the CPI-W for the later of (a) July, August, and September in the year in which the last effective cost-of-living increase was established or (b) the 3 months of the calendar quarter in which the effective month of the last general benefit increase occurred. The percentage increase in the CPI-W, rounded to the nearest 0.1 percent, represents the size of the increase in benefits, effective for December of the year in which the determination is made.

Under certain conditions, depending on the size of the combined OASDI trust funds relative to estimated disbursements, the applicability and size of a cost-of-living adjustment may be determined under an alternative method, called the "stabilizer provision." In no case, however, are benefits reduced below the level of benefits in the year of determination. Historically, this provision has never been triggered.

**Table 2.A18** presents a history of provisions relating to the automatic adjustment of benefits, including a description of the stabilizer provision. In addition, the table includes a summary history and description of provisions relating to the annual automatic adjustment of (1) the maximum amount of taxable and creditable earnings, (2) the dollar amount needed to establish a quarter of coverage, (3) the bend points defining the AIME brackets in the PIA formula and the PIA brackets in the maximum family benefit formula, and (4) the exempt amounts under the earnings (retirement) test. All of these adjustments are linked to increases in the level of the national average annual wage, rather than to increases in the CPI. **Table 2.A19** illustrates the cumulative effect of statutory and automatic increases in benefits for workers who have been in benefit status over varying time periods.

### Alternative PIA Computation Provisions

**Special minimum PIA.** Workers with low earnings but steady attachment to the workforce over most of their adult years may qualify for monthly benefits based on the special minimum PIA computation. This computation does not depend on the worker's average earnings, but on the number of coverage years—years in which the worker had earnings equal to or above a specified amount. The level of the special minimum PIA is the same for workers having the same number of coverage years, regardless of age or year of first eligibility. Increases in the special minimum PIA are linked to cost-of-living adjustments (COLAs).

See **Table 2.A12** for additional information on the special minimum PIA.

**Windfall Elimination Provision (WEP).** The WEP affects persons who receive a pension based on noncovered work after 1956 and Social Security benefits. First eligibility for the noncovered pension and Social Security benefits must be after December 31, 1985, for WEP to apply. WEP reduces the Social Security PIA upon which OASDI benefits are based and affects all benefits paid on that record, except survivors. The WEP reduction ceases when entitlement to the pension payment ends, the wage earner dies, or the wage earner earns a total of 30 years

of substantial Social Security earnings. The WEP reduction amount is never more than one-half of the noncovered pension.

A WEP PIA is generally based on 40 percent of the first bend point instead of 90 percent as with the regular PIA:

Example: A retired worker with a noncovered pension of \$2,000 a month and less than 20 years of covered employment attains age 62 in 2004.

Normal PIA, based on AIME of \$800.

$$\$612 \times .90 = \$550.80$$

$$\$188 \times .32 = \$60.16$$

$$\text{PIA} = \$610.90$$

WEP PIA, based on AIME of \$800.

$$\$612 \times .40 = \$244.80$$

$$\$188 \times .32 = \$60.16$$

$$\text{PIA} = \$304.90$$

If a worker has more than 20 years of substantial covered earnings, the WEP PIA begins to increase. With the 21st year of substantial covered earnings, the first bend point percentage is increased by 5 percentage points. This rate of increase applies for each additional year of substantial covered earnings, through the 30th year of substantial earnings at which point WEP no longer applies. After 23 years of substantial coverage, for example, the first bend point percentage would be 55 percent. Thirty years of substantial earnings would yield a first bend point percentage of 90 percent (the normal percentage of the first bend point).

Examples of pensions subject to WEP are U.S. Civil Service Retirement System annuities, retirement benefits based on foreign earnings, and state and local pensions based on noncovered earnings.

**Table 2.A11.1** provides more detail about the WEP computation and contains the amounts of substantial earnings for years after 1990. Substantial earnings for earlier years are listed in **Table 2.A12**.

**Family maximum provisions.** Monthly benefits payable to the worker and family members or to the worker's survivors are subject to a maximum family benefit amount. The family maximum level for retired-worker families or survivor families usually ranges from 150 percent to 188 percent of the worker's PIA. The maximum benefit for disabled-worker families is the smaller of (1) 85 percent of AIME (or 100 percent of PIA, if larger) or (2) 150 percent of the PIA.

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Like the formula for determining the PIA, the maximum family benefit formula applicable to a worker depends on the year of first eligibility (that is, the year of attainment of age 62, onset of disability, or death). Once the worker's maximum family benefit amount for the year of first eligibility is determined, it is updated in line with the COLAs.

For information on family maximum provisions, as described here, see **Table 2.A13** (comparison of family maximums to the PIAs on which they are based) and **Table 2.A14** (disability family maximums). **Table 2.A17** shows the maximum family benefit amounts applicable in cases of first eligibility before 1979.

## Benefit Types and Levels

### Retired and Disabled Workers

The full retirement age (FRA) is the earliest age at which an unreduced retirement benefit is payable (sometimes referred to as the "normal retirement age"). The age for full retirement benefits is scheduled to rise gradually from age 65 to age 67, with the first incremental increase affecting workers who reached age 62 in the year 2000. Workers over age 62 who retire before FRA can receive reduced benefits. The monthly rate of reduction from the full retirement benefit (that is, the PIA) is 5/9 of 1 percent a month for the first 36 months immediately preceding FRA. The reduction rate is 5/12 of 1 percent a month for any additional months. The maximum overall reduction for early retirement will have risen from 20 percent to 30 percent for those workers who reach age 62 in 2022, when age 67 becomes the full retirement age.

If a disabled worker receives a reduced retirement benefit for months before disability entitlement, the disability benefit is reduced by the number of months for which he or she received the reduced benefit.

For workers who postpone their retirement beyond the full retirement age, benefits are increased for each month of nonpayment beyond that age up to age 70. This increase is called a "delayed retirement credit," and is potentially available for any or all months following attainment of the full retirement age (maximum of 60 months for persons who attained age 65 prior to 2003). The annual rate of increase for delayed retirement credits is 7 percent for workers who reach age 62 in 2002 and 7 1/2 percent for workers who reach age 62 in 2003 and 2004. The rate will rise to 8 percent for workers reaching age 62 in 2005 or later.

### Spouses and Children of Workers

Spouses receive 50 percent of the worker's PIA (regardless of the worker's actual benefit amount), if the spouse has attained the full retirement age at entitlement to spousal benefits. The spouse of a retired or disabled worker can elect monthly benefits as early as age 62. These benefits are reduced at the rate of 25/36 of 1 percent a month for the first 36 months immediately preceding FRA and 5/12 of 1 percent for each additional month. The maximum overall reduction for early retirement will have risen from 25 percent to 35 percent by 2022, when age 67 becomes the full retirement age (FRA) for spouses attaining age 62 in that year.

Children of retired or disabled workers are also eligible to receive monthly benefits. The term "child" refers to a child under the age of 18, a child aged 18 to 19 attending elementary or secondary school full-time, or an adult child aged 18 or older who was disabled before age 22. In addition, young spouses (that is, those under the age of 62) who care for a worker's entitled child may also be eligible. For purposes of defining young spouses' benefits, the term "child" refers to a child under age 16 or to an adult child of the worker who was disabled before age 22. Children of retired or disabled workers can receive up to 50 percent of the worker's PIA, as can young spouses. (The benefit of a young spouse is not reduced for age.) Monthly benefits payable to the spouse and children of a retired or disabled worker are limited to a family maximum amount, as discussed earlier.

Benefits are payable to unmarried divorced spouses of retirement age who were married at least 10 years to the worker. A divorced spouse benefit is excluded from family maximum provisions. Divorced spouses aged 62 and older and divorced for 2 or more years (after marriage of 10 or more years) may be independently entitled on the record of the ex-spouse if the ex-spouse could be entitled if he or she applied.

### Survivors Benefits

Widows and widowers of fully insured workers are eligible for unreduced benefits at full retirement age (FRA). As with retired workers and spouses, widow(er)s' FRA will gradually increase to age 67. Widows and widowers can elect reduced monthly benefits at age 60 or, if disabled, as early as age 50. Surviving divorced spouses can also receive benefits if married to the worker for at least 10 years and not remarried before age 60 (age 50 if disabled).

For survivors whose full benefit retirement age is 65, the monthly rate of reduction for the first 60 months immediately preceding FRA is 19/40 of 1 percent of the worker's PIA, with a maximum reduction of 28.5 percent

at age 60. For survivors whose full benefit retirement age is after 65, the amount of reduction for each month prior to FRA is adjusted accordingly to ensure that the maximum reduction at age 60 remains 28.5 percent of the worker's PIA.

Benefits for widows and widowers are increased if the deceased worker delayed retirement beyond the FRA. In these cases, the survivor benefits include any delayed retirement credits the deceased worker had earned. Conversely, if the worker had elected early retirement, widow(er)s' benefits are limited for widow(er)s first entitled to survivors benefits at age 62 or later. For these beneficiaries, the benefit is the higher of 82.5 percent of the worker's PIA or the amount the worker would be receiving if still alive. Disabled widow(er)s aged 50 to 60 receive the age 60 widow's rate (71.5 percent of PIA) regardless of their age at the time of entitlement.

Children of deceased workers and mothers and fathers under FRA are eligible to receive monthly benefits up to 75 percent of the worker's PIA if the worker died either fully or currently insured. Mothers and fathers must be caring for the worker's entitled child who is either under age 16 or disabled. A dependent parent aged 62 or older is eligible for monthly benefits equal to 82.5 percent of the worker's PIA. Each of two dependent parents can qualify for benefits equal to 75 percent of the deceased worker's PIA. Monthly benefits payable to survivors are reduced to conform to the family maximum benefit payable on the deceased worker's account. Benefits for a surviving divorced spouse, however, are disregarded when computing the maximum family benefit.

See **Table 2.A20** for more information on the increases in the full (or normal) retirement age for workers. **Table 2.A21** describes age-related reductions for dependent beneficiaries, as does **Table 2.A22** (widow(er)s). Additionally, **Tables 2.A23** and **2.A24** show the history of legislation relating to special monthly benefits payable to certain persons born before January 2, 1900. **Table 2.A25** summarizes the history of certain OASDI benefits other than monthly benefit payments. **Table 2.A26** presents illustrative monthly benefit amounts for selected beneficiary families, based on hypothetical earnings histories representing five different earnings levels. **Table 2.A27** shows minimum and maximum monthly benefits payable to retired workers retiring at age 62 in various years beginning with 1957 (the first full year benefits became available at age 62). **Table 2.A28** shows minimum and maximum monthly benefits payable to retired workers retiring at age 65 in various years beginning with 1940.

## Provisions for Railroad Retirement Board Beneficiaries

The OASDI tables do not include a number of persons receiving Railroad Retirement benefits who would be eligible for Social Security benefits had they applied. The reason they have not applied is that receipt of a Social Security benefit would reduce their Railroad Retirement benefit by a like amount. The number of persons is not available but is estimated to be less than 100,000.

The Railroad Retirement Act of 1974, effective January 1, 1975, provided that the regular annuity for employees with 10 or more years of railroad service who retired after December 31, 1974, will consist of two components.

Public Law 107-90 (the 2001 amendments to the Railroad Retirement Act of 1974) effective January 1, 2002, revised the railroad service work requirement. The railroad service work requirement is 10 or more years of railroad service or, effective January 1, 2002, at least 5 years of railroad service after December 31, 1995. The two components are unchanged:

- Tier 1. A basic Social Security–level component equivalent to what would be paid under the Social Security Act on the basis of the employee's combined railroad and nonrailroad service, reduced by the amount of any monthly benefit under OASDI actually paid on the basis of nonrailroad work; and
- Tier 2. A "private pension"–component payable over and above the Social Security equivalent, calculated on the basis of the number of years of railroad service.

## Effect of Current Earnings on Benefits

Beneficiaries under the full retirement age (FRA) with earnings in excess of certain exempt amounts may have all or part of their benefits withheld as a result of the annual earnings test (AET) provisions of the Social Security Act. For those at or above FRA, however, there have been recent changes to AET provisions. Amendments in 1996 eased the impact of AET provisions, while changes in 2000 removed the AET altogether for beneficiaries FRA or older. Public Law 104-121, enacted March 29, 1996, substantially raised the exempt amounts under the annual earnings test for persons who have reached full retirement age. These amounts are \$12,500 in 1996; \$13,500 in 1997; \$14,500 in 1998; \$15,500 in 1999; \$17,000 in 2000; \$25,000 in 2001; and \$30,000 in 2002. After 2002, the annual exempt amount is indexed to the growth in average wages. The indexed amount was \$30,720 in 2003 and \$31,080 in 2004. Benefits are withheld at the rate of \$1 in benefits for every \$3 of earnings

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above the FRA exempt amount. Public Law 106-182, enacted April 7, 2000, eliminated the earnings test beginning with the month a beneficiary reaches FRA. In determining annual earnings for purposes of the annual earnings test, only earnings before the month of attainment of FRA will be counted.

Public Laws 104-121 and 106-182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year. This annual amount continues to be pegged to increases in average wages. The amount was \$11,520 in 2003 and \$11,640 in 2004. When the annual earnings limit affects working beneficiaries under FRA, benefits are withheld at the rate of \$1 for every \$2 of earnings above the exempt amount.

Individuals have the option to receive reduced benefits under a monthly earnings test if it is to their advantage to do so. This option is usually exercised in the first year of retirement, because in that year the monthly test permits payment for some months even if the annual earnings limit is greatly exceeded. Under the monthly test, beneficiaries receive a full monthly benefit for months in which they do not earn more than an amount equal to 1/12 of the annual earnings limit. The monthly earnings test is applied to the self-employed based on hours they work instead of monthly earnings. Generally, beneficiaries are eligible for the monthly earnings test in only one year.

**Table 2.A29** provides historical detail on the retirement test.

Beneficiaries entitled on the basis of their own disability—disabled workers, disabled adult children, and disabled widow(er)s—are not subject to the earnings test. Substantial earnings by disabled beneficiaries, however, may indicate that they are able to do work that constitutes substantial gainful activity (SGA) and are therefore no longer disabled. Although other factors are considered, numerical earnings thresholds are used in a determination of SGA.

**Table 2.A30** provides historical thresholds for determining substantial gainful activity (SGA).

## Taxation of Benefits

Up to 85 percent of Social Security benefits may be subject to federal income tax depending on the beneficiary's income, marital status, and filing status. The definition of income for this provision is as follows: adjusted gross income (before Social Security or Railroad Retirement benefits are considered), plus tax-exempt interest income, with further modification of adjusted gross income in some cases involving certain tax provisions of limited applicability among the beneficiary population, plus one-half of Social Security and Tier 1 Railroad Retirement benefits.

For married beneficiaries filing jointly with adjusted gross income under \$32,000 a year, no Social Security benefits are subject to taxation. If adjusted gross income exceeds \$32,000 but is under \$44,000, the amount of benefits included in gross income is the lesser of one-half of benefits or one-half of income over \$32,000. If a couple's adjusted gross income exceeds \$44,000, the amount of benefits included in gross income is 85 percent of income over \$44,000 plus the lesser of \$6,000 or one-half of benefits. However, no more than 85 percent of benefits are subject to income tax. The income thresholds for single beneficiaries are \$25,000 and \$32,000.

If members of a married couple are filing separately, they do not have a minimum threshold if they lived together any time during the tax year. The amount of benefits included in gross income is the lesser of 85 percent of Social Security or Tier 1 Railroad Retirement benefits, or 85 percent of all income as defined above. Like all matters dealing with tax liability, taxation of Social Security benefits fall under the jurisdiction of the Internal Revenue Service.

**Table 2.A31** shows the history of provisions related to taxation of Social Security benefits. **Table 2.A32** offers examples to illustrate when benefits are taxable and the amount subject to taxation.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.



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## Supplemental Security Income

### Program Overview

The Supplemental Security Income (SSI) program provides income support to persons aged 65 or older, blind or disabled adults, and blind or disabled children. Eligibility requirements and federal payment standards are nationally uniform. The 2004 federal SSI benefit rate for an individual living in his or her own household and with no other countable income is \$564 monthly; for a couple (with both husband and wife eligible), the SSI benefit rate is \$846 monthly.

Payments under SSI began in January 1974. It replaced the former federal-state adult assistance programs in the 50 states and the District of Columbia. Under SSI each eligible person is provided a monthly cash payment based on a statutory federal benefit rate. Since 1975, these rates have been increased by the same percentage, as the cost-of-living increases in OASDI benefits. If an individual or couple is living in another person's household and is receiving both food and shelter from the person in whose household they are living, the federal benefit rate is reduced by one-third. This is done instead of determining the actual dollar value of the in-kind support and maintenance.

For institutionalized persons, the eligibility requirements and payment standards depend on the type of institution. With some exceptions, inmates of public institutions are ineligible for SSI. For persons institutionalized for a complete calendar month, a maximum federal SSI payment of \$30 per month applies where (1) the institution receives a substantial part of the cost of the person's care from the Medicaid program, or (2) the institution receives payments from private health insurance on behalf of a recipient under age 18. Other eligible persons in institutions may receive up to the full federal benefit rate.

The federal payment is based on the individual's countable income. The first \$20 monthly in OASDI benefits or other earned or unearned income is not counted. Also excluded is \$65 monthly of earnings plus one-half of any earnings above \$65. For example, a person living in his or her own household, whose sole income is a \$200 monthly OASDI benefit, would receive \$384 in federal SSI payments:

$$\$564 - (\$200 - \$20) = (\$564 - \$180) = \$384.$$

A person whose income consists of \$500 in gross monthly earnings would receive \$356.50 in federal SSI payments:

$$((\$500 - \$85) / 2) = \$207.50 \text{ countable earnings}$$

$$\text{FBR } \$564 - \$207.50 = \$356.50 \text{ federal SSI}$$

Individuals generally are not eligible for SSI if they have resources in excess of \$2,000 (or \$3,000 for a couple). Certain resources are excluded, most commonly a home, an automobile, and household goods and personal effects of reasonable value. States have the option to supplement the federal SSI payment for all or selected categories of persons, regardless of previous state program eligibility.

CONTACT: Paul S. Davies (410) 966-0299.

### SSI: History Of Provisions

#### Basic Eligibility Requirements

**1972** (Public Law 92-603, enacted October 30). An individual may qualify for payments on the basis of age, blindness, or disability.

*Aged:* Any person aged 65 or older.

*Blind:* Any person with 20/200 or less vision in the better eye with the use of correcting lenses, or with tunnel vision of 20 degrees or less. An individual transferred from a state Aid to the Blind (AB) program is eligible if he/she received such state aid in December 1973 and continues to meet the October 1972 state definition of blindness.

*Disabled:* Any person unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment expected to result in death or that has lasted or can be expected to last for a continuous period of at least 12 months. For a child under age 18, eligibility is based on disability of severity comparable with that of an adult. An individual transferred from a state Aid to the Permanently and Totally Disabled (APTD) program to SSI is also eligible if he/she received such state aid in December 1973 and continues to meet the October 1972 state definition of disability.

**1973** (Public Law 93-233, enacted December 31). Only persons who had received APTD before July 1973 and were on the rolls in December 1973 may receive SSI on the basis of the state definition of disability; those who became eligible for state aid from July to

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December 1973 must meet the federal definition of disability.

**1980** (Public Law 96-265, enacted June 9). A disabled recipient who loses federal SSI eligibility because of earnings at the substantial gainful activity level may continue to receive a special benefit under section 1619 and retain eligibility for Medicaid under Title XIX of the Social Security Act. This special benefit status may continue as long as the recipient has the disabling impairment and meets all nondisability SSI eligibility criteria. States have the option of supplementing this special benefit.

This provision of the law was in effect from January 1, 1981, through December 31, 1983. Beginning in January 1984, under a 1-year demonstration project, this provision was continued for persons already eligible for either regular SSI payments or special monthly benefits.

**1984** (Public Law 98-460, enacted October 9). The special benefit and Medicaid provisions of the 1980 legislation were extended through June 30, 1987 (retroactive to January 1, 1984).

**1986** (Public Law 99-643, enacted November 10). The special benefit and Medicaid provisions of the 1980 amendments are made permanent. The provisions were amended effective July 1, 1987, with significant modifications to simplify administration and to allow free movement between regular SSI disability payments and either the special cash benefit or Medicaid eligibility under section 1619. The distinction between a disabled person eligible for regular SSI payments and one eligible for 1619(a) is that the latter has several months with gross earnings above the SGA level. Previously, section 1619(a) status required completion of a trial work period and the determination that the work was SGA.

**1996** (Public Law 104-193, enacted August 22). For individuals under age 18, the “comparable severity” standard is eliminated and replaced with a requirement that a child be considered disabled if he/she has a medically determinable impairment that results in “marked and severe functional limitations,” and meets the existing statutory duration requirement. The law also eliminates references to “maladaptive behaviors” in the Listing of Impairments for children, and discontinues the use of individualized functional assessments for children.

SSI eligibility is prohibited for an individual in any month during which such an individual is a fugitive felon, fleeing prosecution, or violating state or federal conditions of probation or parole. In addition, SSI eligibility is prohibited for 10 years for those convicted of fraudulently claiming residence to obtain benefits simultaneously in two or more states.<sup>1</sup>

## Other Eligibility Provisions

### *Citizenship and Residence*

**1972** (Public Law 92-603, enacted October 30). The individual must reside within one of the 50 states or the District of Columbia and be a citizen or an alien lawfully admitted for permanent residence or permanently residing in the United States under color of law. Persons living outside the United States for an entire calendar month lose their eligibility for such a month.

**1976** (Public Law 94-241, enacted March 24). Eligibility for SSI is extended to residents of the Northern Mariana Islands, effective January 9, 1978.

**1980** (Public Law 96-265, enacted June 9). The income and resources of the immigration sponsors of aliens applying for SSI are considered in determining eligibility for and the amount of payment. After allowances for the needs of the sponsor and his/her family, the remainder is deemed available for the support of the alien applicant for a 3-year period after admission to the United States for permanent residence. This provision does not apply to those who become blind or disabled after admission, to refugees, or to persons granted political asylum. (See section “Deeming of Income and Resources” for subsequent changes to sponsor-to-alien deeming provisions.)

**1989** (Public Law 101-239, enacted December 19). SSI eligibility is continued for a disabled or blind child who was receiving SSI benefits while living in the United States and is now living with a parent who is a member of the U.S. Armed Forces assigned to permanent duty ashore outside the United States, but not where the parent is stationed in Puerto Rico or the territories and possessions of the United States.

**1993** (Public Law 103-66, enacted August 10). Above provision made applicable where the parent is a member of the U.S. Armed Forces and stationed in Puerto Rico or the territories and possessions of the United States.

**1996** (Public Law 104-193, enacted August 22). Prohibits SSI eligibility for anyone who is not a U.S. citizen or national unless they are in a “qualified alien” category and meet one of certain exceptions such as lawful permanent residents who earn or can be credited with 40 qualifying quarters of earnings, certain refugee type categories eligible for up to 5 years of time-limited eligibility, or active duty U.S. military or veter-

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1. This last provision was repealed in 1999 by Public Law 106-169 and replaced with a provision providing for nonpayment of benefits for up to 24 months for knowingly making false or misleading statements regarding material facts.

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ans and their spouses and children. Extends eligibility for aliens receiving SSI as of August 22, 1996, (the enactment date of the law) for 1 year after the enactment date for those aliens found ineligible under the new standards.

(Public Law 104-208, enacted September 30). Amends Public Law 104-193 to add to the list of “qualified aliens” certain noncitizens (and their children) who have been battered or subjected to extreme cruelty by a spouse or parent or a member of the spouse’s or parent’s family living in the same household.

**1997** (Public Law 105-18, enacted June 12). Extends eligibility for aliens receiving SSI as of August 22, 1996, until September 30, 1997, for those found ineligible under the new alien standards of Public Law 104-193.

(Public Law 105-33, enacted August 5). Further amends Public Law 104-193 to add Cuban and Haitian entrants, and the child of a parent who has been battered or subjected to extreme cruelty, to the list of qualified aliens. Provides that Cuban and Haitian entrants and Amerasian immigrants qualify for time-limited eligibility, and increases the time limit from 5 to 7 years for all time-limited categories. Additional exceptions are added for qualified aliens: (1) lawfully residing in the United States and receiving SSI benefits on August 22, 1996; and (2) lawfully residing in the United States on August 22, 1996, and meeting the definition of blind or disabled in the Social Security Act.

Certain noncitizen American Indians are excepted from the alien nonpayment provisions of Public Law 104-193.

Extends eligibility for “nonqualified aliens” receiving SSI as of August 22, 1996, until September 30, 1998.

**1998** (Public Law 105-306, enacted October 28). Permanently extends eligibility of all remaining “nonqualified aliens” who were receiving SSI benefits when Public Law 104-193 was enacted on August 22, 1996.

**2000** (Public Law 106-386, enacted October 28). Noncitizens, regardless of their immigration status, may be eligible for SSI to the same extent as refugees, if they are determined to be victims of “severe forms of trafficking in persons.”

**2004** (Public Law 108-203, enacted March 2). Extends SSI eligibility to blind or disabled children who are U.S. citizens living with a parent assigned to permanent U.S. military duty outside of the United States and who were not receiving SSI benefits when living in the United States. Previously, only blind or dis-

abled children who received an SSI benefit for the month before the parent reported for permanent duty abroad were eligible. Effective April 2004 for applications filed after enactment.

### **Other Benefits**

**1980** (Public Law 96-272, enacted June 17). SSI applicants and recipients are not required as a condition of eligibility to elect to receive Veterans Administration pensions under the Veterans and Survivors’ Pension Improvement Act of 1978 if the state of residence lacks a medically needy program under Title XIX.

### **Drug Addiction and Alcoholism (DA&A)**

**1972** (Public Law 92-603, enacted October 30). Any disabled individual who has been medically determined to be an alcoholic or drug addict must accept appropriate treatment, if available, in an approved facility and demonstrate compliance with conditions and requirements for treatment.

SSI payments are required to be made through a representative payee—another person or public or private agency designated by SSA to manage the recipient’s benefit on his/her behalf.

**1994** (Public Law 103-296, enacted August 15). Any individual who is receiving SSI based on a disability where drug addiction or alcoholism is a contributing factor material to the finding of disability must comply with the DA&A treatment requirements. The individual must accept appropriate treatment when it is available and comply with the conditions and terms of treatment. Instances of noncompliance with the requirements result in progressively longer payment suspensions. Before payments can resume, the individual must demonstrate compliance for specific periods; 2 months, 3 months, and 6 months, respectively, for the first, second, third, and subsequent instances of noncompliance. An individual who is not in compliance with the DA&A treatment requirements for 12 consecutive months shall not be eligible for payments; however, this does not prevent such individuals from reapplying and again becoming eligible for payments.

SSI disability payments based on DA&A are also limited to a total of 36 benefit months (beginning March 1995) regardless of whether appropriate treatment is available. Months for which benefits are not due and received do not count towards the 36-month limit.

Payments based on DA&A must be made to a representative payee. Preference is required to be given to community based nonprofit social service agencies and federal, state, or local government agencies

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in representative payee selection. These agencies when serving as payees for individuals receiving payments based on DA&A may retain the lesser of 10 percent of the monthly benefit or \$58 (indexed to the consumer price index [CPI]) as compensation for their services.

Establishment of one or more referral and monitoring agencies for each state is required.

**1996** (Public Law 104-121, enacted March 29). An individual is not considered disabled if DA&A is a contributing factor material to a finding of disability.

Applies DA&A representative payee requirements enacted under Public Law 103-296 to disabled SSI recipients who have a DA&A condition and are incapable of managing their benefits. In addition, these recipients shall be referred to the appropriate state agency administering the state plan for substance abuse treatment.

### ***Institutionalization***

**1972** (Public Law 92-603, enacted October 30). An individual who is an inmate of a public institution is ineligible for SSI payments unless the institution is a facility approved for Medicaid payments and is receiving such payments on behalf of the person. Under *regulations*, the Medicaid payment must represent more than 50 percent of the cost of services provided by the facility to the individual.

**1976** (Public Law 94-566, enacted October 20). An inmate of a publicly operated community residence serving no more than 16 persons may, if otherwise eligible, receive SSI.

**1983** (Public Law 98-21, enacted April 20). Payments may be made to persons who are residents of public emergency shelters for the homeless for a period of up to 3 months in any 12-month period.

**1986** (Public Law 99-643, enacted November 10). Effective July 1, 1987, disabled or blind recipients who were receiving special SSI payments or had special SSI recipient status under section 1619 in the month preceding the first full month of institutionalization, may receive payments based on the full federal benefit rate for the initial 2 full months of institutionalization, if they reside in certain public medical, psychiatric, or Medicaid facilities or in private Medicaid facilities.

**1987** (Public Law 100-203, enacted December 22). Effective January 1, 1988, payments may be made to persons who are residents of public emergency shelters for the homeless, for up to 6 months in a 9-month period.

Effective July 1, 1988, continued payment of SSI benefits for up to 3 months is permitted, at the rate that was applicable in the month prior to the first full month of institutionalization, for individuals whose expected institutional stay on admission is not likely to exceed 3 months, as certified by a physician, and for whom the receipt of benefits is necessary to maintain living arrangements to which they may return.

**1996** (Public Law 104-193, enacted August 22). Effective December 1996, institutionalized children under age 18 whose private health insurance is making payments to the institution may receive no more than \$30 per month in federal SSI.

### ***Vocational Rehabilitation and Treatment***

**1972** (Public Law 92-603, enacted October 30). Blind or disabled individuals receiving federal SSI benefits who are under age 65 must be referred to the state agency providing services under the Vocational Rehabilitation Act and must accept the services offered. States are reimbursed for the cost of services.

**1976** (Public Law 94-566, enacted October 20). Blind or disabled children under age 16 must be referred to the state agency administering crippled children's services or to another agency designated by the state. States are reimbursed for the cost of services.

Of funds provided for these services, at least 90 percent must be used for children under age 6 or for those who have never attended public schools.

**1980** (Public Law 96-265, enacted June 9). Disabled SSI recipients who medically recover while enrolled in approved vocational rehabilitation programs of state VR agencies may continue to receive benefits during their participation in such programs if the Commissioner of Social Security determines that continuation in the program will increase the probability that they leave the rolls permanently.

**1981** (Public Law 97-35, enacted August 13). Funding no longer provided under Title XVI for medical, social, developmental, and rehabilitative services to disabled or blind children.

Reimbursement for the cost of rehabilitation services will only be made if the services result in the recipient's return to work for a continuous period of 9 months. The work must be at the substantial gainful activity earnings level.

**1984** (Public Law 98-460, enacted October 9). Authorizes the reimbursement of states for the cost of VR services provided to individuals who (1) continue to receive benefits after medical recovery because they are participating in a state VR program or (2) refuse,

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without good cause, to continue in or cooperate with the VR program in which they had been participating.

**1987** (Public Law 100-203, enacted December 22).

Extends the provision for continuation of payments to disabled SSI recipients who have medically recovered while enrolled in an approved vocational rehabilitation program to include blind SSI recipients.

**1990** (Public Law 101-508, enacted November 5). Reimbursement authorized for the cost of vocational rehabilitation services provided in months in which the individual was not receiving federal SSI payments, if

- SSI recipient status for Medicaid eligibility purposes was retained under work incentive provisions, or
- Benefits were in suspense<sup>2</sup> status (for a reason other than cessation of disability or blindness), or
- Federally administered state supplementation was received.

Extends benefit continuation provision to disabled SSI recipients who medically recover while participating in a nonstate VR program.

**1999** (Public Law 106-170, enacted December 17).

Establishes a Ticket to Work and Self-Sufficiency program that will provide SSI (and OASDI) disability beneficiaries with a ticket that can be used to obtain vocational rehabilitation services, employment services, or other support services, from an employment network (EN) of their choice.

An EN chooses one of the two EN payment options at the time it submits an application to SSA to become an EN. The chosen payment system will apply to all beneficiaries served. An EN can elect to receive payment under the:

- Outcome payment system, under which it can receive payment for up to 60 outcome payment months; or
- Outcome-milestone payment system, under which it can receive payment for up to four milestones in addition to outcome payments. These milestones must occur before the EN enters the first month for which it is eligible for an outcome payment. Four milestone payments plus 60 months of reduced outcome payments equal 85 percent of the total that would be available if the EN chose the outcome payment system.

The four milestones are based on gross earnings exceeding the substantial gainful activity level for specified months. An outcome payment month is any

month in which SSA does not pay any federal disability cash benefits to a beneficiary because of work or earnings.

Also eliminates the requirement that blind or disabled SSI recipients aged 16 through 64 be referred to the state VR agency and accept the services offered.

### ***Continuing Disability Reviews and Eligibility Redeterminations***

**1994** (Public Law 103-296, enacted August 15). During each of fiscal years 1996, 1997, and 1998, requires SSA to conduct continuing disability reviews (CDRs) on a minimum of 100,000 SSI recipients. In addition, during the same period, requires SSA to redetermine the SSI eligibility of at least one-third of all child SSI recipients who reach age 18 after April 1995 during the 1-year period following attainment of age 18. Redeterminations for persons turning age 18 could count toward the 100,000 CDR requirement.

**1996** (Public Law 104-193, enacted August 22). Repeals the requirement that SSA redetermine the eligibility of at least one-third of all child SSI recipients who reach age 18 after April 1995 during the 1-year period following attainment of age 18.

Requires a CDR

- At least once every 3 years for SSI recipients under age 18 who are eligible by reason of an impairment that is likely to improve, and
- Not later than 12 months after birth for recipients whose low birth weight is a contributing factor material to the determination of their disability.

Requires eligibility redetermination for all child SSI recipients eligible for the month before the month in which they attain age 18.

Requires redetermination of eligibility for children considered disabled based on an individual functional assessment and/or consideration of maladaptive behavior.

Requires the representative payee of a child SSI recipient whose continuing eligibility is being reviewed to present evidence that the recipient is receiving treatment that is considered medically necessary and available for the condition which was the basis for providing SSI benefits.

**1997** (Public Law 105-33, enacted August 5). Modifies provision of Public Law 104-193 to extend from 12 to 18 months the period for redetermining the disability of children under age 18 under the new childhood disability standard.

Modifies provision of Public Law 104-193 to permit SSA to schedule a CDR for a disabled child for whom

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2. Recipients who have lost eligibility for SSI benefits for fewer than 13 consecutive months are in suspended payment status.

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low birth weight is a contributing factor material to the determination of disability, at a date after the child's first birthday if the Commissioner determines the impairment is not expected to improve within 12 months of the child's birth.

Modifies provision of Public Law 104-193 to provide SSA the authority to make redeterminations of disabled childhood recipients who attain age 18, more than 1 year after the date such recipient attains age 18.

**1999** (Public Law 106-170, enacted December 17). Prohibits the initiation of a CDR during the period that a recipient is "using a ticket" under the Ticket to Work program.

### ***Deeming of Income and Resources***

**1972** (Public Law 92-603, enacted October 30). Deeming occurs when the income and resources of certain family members living in the same household with the SSI recipient are considered in determining the amount of the SSI payment. These family members are the ineligible spouse of an adult recipient and the ineligible parents of a child recipient under age 21.

After deduction of personal allocations for the spouse (or parents) and for ineligible children in the home, and after application of income exclusions, any remaining income of the spouse (or parents) is added to the income of the eligible person.

**1980** (Public Law 96-265, enacted June 9). Children aged 18 or older are not subject to parental deeming.

Sponsor's income and resources deemed to an alien for 3 years.

**1989** (Public Law 101-239, enacted December 19). Disabled children receiving home care services under state Medicaid programs, who are ineligible for SSI because of deeming of parental income, and who received SSI benefits limited to \$30 while in a medical treatment facility, may receive the \$30 monthly allowance that would be payable if the recipient were institutionalized.

**1993** (Public Law 103-152, enacted November 24). Sponsor-to-alien deeming period extended from 3 years to 5 years, effective January 1, 1994, through September 30, 1996.

Considers an ineligible spouse or parent who is absent from the household because of active military service to be a member of the household for deeming purposes.

**1996** (Public Law 104-193, enacted August 22). Deeming of income and resources from an immigration sponsor to a noncitizen continues until citizenship, with exceptions for those who earn, or can be cred-

ited with, 40 qualifying quarters of earnings. Effective for those whose sponsor signs a new legally enforceable affidavit of support.

(Public Law 104-208, enacted September 30). Amends Public Law 104-193 to add two exceptions to the sponsor-to-alien deeming:

- Provides that if the noncitizen is indigent and would be unable to obtain food and shelter without SSI benefits even after receiving support from the sponsor, then only the amount of income and resources actually provided by the sponsor will be counted for a 12-month period after a determination of indigence; and
- Provides that in certain cases, deeming would not apply for a 12-month period (with some options for extension) if the noncitizen (or his/her children) has been battered or subjected to extreme cruelty by family members.

**1997** (Public Law 105-33, enacted August 5). Amends Public Law 104-208 to add an additional exception to sponsor-to-alien deeming when the parent of a noncitizen has been battered or subjected to extreme cruelty by family members.

### **Federal Benefit Payments**

#### ***Federal Benefit Rates***

Basic benefit standards are used in computing the amount of federal SSI payments. Benefit levels differ for individuals and couples living in households and for persons in Medicaid institutions. Individuals or couples living in their own households receive the full federal benefit. If an individual or couple is living in another person's household and receiving support and maintenance there, the federal benefit is reduced by one-third. The federal benefit rates for persons in households are increased annually to reflect increases in the cost of living. Legislation affecting the level of federal benefit rates since the inception of the SSI program are summarized in Table 2.B1.

#### ***Windfall Offset***

**1980** (Public Law 96-265, enacted June 9). Offset (by reduction of retroactive Social Security benefits) to prevent persons whose initial OASDI payment is retroactive from receiving more in total benefits than if they were paid the benefits when regularly due.

**1984** (Public Law 98-617, enacted November 8). Offset provision expanded to allow for reduction of retroactive SSI benefits and to apply in cases of OASDI benefit reinstatement.

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### ***Proration of Benefit***

**1982** (Public Law 97-248, enacted September 3). Benefit for first month of eligibility to be prorated by the number of days in the month for which an application has been filed and there is eligibility.

**1996** (Public Law 104-193, enacted August 22). Changes the effective date of an SSI application to the first day of the month following the date on which the application was filed or on which the individual first becomes eligible, whichever is later. This, in effect, eliminates prorated payments in initial claims.

### ***Retrospective Monthly Accounting***

**1981** (Public Law 97-35, enacted August 13). Changes the method of computing the SSI benefit to one under which the benefit amount is computed on a monthly basis and is based on income and other characteristics in the previous (or second previous) month.

**1984** (Public Law 98-369, enacted July 18). Changes the method of computing the SSI benefit to persons receiving Title II payments. The effect of the increased Title II income at the time of the cost-of-living increase is not delayed as it otherwise would be.

**1987** (Public Law 100-203, enacted December 22). Provides an exception to retrospective monthly accounting so that amounts received under Aid to Families with Dependent Children (AFDC), foster care, refugee cash assistance, Cuban-Haitian entrant assistance, or general and child welfare assistance provided by the Bureau of Indian Affairs are counted only in the month received.

**1993** (Public Law 103-66, enacted August 10). Changes the method of computing the SSI benefit to persons receiving the value of the one-third reduction. The effect of the increased value at the time of the cost-of-living increase is not delayed as it otherwise would be. Effective January 1995.

**2004** (Public Law 108-203, enacted March 2). Eliminates triple counting of one-time, nonrecurring income by providing that this income will be counted only for the month that the income is received and not for any other month during the transition to retrospective monthly accounting during the first 3 months of an individual's SSI eligibility. Effective April 2005.

### ***Uncashed Checks***

**1981** (Public Law 97-35, enacted August 13). States that have federally administered supplements to be credited their share of SSI checks that remain unnegotiated for 180 days.

**1987** (Public Law 100-86, enacted August 10). SSI checks now unnegotiable after 1 year. States are credited their share of SSI checks after 1 year rather than 180 days.

### ***Rounding of Payment Amounts***

**1982** (Public Law 97-248, enacted September 3). Cost-of-living adjustments in the federal SSI benefit and income eligibility levels are to be rounded to the next lower whole dollar, after the adjustment is calculated. Subsequent cost-of-living adjustments will be calculated on the previous year's benefit standard before rounding.

### ***Penalties Resulting in Nonpayment of Benefits for False or Misleading Statements***

**1999** (Public Law 106-169, enacted December 14). Provides for the nonpayment of OASDI and SSI benefits (6, 12, and 24 months, respectively, for the first, second, and third or subsequent violations) for individuals found to have knowingly made a false or misleading statement of material fact for use in determining eligibility for benefits.

**2004** (Public Law 108-203, enacted March 2). Expands the administrative sanction of nonpayment of benefits to situations where an individual has failed to disclose material information, if the person knew or should have known that such failure was misleading.

Authorizes federal courts to order a defendant convicted of defrauding Social Security, Special Veterans' Benefits, or SSI to make restitution to SSA. Restitution funds would be deposited to the trust funds or General Fund of the Treasury, as appropriate. Effective with respect to violations occurring on or after the date of enactment.

### ***Exclusions from Income***

#### ***General Exclusions***

**1972** (Public Law 92-603, enacted October 30). The first \$60 of earned or unearned income per calendar quarter for an individual or couple; the next \$195 and one-half the remainder of quarterly earned income. Unearned income includes Social Security benefits, other government or private pensions, veterans' benefits, and workers' compensation.

**1981** (Public Law 97-35, enacted August 13). The first \$20 of earned or unearned income per month for an individual or couple; the next \$65 and one-half the remainder of monthly earned income. Unearned income includes Social Security benefits, other government or private pensions, veterans' benefits, and workers' compensation.

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**2000** (Public Law 106-554, enacted December 21). Earnings of persons defined as Social Security statutory employees are treated as self-employment income for SSI purposes.

### **Special Exclusions**

**1972** (Public Law 92-603, enacted October 30). Any amount of tax rebate issued to an individual by any public agency that is based on either real property or food purchase taxes.

Grants, scholarships, and fellowships used to pay tuition and fees at an educational institution.

Income required for achieving an approved self-support plan for blind or disabled persons.

Work expenses of blind persons.

For blind persons transferred from state programs to SSI, income exclusions equal to the maximum amount permitted as of October 1972 under the state programs.

Irregularly or infrequently received income totaling \$60 or less of unearned income and \$30 of earned income in a calendar quarter.

Payment for foster care of ineligible child residing in recipient's home through placement by a public or private nonprofit child care agency.

One-third of any payment received from an absent parent for the support of a child eligible for SSI.

Certain earnings of a blind or disabled child under age 22 regularly attending an educational institution.

State or local government cash payments based on need and designed to supplement SSI payments.

**1976** (Public Law 94-331, enacted June 30). Disaster assistance from income for 9 months and application of one-third reduction for 6 months for certain victims of disasters occurring between January 1, 1976, and December 31, 1976.

(Public Law 94-566, enacted October 20). Any assistance based on need (including vendor payments) made to or on behalf of SSI recipients, which is paid and wholly funded by state or local governments.

The value of assistance provided under certain federal housing programs.

**1977** (Public Law 95-113, enacted September 29). Food stamps, federally donated food, and the value of free or reduced price food for women and children under the Child Nutrition Act and National School Lunch Act.

(Public Law 95-171, enacted November 12). Provisions for exclusions for support and maintenance

under the Disaster Relief and Emergency Assistance Act of 1974 extended on a permanent basis. Effective January 1, 1978.

**1980** (Public Law 96-222, enacted April 1). Earned income tax credit treated as earned income (temporarily excluded from 1975 through 1980).

(Public Law 96-265, enacted June 9). Remunerations received in sheltered workshops and work activity centers are considered earned income and qualify for earned income exclusions.

Impairment-related work expenses paid by the individual (including cost for attendant care, medical equipment, drugs, and services necessary to control an impairment) are deducted from earnings when determining if an individual is engaging in substantial gainful activity. Impairment-related work expenses are excluded in calculating income for benefit purposes if initial eligibility for benefits exists on the basis of countable income without applying this exclusion.

**1981** (Public Law 97-35, enacted August 13). Modifies provision under which irregularly or infrequently received income is excluded to conform to change from quarterly to monthly accounting; amounts excludable: \$20 or less of unearned income and \$10 of earned income in a month.

**1982** (Public Law 97-377, enacted December 21). From December 18, 1982, to September 30, 1983, certain home energy assistance payments are excluded if a state agency certified that they are based on need.

**1983** (Public Law 97-424, enacted January 6). Support or maintenance assistance (including home energy assistance) provided in kind by a nonprofit organization or in cash or in kind by certain providers of home energy is excluded if the state determines that the assistance is based on need. Provision is applicable through September 1984.

Certain home energy assistance payments are excluded if a state agency certified that the assistance is based on need. Provision is applicable through June 1985.

**1984** (Public Law 98-369, enacted July 18). The 1983 provisions for support and maintenance and home energy assistance continue to October 1, 1987.

**1986** (Public Law 99-498, enacted October 17). Educational assistance used for educational expenses under the Higher Education Act of 1965 as amended.

**1987** (Public Law 100-203, enacted December 22). The 1983 provisions for support and maintenance and home energy assistance made permanent.



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Excludes death payments (for example, proceeds from life insurance) from SSI income determinations to the extent they were spent on last illness and burial.

Modifies the 1982 resource exclusion for burial funds to extend the exclusion to any burial fund of \$1,500 or less maintained separately from all other assets, thereby allowing interest to be excluded from income if retained in the fund.

**1988** (Public Law 100-383, enacted August 10). Restitution payments made to Japanese internees and relocated Aleutians.

**1989** (Public Law 101-239, enacted December 19). Interest on agreements representing the purchase of an excluded burial space.

Payments from the Agent Orange Settlement.

Value of a ticket for domestic travel received as a gift and not cashed.

**1990** (Public Law 101-508, enacted November 5). Earned income tax credit (including the child health insurance portion).

Payments received from a state-administered fund established to aid victims of crime.

Impairment-related work expenses excluded from income in determining initial eligibility for benefits.

Payments received as state or local government relocation assistance.

Payments received under the Radiation Exposure Compensation Act.

Redefines as earned income, royalties earned in connection with any publication of the individual's work and honoraria received for services rendered (previously defined as unearned income).

**1993** (Public Law 103-66, enacted August 10). Hostile fire pay to members of the uniformed services.

Payments received as state or local government relocation assistance made permanent.

**1994** (Public Law 103-286, enacted August 1). Payments to victims of Nazi persecution.

**1998** (Public Law 105-285, enacted October 27). Funds made available to an SSI recipient by a state or local government or a nonprofit organization as part of the Individual Development Account demonstration project.

(Public Law 105-306, enacted October 28). In-kind gifts to children with life-threatening conditions by tax-exempt organizations not converted to cash.

The first \$2,000 annually of cash gifts by tax-exempt organizations to, or for the benefit of, individuals under age 18 with life-threatening conditions.

(Public Law 105-369, enacted November 12). Payments made under the Ricky Ray Hemophilia Relief Fund Act of 1998.

**2000** (Public Law 106-554, enacted December 21). Interest on funds deposited in an individual development account.

Any adjustments made to prior payments from other federal programs to account for the error in the computation of the consumer price index during 1999.

**2001** (Public Law 107-16, enacted June 7). The refundable child tax credit is excluded in determining eligibility for means-tested programs, including SSI.

**2004** (Public Law 108-203, enacted March 2). Changes the calculation of infrequent and irregular income from a monthly to a quarterly basis.

Excludes from the determination of an individual's income all interest and dividend income earned on countable resources. Effective July 2004.

Permits the student earned income exclusion to apply to any individual under age 22 who is a student. Thus, students under age 22 who are married or heads of households would be eligible for the exclusion. Effective April 2005.

Excludes from the determination of income any gift to an individual for use in paying tuition or educational fees, just as grants, scholarships, and fellowships for such use are currently excluded from the determination of income. Effective June 2004.

## Resources

**1972** (Public Law 92-603, enacted October 30). Countable resources limited to \$1,500 or less for an individual and to \$2,250 or less for a couple.

**1984** (Public Law 98-369, enacted July 18). Limit on countable resources raised by \$100 a year for individuals and \$150 a year for couples, beginning in calendar year 1985 through 1989. The respective limits would become \$2,000 for an individual and \$3,000 for a couple in 1989 and thereafter.

**1999** (Public Law 106-169, enacted December 14). Includes generally in the countable resources of an individual the assets of a trust that could be used for the benefit of the individual or spouse.

## General Exclusions

**1972** (Public Law 92-603, enacted October 30). A home of reasonable value—established *by regulation* as

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not exceeding a fair-market value of \$25,000 (\$35,000 in Alaska and Hawaii).

Personal effects and household goods of reasonable value established by *regulation* as not exceeding a total market value of \$1,500.

An automobile of reasonable value—established by *regulation* as not exceeding a market value of \$1,200.

An automobile may be excluded, regardless of value, if the individual's household uses it for employment or medical treatment or if it is modified to be operated by or for transportation of a handicapped person.

Life insurance with face value of \$1,500 or less.

**1976** (Public Law 94-569, enacted October 20). The recipient's home, regardless of value, is excluded from consideration in determining resources.

**1977** (Public Law 95-171, enacted November 12). Assistance received under the Disaster Relief and Emergency Assistance Act of 1974 for 9 months following receipt.

**1979**. Reasonable value for an automobile increased by *regulation* to \$4,500 of current-market value; personal goods and household effects increased to \$2,000 of equity value.

**1982** (Public Law 97-248, enacted September 3). The value, within prescribed limits, of a burial space for the recipient, spouse, and immediate family is excluded. In addition, \$1,500 each (less the value of already excluded life insurance and any amount in an irrevocable burial arrangement) may be set aside for the burial of the recipient and spouse.

**1984** (Public Law 98-369, enacted July 18). The unspent portion of any retroactive Title II or Title XVI payment is excluded for 6 months following its receipt, and the individual must be given written notice of the time limit on the exclusion.

**1985**. *Regulations* permit exclusion, regardless of value, of an automobile needed for essential transportation or modified for a handicapped person. The \$4,500 current market value limit applies only if no automobile could be excluded based on the nature of its use.

**1987** (Public Law 100-203, enacted December 22). Provides for suspension of the 1980 transfer of assets provision, in any month that it is determined that undue hardship would result.

Real property that cannot be sold for the following reasons: it is jointly owned; its sale would cause the other owner(s) undue hardship because of loss of housing; its sale is barred by a legal impediment; or the owner's reasonable efforts to sell have been unsuccessful.

Temporarily extends the 1984 exclusion of retroactive Title II and Title XVI benefits from 6 months to 9 months (the longer exclusion applies to benefits paid in fiscal years 1988 and 1989).

**1988** (Public Law 100-707, enacted November 23). Removes the time limit for exclusion of disaster assistance.

**2004** (Public Law 108-203, enacted March 2). Increases to 9 months and makes uniform the time period for excluding from resources amounts attributable to payments of past-due Social Security and SSI benefits and earned income and child tax credits. Effective for such payments received on or after the date of enactment.

### **Special Exclusions**

**1972** (Public Law 92-603, enacted October 30). Assets of a blind or disabled individual that are necessary to an approved plan of self-support.

Tools and other property essential to self-support (PESS), within reasonable limits. Shares of nonnegotiable stock in regional or village corporations held by natives of Alaska.

For persons transferred from state programs to SSI, resource exclusions equal to the maximum amount permitted as of October 1972 under the state program.

**1988** (Public Law 100-383, enacted August 10). Restitution payments made to Japanese internees and relocated Aleutians.

**1989** (Public Law 101-239, enacted December 19). Specifies that no limitation can be placed on property essential to self-support used in a trade or business, or by an individual as an employee (including the tools of a tradesperson and the machinery and livestock of a farmer).

Payments from the Agent Orange Settlement.

**1990** (Public Law 101-508, enacted November 5). Earned income tax credit excluded for the month following the month the credit is received.

Payments received from a state-administered fund established to aid victims of crime excluded for a 9-month period. Individual not required to file for such benefits.

Payments received as state or local government relocation assistance excluded for a 9-month period. (The provision expired 3 years after its effective date.)

Payments received under the Radiation Exposure Compensation Act.

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**1993** (Public Law 103-66, enacted August 10). Makes permanent the 9-month exclusion of payments received as state or local government relocation assistance.

**1994** (Public Law 103-286, enacted August 1). Payments to victims of Nazi persecution.

**1996** (Public Law 104-193, enacted August 22). Dedicated financial institution accounts required to be established for large past-due benefits for disabled individuals under age 18 with a representative payee.

**1998** (Public Law 105-285, enacted October 27). Funds made available to an SSI recipient by a state or local government or a nonprofit organization as part of the Individual Development Account demonstration project.

(Public Law 105-306, enacted October 28). In-kind gifts to children with life-threatening conditions by tax-exempt organizations not converted to cash.

The first \$2,000 annually of cash gifts by tax-exempt organizations to, or for the benefit of, individuals under age 18 with life-threatening conditions.

(Public Law 105-369, enacted November 12). Payments made under the Ricky Ray Hemophilia Relief Fund Act of 1998.

**2000** (Public Law 106-554, enacted December 21). Funds deposited by an individual in an individual development account and the interest on those funds.

**2001** (Public Law 107-16, enacted June 7). The refundable child tax credit in the month of receipt and in the following month.

**2004** (Public Law 108-203, enacted March 2). Excludes grants, scholarships, fellowships, or gifts to be used for tuition or educational fees from an individual's countable resources for 9 months after the month of receipt.

### ***Transfer-of-Assets Penalties***

**1980** (Public Law 96-611, enacted December 28). Assets transferred for less than fair market value for the purpose of establishing eligibility for benefits under the Social Security Act are counted as resources for 24 months after transfer.

**1988** (Public Law 100-360, enacted July 1). Removes the transfer-of-assets penalty for transfers made July 1, 1988, or later.

**1999** (Public Law 106-169, enacted December 14). Provides a penalty under the SSI program for the disposal of resources at less than fair market value. The penalty is a loss of benefits for up to 36 months. A

formula is provided to determine the number of months.

## **Presumptive and Emergency Payments and Interim Assistance Reimbursement**

### ***Presumptive Payments***

**1972** (Public Law 92-603, enacted October 30). A person applying on the basis of disability who meets all other criteria of eligibility, and is likely to be disabled, may receive payments for 3 months pending the disability determination.

**1976** (Public Law 94-569, enacted October 20). Presumptive payment provision was extended to persons applying on the basis of blindness.

**1990** (Public Law 101-508, enacted November 5). Extends the period for receipt of payments to 6 months.

### ***Emergency Advance Payments***

**1972** (Public Law 92-603, enacted October 30). Any applicant who can be presumed to meet the criteria of eligibility, but has not yet been determined eligible, and who is faced with a financial emergency may receive an immediate cash advance of up to \$100.

**1987** (Public Law 100-203, enacted December 22). Increases the maximum emergency advance payment amount to the maximum amount of the regular federal SSI monthly benefit rate plus, if any, the federally administered state supplementary payment.

**1996** (Public Law 104-193, enacted August 22). Applicants who have a financial emergency may receive an emergency advance payment in the month of application, which, effective with this law, is always before the first month of eligibility. These advance payments are recouped by proportional reductions in the recipient's first 6 months of SSI benefits.

### ***Interim Assistance Reimbursement***

**1974** (Public Law 93-368, enacted August 7). SSA may enter into agreements with the states to repay them directly for assistance payments made to an SSI applicant while his/her claim is being adjudicated. The repayment is made from the first check due to the individual. This legislation expires June 30, 1976.

**1976** (Public Law 94-365, enacted July 14). The authority to repay the state for interim assistance is made permanent.

**1987** (Public Law 100-203, enacted December 22). Extends interim assistance reimbursement to situations in which payments are made by states or political subdivisions to persons whose SSI payments

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were suspended or terminated and who subsequently are found to be eligible for such benefits. Also clarifies that the payment from which the interim assistance reimbursement is paid must be the first payment of benefits relating to the interim period.

### Medicaid Eligibility

**1972** (Public Law 92-603, enacted October 30). States can provide Medicaid coverage to all recipients of SSI payments. Alternatively, they can limit coverage by applying more restrictive criteria from the state Medicaid plan in effect on January 1, 1972.

States can accept SSA determination of eligibility or make their own determination.

**1976** (Public Law 94-566, enacted October 20). Preserves the Medicaid eligibility of recipients who become ineligible for cash SSI payments due to the cost-of-living increases in Social Security benefits.

**1980** (Public Law 96-265, enacted June 9). Blind or disabled recipients under age 65 no longer eligible for either regular or special SSI payments because of their earnings may retain SSI recipient status for Medicaid eligibility purposes under the following conditions: (1) they continue to have the disabling impairment, (2) they meet all nondisability eligibility criteria except for earned income, (3) they would be seriously inhibited from continuing employment without Medicaid services, and (4) their earnings are insufficient to provide a reasonable equivalent of SSI payments and Medicaid.

In states that do not provide Medicaid coverage categorically to all SSI recipients, qualification for Medicaid benefits depends on the state's specific eligibility and program requirements.

The Medicaid provision of the 1980 legislation was in effect from January 1, 1981, through December 31, 1983. Under a 1-year demonstration project, beginning January 1, 1984, this provision was continued for persons already eligible for regular or special SSI payments or for retention of Medicaid eligibility.

**1984** (Public Law 98-460, enacted October 9). Medicaid provision of 1980 legislation extended through June 30, 1987 (retroactive to January 1, 1984).

**1986** (Public Law 99-272, enacted April 7). Restores Medicaid eligibility for some disabled widow(er)s who became ineligible for SSI when their Title II benefits increased in 1984 because of a change in the Social Security disabled widow(er)s benefits reduction factor.

**1986** (Public Law 99-643, enacted November 10). The SSI recipient status for Medicaid eligibility provision of the 1980 amendments is made permanent.

Effective July 1, 1987, certain expenses are excluded from earnings when determining sufficiency of earnings to establish SSI recipient status eligibility for Medicaid purposes:

- Impairment-related work expenses of disabled persons,
- Work expenses of blind persons,
- Income required for achieving an approved self-support plan, and
- The value of publicly funded attendant care services.

Effective July 1, 1987, preserves the Medicaid eligibility of recipients who become ineligible for SSI payments because of entitlement to, or an increase in, Social Security disabled adult child benefits on or after the effective date.

Effective July 1, 1987, requires all states to provide Medicaid coverage for recipients in special SSI status (either receiving special SSI payments or in the special recipient status described for 1980) if they received Medicaid coverage the month before special SSI status.

**1987** (Public Law 100-203, enacted December 22).

Effective July 1, 1988, restores or preserves the Medicaid eligibility of persons aged 60 or older who are eligible for Social Security benefits as widows or widowers (but not eligible for Medicare) and who become ineligible for SSI payments or state supplementation because of the receipt of old-age or survivors insurance benefits under Social Security.

**1990** (Public Law 101-508, enacted November 5). Age limit for retention of SSI recipient status for Medicaid eligibility purposes (1980 and subsequent work incentive provisions, above) is eliminated.

Preserves the Medicaid eligibility of SSI recipients who become ineligible for payments when they become entitled to Social Security disabled widow(er)s benefits following the revised definition used for their disability.

**1997** (Public Law 105-33, enacted August 5). Requires states to continue Medicaid coverage for disabled children who were receiving SSI payments as of August 22, 1996, and would have continued to be eligible for such payments except that their eligibility terminated because they did not meet the revised SSI childhood disability standard established under Public Law 104-193.

### State Supplementation

**1972** (Public Law 92-603, enacted October 30). States are given the option of providing supplementary pay-

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ments both to recipients transferred from the state program and to those newly eligible for SSI.

States may either administer the payments themselves or have the Social Security Administration make payments on their behalf. When state supplementary payments are federally administered, the Social Security Administration makes eligibility and payment determinations for the state and assumes administrative costs.

“Hold harmless” protection, which limits a state’s fiscal liability to its share of expenditures for Old-Age Assistance, Aid to the Blind, and Aid to the Permanently and Totally Disabled for calendar year 1972, is provided to states electing federal administration of their supplementary plans. This provision applies only to supplementary payments that do not, on the average, exceed a state’s “adjusted payment level.” (The adjusted payment level is the average of the payments that individuals with no other income received in January 1972; it may include the bonus value of food stamps. Adjustments are provided for payments that had been below state standards.)

**1973** (Public Law 93-66, enacted July 9). Provides for mandatory state supplementation as assurance against reduction of income for persons who received state assistance in December 1973 and were transferred to SSI. These supplementary payments must equal the difference between (1) the amount of the state assistance payment that the individual received in December 1973 plus other income and (2) the individual’s federal SSI payment plus other income.

**1976** (Public Law 94-585, enacted October 21). After June 30, 1977, when the federal SSI payment level is increased by a cost-of-living increase, such an increase will be excluded in calculating the “hold harmless” amount.

Requires states to maintain state supplementation payments at the level of December 1976 (“maintenance of payments”) or to continue to pay in supplements the same total annual amounts (“maintenance of expenditures”) when the federal SSI payment level is increased and thereby pass through any increases in federal benefits without reducing state supplements.

**1982** (Public Law 97-248, enacted September 3). Begins a 3-year phase out of “hold harmless” protection. Effective with fiscal year 1985, Wisconsin and Hawaii (the only remaining “hold harmless” states) assumed the full cost of their supplementary payments.

**1983** (Public Law 98-21, enacted April 20). Federal pass-through law is adjusted (1) by substituting the state supplementary payment levels in effect in

March 1983 for those in effect in December 1976 as the levels that states must maintain in complying with the pass-through requirements, and (2) with regard to the \$20 (individual) and \$30 (couple) increase in the federal SSI standard in July 1983, by requiring states to pass through only as much as would have been required if the SSI cost-of-living adjustment had been made in July 1983.

**1987** (Public Law 100-203, enacted December 22). Provides for federal administration of state supplements to residents of medical institutions.

Provides for required pass through of \$5 increase in federal rate for persons whose care in institutions is paid in substantial part by Medicaid.

**1993** (Public Law 103-66, enacted August 10). Requires states to pay fees for federal administration of their state supplementation payments. The fees are \$1.67 for each monthly supplementary payment in fiscal year 1994, \$3.33 in fiscal year 1995, and \$5.00 in fiscal year 1996. Fees for subsequent fiscal years will be \$5.00 or another amount determined by the commissioner to be appropriate. The commissioner may charge the states additional fees for services they request that are beyond the level customarily provided in administering state supplementary payments.

**1997** (Public Law 105-33, enacted August 5). Revises the schedule of per-payment fees for federal administration of state supplementation for fiscal years 1998 (\$6.20) through 2002 (\$8.50) and provides a formula for determining the fee beyond fiscal year 2002.

**1999** (Public Law 106-170, enacted December 17). A state that has an agreement with SSA to administer its supplementation payments must remit both payments and fees prior to the SSI payment date.

**2000** (Public Law 106-554, enacted December 21). Changes the effective date of above provision from 2009 to 2001.

### Overpayment Recovery

**1984** (Public Law 98-369, enacted July 18). Limits the rate of recovering overpayments from monthly payments to the lesser of (1) the monthly payment or (2) 10 percent of a recipient’s monthly income. Permits a higher or lower adjustment at the request of the recipient subject to the agreement of the Commissioner. The limit does not apply if fraud, willful misrepresentation, or concealment of material information was involved on the part of the recipient or spouse in connection with the overpayment.

Waives recovery of certain overpayments due to amount of excess resources of \$50 or less.

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Provides temporary authority for the recovery of overpayments from tax refunds.

**1988** (Public Law 100-485, enacted October 13). Grants permanent authority to recover overpayments from tax refunds.

**1998** (Public Law 105-306, enacted October 28). Authorizes SSA to collect SSI overpayments by offsetting Social Security benefits, with a maximum monthly offset of no more than 10 percent of the Social Security benefit.

**1999** (Public Law 106-169, enacted December 14). Makes representative payees liable for an SSI overpayment caused by a payment made to a recipient who has died, and requires SSA to establish an overpayment control record under the representative payee's Social Security number.

Requires SSA to recover SSI overpayments from SSI lump-sum amounts by withholding at least 50 percent of the lump-sum payment or the amount of the overpayment, whichever is less.

Extends all of the debt collection authorities currently available for the collection of overpayments under the OASDI program to the SSI program.

**2001** (Public Law 107-16, enacted June 7). Subjects one-time tax refund payments provided under this Act to overpayment recovery under tax refund offset provisions.

**2004** (Public Law 108-203, enacted March 2). Provides for recovery of overpayment of SSI benefits by withholding from OASDI and Special Veterans' Benefits up to 100 percent of any underpayment of benefits and 10 percent of ongoing monthly benefits.

Also provides for recovery of overpayment of OASDI or Special Veterans' Benefits by withholding from SSI up to 100 percent of any underpayment of benefits but limits any recovery from SSI benefits to the lesser of 100 percent of the monthly benefit or 10 percent of the individual's total monthly income.

Effective with respect to overpayments that are outstanding at the time of enactment.

CONTACT: Paul S. Davies (410) 966-0299.

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## Medicare

The following are brief summaries of complex subjects. They should be used only as overviews and general guides to the Medicare and Medicaid programs. The views expressed herein do not necessarily reflect the policies or legal positions of the Centers for Medicare & Medicaid Services (CMS) or the Department of Health and Human Services (DHHS). These summaries do not render any legal, accounting, or other professional advice, nor are they intended to explain fully all of the provisions or exclusions of the relevant laws, regulations, and rulings of the Medicare and Medicaid programs. Original sources of authority should be researched and utilized.<sup>1</sup>

### Overview

Title XVIII of the Social Security Act, designated "Health Insurance for the Aged and Disabled," is commonly known as Medicare. As part of the Social Security Amendments of 1965, the Medicare legislation established a health insurance program for aged persons to complement the retirement, survivors, and disability insurance benefits under Title II of the Social Security Act.

When first implemented in 1966, Medicare covered most persons aged 65 and over. In 1973, the following groups also became eligible for Medicare benefits: persons entitled to Social Security or Railroad Retirement disability cash benefits for at least 24 months, most persons with end-stage renal disease (ESRD), and certain otherwise noncovered aged persons who elect to pay a premium for Medicare coverage. The Medicare, Medicaid, and State Children's Health Insurance Program (SCHIP) Benefits Improvement and Protection Act of 2000 (Public Law 106-554) allowed persons with Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease) to waive the 24-month waiting period.

Medicare has traditionally consisted of two parts: Hospital Insurance (HI), also known as Part A, and Supplementary Medical Insurance (SMI), also known as Part B. A third part of Medicare, sometimes known as Part C, is the Medicare Advantage program, which was established as the Medicare+Choice program by the Balanced Budget Act (BBA) of 1997 (Public Law 105-33) and subsequently renamed and modified by the Medicare Prescription Drug, Improvement, and Modernization

Act (MMA) of 2003 (Public Law 108-173). The Medicare Advantage program expands beneficiaries' options for participation in private-sector health care plans.

The MMA also established a fourth part of Medicare: a new prescription drug benefit, also known as Part D, beginning in 2004. Part D activities are handled within the SMI trust fund but in an account separate from Part B. It should thus be noted that the traditional treatment of "SMI" and "Part B" as synonymous is no longer accurate, since SMI now consists of Parts B and D. The purpose of the two separate accounts within the SMI trust fund is to ensure that funds from one part are not used to finance the other.

When Medicare began on July 1, 1966, approximately 19 million people enrolled. In 2004, almost 42 million are enrolled in either Part A or Part B or both parts of the Medicare program, and about 5 million of them have chosen to participate in a Medicare Advantage plan.

### Coverage

Part A is generally provided automatically and free of premiums to persons aged 65 and over who are eligible for Social Security or Railroad Retirement benefits, whether they have claimed these monthly cash benefits or not. Also, workers and their spouses with a sufficient period of Medicare-only coverage in federal, state, or local government employment are eligible beginning at age 65. Similarly, individuals who have been entitled to Social Security or Railroad Retirement disability benefits for at least 24 months, and government employees with Medicare-only coverage who have been disabled for more than 29 months, are entitled to Part A benefits. Part A coverage is also provided to insured workers with ESRD (and to insured workers' spouses and children with ESRD), as well as to some otherwise ineligible aged and disabled beneficiaries who voluntarily pay a monthly premium for their coverage. In 2003, Part A provided protection against the costs of hospital and specific other medical care to about 41 million people (35 million aged and 6 million disabled enrollees). Part A benefit payments totaled \$152.1 billion in 2003.

The following health care services are covered under Part A:

- Inpatient hospital care coverage includes costs of a semiprivate room, meals, regular nursing services, operating and recovery rooms, intensive care, inpatient prescription drugs, laboratory tests, X-rays, psychiatric hospitals, inpatient rehabilitation, and long-

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1. These summaries were prepared by Earl Dirk Hoffman Jr., Barbara S. Klees, and Catherine A. Curtis, Office of the Actuary, Centers for Medicare & Medicaid Services, 7500 Security Blvd., Baltimore, MD 21244. The authors wish to express their gratitude to Mary Onnis Waid, who originated these summaries and diligently prepared them for many years before her retirement.

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term care hospitalization when medically necessary, as well as all other medically necessary services and supplies provided in the hospital. An initial deductible payment is required of beneficiaries who are admitted to a hospital, plus copayments for all hospital days following day 60 within a benefit period (described later).

- Skilled nursing facility (SNF) care is covered by Part A only if it follows within 30 days (generally) of a hospitalization of 3 days or more and is certified as medically necessary. Covered services are similar to those for inpatient hospital but also include rehabilitation services and appliances. The number of SNF days provided under Medicare is limited to 100 days per benefit period (described later), with a copayment required for days 21 through 100. Part A does not cover nursing facility care if the patient does not require skilled nursing or skilled rehabilitation services.
- Home health agency (HHA) care is covered by Parts A and B. The BBA transferred from Part A to Part B those home health services furnished on or after January 1, 1998, that are unassociated with a hospital or SNF stay. Part A will continue to cover the first 100 visits following a 3-day hospital stay or a SNF stay; Part B covers any visits thereafter. Home health care under Parts A and B has no copayment and no deductible.

HHA care, including care provided by a home health aide, may be furnished part-time by an HHA in the residence of a homebound beneficiary, if intermittent or part-time skilled nursing or certain other therapy or rehabilitation care or both is necessary. Certain medical supplies and durable medical equipment (DME) may also be provided, though beneficiaries must pay a 20 percent coinsurance for DME, as required under Part B of Medicare. There must be a plan of treatment and periodical review by a physician. Full-time nursing care, food, blood, and drugs are not provided as HHA services.

- Hospice care is a service provided to terminally ill persons with life expectancies of 6 months or less who elect to forgo the standard Medicare benefits for treatment of their illness and to receive only hospice care for it. Such care includes pain relief, supportive medical and social services, physical therapy, nursing services, and symptom management. However, if a hospice patient requires treatment for a condition that is not related to the terminal illness, Medicare will pay for all covered services necessary for that condition. The Medicare beneficiary pays no deductible for the hospice program but does pay small coinsurance amounts for drugs and inpatient respite care.

An important Part A component is the benefit period, which starts when the beneficiary first enters a hospital and ends when there has been a break of at least 60 consecutive days since inpatient hospital or skilled nursing care was provided. There is no limit to the number of benefit periods covered by Part A during a beneficiary's lifetime; however, inpatient hospital care is normally limited to 90 days during a benefit period, and copayment requirements (detailed later) apply for days 61 through 90. If a beneficiary exhausts the 90 days of inpatient hospital care available in a benefit period, the beneficiary can elect to use days of Medicare coverage from a nonrenewable "lifetime reserve" of up to 60 (total) additional days of inpatient hospital care. Copayments are also required for such additional days.

All citizens (and certain legal aliens) aged 65 and over, and all disabled persons entitled to coverage under Part A, are eligible to enroll in Part B on a voluntary basis by payment of a monthly premium. Almost all persons entitled to Part A choose to enroll in Part B. In 2003, Part B provided protection against the costs of physician and other medical services to about 38 million people (33 million aged and 5 million disabled). Part B benefits totaled \$123.8 billion in 2003.

Part B covers the following services and supplies:

- Physicians' and surgeons' services, including some covered services furnished by chiropractors, podiatrists, dentists, and optometrists; also covered are the services provided by these Medicare-approved practitioners who are not physicians: certified registered nurse anesthetists, clinical psychologists, clinical social workers (other than in a hospital or SNF), physician assistants, and nurse practitioners and clinical nurse specialists in collaboration with a physician;
- Services in an emergency room or outpatient clinic, including same-day surgery, and ambulance services;
- Home health care not covered under Part A;
- Laboratory tests, X-rays, and other diagnostic radiology services, as well as certain preventive care screening tests;
- Ambulatory surgical center services in a Medicare-approved facility;
- Most physical and occupational therapy and speech pathology services;
- Comprehensive outpatient rehabilitation facility services, and mental health care in a partial hospitalization psychiatric program, if a physician certifies that inpatient treatment would be required without it;



- Radiation therapy; renal (kidney) dialysis and transplants; heart, lung, heart-lung, liver, pancreas, and bone marrow transplants; and, as of April 2001, intestinal transplants;
- Approved DME for home use, such as oxygen equipment and wheelchairs, prosthetic devices, and surgical dressings, splints, and casts; and
- Drugs and biologicals that cannot be self-administered, such as hepatitis B vaccines and immunosuppressive drugs (certain self-administered anticancer drugs are covered).

To be covered, all services must be either medically necessary or one of several prescribed preventive benefits. Part B services are generally subject to a deductible and coinsurance (see next section). Certain medical services and related care are subject to special payment rules, including deductibles (for blood), maximum approved amounts (for Medicare-approved physical, speech, or occupational therapy services performed in settings other than hospitals), and higher cost-sharing requirements (such as those for outpatient treatments for mental illness).

Medicare Advantage (Part C) is an expanded set of options for the delivery of health care. Although all Medicare beneficiaries can receive their benefits through the original fee-for-service program, most beneficiaries enrolled in Parts A and B can choose to participate in a Medicare Advantage plan instead. Organizations that seek to contract as Medicare Advantage plans must meet specific organizational, financial, and other requirements. Following are the primary Medicare Advantage plans:

- Coordinated care plans, which include health maintenance organizations (HMOs), provider-sponsored organizations (PSOs), preferred provider organizations (PPOs), and other certified coordinated care plans and entities that meet the standards set forth in the law; and
- Private, unrestricted fee-for-service plans, which allow beneficiaries to select certain private providers. For those providers who agree to accept the plan's payment terms and conditions, this option does not place the providers at risk nor does it vary payment rates based on utilization.

These Medicare Advantage plans are required to provide at least the current Medicare benefit package, excluding hospice services. Plans may offer additional covered services and are required to do so (or return excess payments) if plan costs are lower than the Medicare payments received by the plan.

Beginning in 2006, a new regional Medicare Advantage plan program will be established that allows regional coordinated care plans to participate in the Medicare Advantage program. Between 10 and 50 regions will be established, and plans wishing to participate must serve an entire region. There are provisions to encourage plan participation, and a fund will be established that can be used to encourage plan entry and limit plan withdrawals.

For individuals entitled to Part A or enrolled in Part B (except those entitled to Medicaid drug coverage), the new Part D initially provides access to prescription drug discount cards, at a cost of no more than \$30 annually. For low-income beneficiaries, Part D initially provides transitional financial assistance (of up to \$600 per year) for purchasing prescription drugs, plus a subsidized enrollment fee for the discount cards. This temporary plan, which began in mid-2004, will be phased out in 2006.

Beginning in 2006, Part D will provide subsidized access to prescription drug insurance coverage on a voluntary basis, upon payment of a premium, to individuals entitled to Part A or enrolled in Part B, with premium and cost-sharing subsidies for low-income enrollees. Beneficiaries may enroll in either a stand-alone prescription drug plan (PDP) or an integrated Medicare Advantage plan that offers Part D coverage. (Late enrollment penalties may apply under certain circumstances.)

Part D coverage includes most prescription drugs and biologicals approved by the Food and Drug Administration (FDA). (The specific drugs currently covered in Parts A and B will remain covered.) Part D coverage can consist of either standard coverage (defined later) or an alternative design that provides the same actuarial value. (However, the specific actuarial equivalence test leaves very little flexibility for plans to design alternative coverage.) For an additional premium, plans may also offer supplemental coverage exceeding the value of basic coverage.

To encourage employer and union plans to continue to offer prescription drug coverage to Medicare retirees, Part D also provides for certain subsidies to those plans that meet specific criteria.

It should be noted that some health care services are not covered by Medicare. Noncovered services include long-term nursing care, custodial care, and certain other health care needs, such as dentures and dental care, eyeglasses, and hearing aids. These services are not a part of the Medicare program, unless they are a part of a private health plan under the Medicare Advantage program.

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## Program Financing, Beneficiary Liabilities, and Provider Payments

All financial operations for Medicare are handled through two trust funds, one for HI (Part A) and one for SMI (Parts B and D). These trust funds, which are special accounts in the U.S. Treasury, are credited with all receipts and charged with all expenditures for benefits and administrative costs. The trust funds cannot be used for any other purpose. Assets not needed for the payment of costs are invested in special Treasury securities. The following sections describe Medicare's financing provisions, beneficiary cost-sharing requirements, and the basis for determining Medicare reimbursements to health care providers.

### Program Financing

The HI trust fund is financed primarily through a mandatory payroll tax. Almost all employees and self-employed workers in the United States work in employment covered by Part A and pay taxes to support the cost of benefits for aged and disabled beneficiaries. The Part A tax rate is 1.45 percent of earnings, to be paid by each employee and a matching amount by the employer for each employee, and 2.90 percent for self-employed persons. Beginning in 1994, this tax is paid on all covered wages and self-employment income without limit. (Prior to 1994, the tax applied only up to a specified maximum amount of earnings.) The Part A tax rate is specified in the Social Security Act and cannot be changed without legislation.

Part A also receives income from the following sources: (1) a portion of the income taxes levied on Social Security benefits paid to high-income beneficiaries, (2) premiums from certain persons who are not otherwise eligible and choose to enroll voluntarily, (3) reimbursements from the general fund of the U.S. Treasury for the cost of providing Part A coverage to certain aged persons who retired when Part A began and thus were unable to earn sufficient quarters of coverage (and those federal retirees similarly unable to earn sufficient quarters of Medicare-qualified federal employment), (4) interest earnings on its invested assets, and (5) other small miscellaneous income sources. The taxes paid each year are used mainly to pay benefits for current beneficiaries.

The SMI trust fund differs fundamentally from the HI trust fund with regard to the nature of its financing. As previously noted, SMI is now composed of two parts, Part B and Part D, each with its own separate account within the SMI trust fund. The nature of the financing for both parts of SMI is similar, in that both parts are primarily

financed by beneficiary premiums and contributions from the general fund of the U.S. Treasury.

Part B is financed through premium payments (\$78.20 per month per beneficiary in 2005) and contributions from the general fund of the U.S. Treasury. (Penalties for late enrollment may apply.) Beneficiary premiums are generally set at a level that covers 25 percent of the average expenditures for aged beneficiaries. Therefore, the contributions from the general fund of the U.S. Treasury are the largest source of Part B income.

Similarly, in 2006, Part D will be financed primarily through premium payments and contributions from the general fund of the U.S. Treasury, with general fund contributions accounting for the largest source of Part D income, since beneficiary premiums are to represent, on average, 25.5 percent of the cost of standard coverage (as described in the next section). The premiums and general fund contributions for Part D will be determined separately from those for Part B. (In 2004 and 2005, the general fund of the U.S. Treasury will finance the transitional assistance benefit for low-income beneficiaries by providing funds to a transitional assistance account within the SMI trust fund. The proceeds will be transferred to the Part D account at the conclusion of the temporary program.)

The SMI trust fund also receives income from interest earned on its invested assets, as well as from a small amount of miscellaneous income. For Parts B and D each, beneficiary premiums and general fund payments are redetermined annually to match estimated program costs for the following year. (Beginning in 2007, the Part B premium will be increased for beneficiaries meeting certain income thresholds.)

Capitation payments to Medicare Advantage plans are financed from the HI trust fund and the Part B account within the SMI trust fund, in proportion to the relative weights of Parts A and B benefits to the total benefits paid by the Medicare program.

### Beneficiary Payment Liabilities

Fee-for-service beneficiaries are responsible for charges not covered by the Medicare program and for various cost-sharing aspects of Parts A and B. These liabilities may be paid (1) by the Medicare beneficiary; (2) by a third party, such as an employer-sponsored retiree health plan or private Medigap insurance; or (3) by Medicaid, if the person is eligible. *Medigap*, or Medicare supplemental insurance, is sold by private insurance companies to pay, within limits, most of the health care service charges not covered by Parts A or B of Medicare. These policies, which must meet federally imposed standards, are

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offered by Blue Cross and Blue Shield and various commercial health insurance companies.

For beneficiaries enrolled in Medicare Advantage plans, payment is based on the cost-sharing structure of the specific plan selected by the beneficiary since each plan has its own requirements. Most plans have lower deductibles and coinsurance than are required of fee-for-service beneficiaries. Such beneficiaries pay the monthly Part B premium and may, depending on the plan, pay an additional plan premium.

For hospital care covered under Part A, a beneficiary's fee-for-service payment includes a one-time deductible amount at the beginning of each benefit period (\$912 in 2005). This deductible covers part of the first 60 days of each spell of inpatient hospital care. If continued inpatient care is needed beyond the 60 days, additional coinsurance payments (\$228 per day in 2005) are required through day 90 of a benefit period. Each Part A beneficiary also has a "lifetime reserve" of 60 additional hospital days that may be used when the covered days within a benefit period have been exhausted. Lifetime reserve days may be used only once, and coinsurance payments (\$456 per day in 2005) are required.

For skilled nursing care covered under Part A, Medicare fully covers the first 20 days of care in a benefit period. But for days 21 through 100, a copayment (\$115 per day in 2005) is required from the beneficiary. After 100 days of SNF care per benefit period, Medicare pays nothing. Home health care requires no deductible or coinsurance payment by the beneficiary. In any Part A service, the beneficiary is responsible for fees to cover the first 3 pints or units of nonreplaced blood per calendar year. The beneficiary has the option of paying the fee or of having the blood replaced.

There are no premiums for most people covered by Part A. Eligibility is generally earned through the work experience of the beneficiary or of the beneficiary's spouse. However, most aged people who are otherwise ineligible for premium-free Part A coverage can enroll voluntarily by paying a monthly premium, if they also enroll in Part B. For people with fewer than 30 quarters of coverage as defined by the Social Security Administration (SSA), the Part A monthly premium rate is \$375 in 2005; for those with 30 to 39 quarters of coverage, the rate is reduced to \$206. Voluntary coverage upon payment of the Part A premium, with or without enrolling in Part B, is also available to disabled individuals for whom cash benefits have ceased because of earnings in excess of those allowed for receiving cash benefits. (Penalties for late enrollment may apply.)

For Part B, the beneficiary's payment share includes the following: one annual deductible (\$110 in 2005),

monthly premiums, coinsurance payments for Part B services (usually 20 percent of the medically allowed charges), a deductible for blood, certain charges above the Medicare-allowed charge (for claims not on assignment), and payment for any services not covered by Medicare. For outpatient mental health treatment services, the beneficiary is liable for 50 percent of the approved charges.

For Part D, standard coverage in 2006 includes a \$250 deductible, with 25 percent coinsurance (or other actuarially equivalent amounts) for drug costs above the deductible and below an initial coverage limit of \$2,250. The beneficiary is then responsible for all costs until a \$3,600 out-of-pocket limit is reached. For higher costs, there is catastrophic coverage that requires enrollees to pay the greater of 5 percent coinsurance or a small copay (\$2 for generic or preferred brands and \$5 for any other drug). After 2006, these benefit parameters are indexed to the growth in per capita spending in Part D. When determining out-of-pocket costs, only those amounts actually paid by the enrollee or another individual (and not reimbursed through insurance) are counted. The exception to this provision is cost-sharing assistance from Medicare's low-income subsidies and from state Pharmacy Assistance programs. The monthly premiums required for Part D coverage are described in the previous section.

### **Provider Payments**

Before 1983, Part A payments to providers were made on a reasonable cost basis. Medicare payments for most inpatient hospital services are now made under a reimbursement mechanism known as the prospective payment system (PPS). Under PPS, a specific predetermined amount is paid for each inpatient hospital stay, which is based on each stay's diagnosis-related group (DRG) classification. In some cases the payment the hospital receives is less than the hospital's actual cost for providing Part A-covered inpatient hospital services for the stay; in other cases it is more. The hospital absorbs the loss or makes a profit. Certain payment adjustments exist for extraordinarily costly inpatient hospital stays. Payments for skilled nursing care, home health care, inpatient rehabilitation, and long-term hospital care are made under separate prospective payment systems. Payments for psychiatric hospital care are currently reimbursed on a reasonable cost basis, but a prospective payment system is expected to be implemented in the near future, as required by the BBA.

For Part B, before 1992, physicians were paid on the basis of reasonable charge. This amount was initially defined as the lowest of (1) the physician's actual charge, (2) the physician's customary charge, or (3) the prevailing charge for similar services in that locality. Beginning

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January 1992, allowed charges were defined as the lesser of (1) the submitted charges or (2) the amount determined by a fee schedule based on a relative value scale (RVS). Payments for DME and clinical laboratory services are also based on a fee schedule. Most hospital outpatient services are reimbursed on a prospective payment system, and home health care is reimbursed under the same prospective payment system that is in place under Part A.

If a doctor or supplier agrees to accept the Medicare-approved rate as payment in full (“takes assignment”), then payments provided must be considered as payments in full for that service. The provider may not request any added payments (beyond the initial annual deductible and coinsurance) from the beneficiary or insurer. If the provider does not take assignment, the beneficiary will be charged for the excess (which may be paid by Medigap insurance). Limits now exist on the excess that doctors or suppliers can charge. Physicians are “participating physicians” if they agree before the beginning of the year to accept assignment for all Medicare services they furnish during the year. Since Medicare beneficiaries may select their doctors, they have the option to choose those who participate.

Medicare payments to Medicare Advantage plans are based on a blend of local and national capitated rates, generally determined by the capitation payment methodology described in section 1853 of the Social Security Act. Actual payments to plans vary on the basis of demographic characteristics of the enrolled population. New “risk adjusters” based on demographics and health status are currently being phased in to better match Medicare capitation payments to the expected costs of individual beneficiaries. As previously mentioned, the Medicare Advantage program will undergo changes beginning in 2006. Plan bids will be replacing the current payment structure for Medicare Advantage plans.

For Part D, in 2006 and later, PDPs (including the prescription drug portion of Medicare Advantage plans) will pay for most FDA-approved prescription drugs and biologicals under the benefit structure described in the previous section. Plans may set up formularies for their prescription drug coverage, subject to statutory standards.

## Claims Processing

Medicare’s Part A and Part B fee-for-service claims are processed by nongovernment organizations or agencies that contract to serve as the fiscal agent between providers and the federal government. These claims processors are known as intermediaries and carriers. They

apply the Medicare coverage rules to determine the appropriateness of claims.

Medicare intermediaries process Part A claims for institutional services, including inpatient hospital claims, SNFs, HHAs, and hospice services. They also process outpatient hospital claims for Part B. Examples of intermediaries are Blue Cross and Blue Shield (which utilizes its plans in various states) and other commercial insurance companies. Intermediaries’ responsibilities include the following:

- Determining costs and reimbursement amounts,
- Maintaining records,
- Establishing controls,
- Safeguarding against fraud and abuse or excess use,
- Conducting reviews and audits,
- Making the payments to providers for services, and
- Assisting both providers and beneficiaries as needed.

Medicare carriers handle Part B claims for services by physicians and medical suppliers. Examples of carriers are the Blue Shield plans in a state, and various commercial insurance companies. Carriers’ responsibilities include the following:

- Determining charges allowed by Medicare,
- Maintaining quality-of-performance records,
- Assisting in fraud and abuse investigations,
- Assisting both suppliers and beneficiaries as needed, and
- Making payments to physicians and suppliers for services that are covered under Part B.

Claims for services provided by Medicare Advantage plans (that is, claims under Part C) are processed by the plans themselves.

Once Part D begins in earnest in 2006, plans will be responsible for claims processing, as is the case under Part C. However, there are a number of complex Part D claims processing provisions, and the administration of some of these provisions is not yet fully resolved. Future versions of the *Supplement* will address these issues as they unfold.

Quality improvement organizations (QIOs; formerly called peer review organizations, or PROs) are groups of practicing health care professionals who are paid by the federal government to generally oversee the care provided to Medicare beneficiaries in each state and to

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improve the quality of services. QIOs educate other health care professionals and assist in the effective, efficient, and economical delivery of health care services to the Medicare population. The ongoing effort to combat monetary fraud and abuse in the Medicare program was intensified after enactment of the Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191), which created the Medicare Integrity Program. Before this 1996 legislation, the Centers for Medicare & Medicaid Services (CMS) was limited by law to contracting with its current carriers and fiscal intermediaries to perform payment safeguard activities. The Medicare Integrity Program ensured that CMS had stable and increased funding for payment safeguard activities, as well as new authorities to contract with entities to perform specific payment safeguard functions.

## Administration

The Department of Health and Human Services (DHHS) has the overall responsibility for administration of the Medicare program. Within DHHS, responsibility for administering Medicare rests with CMS. SSA assists, however, by initially determining an individual's Medicare entitlement, by withholding Part B premiums (and, beginning in 2006, Part D premiums) from the Social Security benefit checks, and by maintaining Medicare data on the Master Beneficiary Record, which is SSA's primary record of beneficiaries. The Internal Revenue Service in the Department of the Treasury collects the Part A payroll taxes from workers and their employers.

A Board of Trustees, composed of two appointed members of the public and four members who serve by virtue of their positions in the federal government, oversees the financial operations of the HI and SMI trust funds. The secretary of the Treasury is the managing trustee. Each year, around the first day of April, the Board of Trustees reports to Congress on the financial and actuarial status of the Medicare trust funds.

State agencies (usually state health departments under agreements with CMS) identify, survey, and inspect provider and supplier facilities and institutions wishing to participate in the Medicare program. In consultation with CMS, these agencies then certify the facilities that are qualified.

## Data Summary

The Medicare program covers 95 percent of our nation's aged population, as well as many people who are on Social Security because of disability. In 2003, Part A covered about 41 million enrollees with benefit payments of \$152.1 billion, and Part B covered about 38 million enrollees with benefit payments of \$123.8 billion. Administra-

tive costs for Parts A and B were less than 2 percent of disbursements in 2003. Total disbursements for Medicare in 2003 were \$280.8 billion.

Note: Medicare enrollment data are based on estimates prepared for the 2004 annual report of the Medicare Board of Trustees to Congress (available on the Web at <http://www.cms.hhs.gov/publications/trusteesreport/>). Medicare benefits, administrative costs, and total disbursements for 2003 are actual amounts for the calendar year, as reported by the Department of the Treasury.

CONTACT: Clare McFarland (410) 786-6390.

## Medicare: History of Provisions

This section is a summary of select Medicare provisions, based on general interest. It should be used only as a broad overview of the history of the provisions of the Medicare program. This section does not render any legal, accounting, or other professional advice and is not intended to explain fully all the provisions and exclusions of the relevant laws, regulations, and rulings of the Medicare program. Original sources of authority should be researched and utilized.

### Insured Status

#### *Entitlement to Medicare Part A (also known as Hospital Insurance, or HI) Benefits*

- 1965.** Individual aged 65 or older entitled to monthly benefits under the Social Security or Railroad Retirement program, or aged 65 before 1968, or 3 quarters of coverage (QC) after 1965 and before attainment of age 65.
- 1967.** 3 QC for each year after 1966 and before attainment of age 65.
- 1972.** Disabled individual, under age 65, entitled to disability benefits for 24 consecutive months under the Social Security or Railroad Retirement program (excludes spouses and children of disabled individuals). Individual under age 65 who has end-stage renal disease (ESRD) and who is either fully or currently insured, or is entitled to monthly benefits under the Social Security or Railroad Retirement program, or is the spouse or dependent child of such an insured individual or beneficiary. Entitlement begins on the first day of the third month following the initiation of a course of renal dialysis and ends with the 12th month following the month in which either the dialysis terminates or the individual has a renal transplant.

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Individual aged 65 or older enrolled in the Part B program who is not otherwise entitled to HI benefits, upon voluntary participation with payment of HI premium.

**1980.** Individual who would be entitled to monthly benefits under the Social Security or Railroad Retirement program if application were made.

Disabled individual under age 65 entitled to disability benefits for at least 24 months, not necessarily consecutive, under the Social Security or Railroad Retirement program.

Coverage extended for up to 36 months for disabled individuals whose disability continues, but whose monthly benefit ceased because they engaged in substantial gainful activity.

Second waiting period eliminated if a former disabled-worker beneficiary becomes entitled again within 5 years (7 years for disabled widows and widowers and disabled children aged 18 or older).

**1982.** Federal employees covered under HI based on QC for earnings as federal employees and/or based on deemed QC for earnings as federal employees before 1983.

**1983.** Employees of nonprofit organizations, effective January 1, 1984.

**1986.** Mandatory coverage for state and local government employees not covered under Social Security and hired after March 31, 1986.

**1987.** Second waiting period eliminated if a former disabled beneficiary becomes entitled again (no time limit).

**1989.** Disabled individuals under age 65 who are no longer entitled to Social Security disability benefits because their earnings exceeded the substantial gainful activity level have the option to purchase Medicare coverage by paying the HI and Supplementary Medical Insurance (SMI) Part B premiums.

**2000.** The 24-month waiting period (otherwise required for an individual to establish Medicare eligibility on the basis of a disability) is waived for persons with amyotrophic lateral sclerosis, effective July 1, 2001. The entitlement to Medicare begins with the first month of the Social Security Administration's determination of eligibility for Disability Insurance benefits.

***Entitlement to Medicare Part B (also known as Supplementary Medical Insurance Part B Account, or SMI Part B) Benefits***

**1965.** U.S. resident (citizen or lawfully admitted alien with 5 years continuous residence) aged 65 or older or

any individual entitled to HI benefits, upon voluntary participation with payment of Part B premium.

**1972.** Individual under age 65 entitled to HI benefits, upon voluntary participation with payment of Part B premium.

***Entitlement to Medicare Part D (also known as Supplementary Medical Insurance Part D Account, or SMI Part D) Benefits***

**2003.** For temporary Medicare-endorsed prescription drug discount card program (as a prelude to the new Part D prescription drug program), individual entitled or enrolled under Part A or enrolled in Part B, upon voluntary participation with payment of up to \$30 annual enrollment fee. Under a Transitional Assistance provision, beneficiary whose income does not exceed 135 percent of the federal poverty level and does not have third-party prescription drug coverage is entitled to further benefits. Enrollment begins in May 2004, access to discounts begins in June 2004, and program phases out as drug benefit becomes available in 2006 (see next entry).

Beginning January 1, 2006, individual entitled to benefits under Part A or enrolled under Part B, upon voluntary enrollment in either a stand-alone prescription drug plan (PDP) or an integrated Medicare Advantage (MA) plan that offers Part D coverage in its benefit package.

**Medicare Benefits**

***Under Part A***

**1965.** In each benefit period, inpatient hospital services, 90 days. Includes semiprivate accommodations, operating room, hospital equipment (including renal dialysis), laboratory tests and X-ray, drugs, dressings, general nursing services, and services of interns and residents in medical osteopathic or dentistry training. Inpatient psychiatric hospital care limited to 190-day lifetime maximum. Outpatient hospital diagnostic services. Post-hospital extended-care services, 100 days (including physical, occupational, and speech therapy). Post-hospital home health services, 100 visits. Deductible and coinsurance provisions (see Table 2.C1).

**1967.** Lifetime reserve of 60 additional days of inpatient hospital services. Outpatient hospital diagnostic services transferred to SMI.

**1972.** Services of interns and residents in podiatry training.

**1980.** Unlimited home health visits in a year. Requirement for prior hospitalization eliminated. Home

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health services provided for up to 4 days a week and up to 21 consecutive days.

Alcohol detoxification facility services.

**1981.** Part A coinsurance is based on the deductible for the calendar year in which services are received rather than the deductible in effect at the time the beneficiary's spell of illness began, starting in 1982.

Alcohol detoxification facility services eliminated.

**1982.** Beneficiaries expected to live 6 months or less may elect to receive hospice care benefits instead of other Medicare benefits. May elect maximum of two 90-day and one 30-day hospice care periods, effective November 1, 1983, to October 1, 1986.

**1984.** For durable medical equipment provided by home health agencies, the payment amount is reduced from 100 percent of costs to 80 percent of reasonable charges.

**1986.** Set the Part A deductible for 1987 at \$520 with resulting increases in cost sharing. Increased the Part A deductible annually by the applicable percentage increase in the hospital prospective payment rates.

Hospice care benefit (enacted in 1982) made permanent.

**1987.** Specifies in law that to be eligible for home health care, a Medicare beneficiary must have a restricted ability to leave the home, requiring the assistance of another or the aid of a supportive device (such as crutches, a cane, a wheelchair, or a walker).

**1988.** Enrollee pays annual hospital deductible (set at \$560 for 1989) and Medicare pays balance of covered charges, regardless of the number of days of hospitalization (except for psychiatric hospital care, which is still limited by 190-day lifetime maximum).

The number of days in a skilled nursing facility changed to 150 per year. Deletes the requirement for a prior hospital stay of 3 or more consecutive days.

Expands home health care to provide care for less than 7 days per week and up to 38 consecutive days.

Hospice care extended beyond 210 days when beneficiary is certified as terminally ill.

All 1988 provisions became effective January 1, 1989.

**1989.** The spell of illness and benefit period coverage of laws prior to 1988 return to the determination of inpatient hospital benefits in 1990 and later. After the deductible is paid in benefit period, Medicare pays 100 percent of covered costs for the first 60 days of inpatient hospital care. Coinsurance applies for the next 30 days in a benefit period.

The requirement for a prior hospital stay of 3 or more consecutive days is reinstated for skilled nursing facility services. Coverage returns to 100 days post-hospital care per spell of illness with a daily coinsurance rate in effect for days 21 through 100.

Home health services return to a limit of 21 consecutive days of care. Provision providing for home health care for fewer than 7 days per week continued due to a court decision.

Hospice care is returned to a lifetime limit of 210 days.

**1990.** Hospice care is extended beyond 210 days when beneficiary is certified as terminally ill.

**1997.** Home health services not associated with a hospital or skilled nursing facility stay for individuals enrolled in both HI and SMI are transferred from the HI program to the SMI program, effective January 1998. The HI program will continue to cover the first 100 visits following a hospital stay of at least 3 consecutive days or a skilled-nursing facility stay. The cost to the SMI trust fund of the transferred services will phase in over a 6-year period (that is, the HI trust fund will transfer funds to the SMI trust fund during that period).

Limits on the number of hours and days that home health care can be provided have been clarified.

*Part-time* now defined as skilled nursing and home health aide services (combined) furnished any number of days per week, for less than 8 hours per day and 28 or fewer hours per week. *Intermittent* now defined as skilled nursing care provided for fewer than 7 days each week, or less than 8 hours each day (combined) for 21 days or less.

Hospice benefit periods are restructured to include two 90-day periods, followed by an unlimited number of 60-day periods.

Medicare coverage provided for a number of prevention initiatives, most of which are covered under SMI program. HI program affected mainly by two of the initiatives: (1) annual prostate cancer screening for male beneficiaries aged 50 or older, effective January 1, 2000; and (2) colorectal screening procedures, including fecal-occult blood tests and flexible sigmoidoscopies, for beneficiaries aged 50 and older, colonoscopy for beneficiaries at high risk for colorectal cancer, and other procedures, including screening barium enemas under certain circumstances.

**2000.** The homebound criterion for home health services is clarified to specify that beneficiaries who require home health services may attend adult day care for therapeutic, psychosocial, or medical treatment and still remain eligible for the home health

benefit. Homebound beneficiaries may also attend religious services without being disqualified from receiving home health benefits.

Screening colonoscopies are covered for all beneficiaries, not just for those at high risk, beginning July 1, 2001. For persons not at high risk, a screening colonoscopy is covered 10 years after a previous one, or 4 years after a screening flexible sigmoidoscopy. (See 1997.)

### **Under Part B**

**1965.** Physician and surgeon services. In-hospital services of anesthesiologists, pathologists, radiologists, and psychiatrists. Limited dental services. Home health services, 100 visits in calendar year. Other medical services including various diagnostic tests, limited ambulance services, prosthetic devices, rental of durable medical equipment used at home (including equipment for dialysis), and supplies used for fractures. For deductible and coinsurance provisions, see Table 2.C1.

Beginning in 1966, the beneficiary pays a \$50 deductible, with a 3-month carryover provision.

**1967.** Outpatient hospital diagnostic services transferred from HI. Includes physical therapy services in a facility. Purchase of durable medical equipment.

**1972.** Physical therapy services furnished by a therapist in his or her office or individual's home (calendar year limit of \$100). Chiropractor services (limited to manual manipulation of the spine). Outpatient services include speech pathology services furnished in, or under arrangements with, a facility or agency. Services of a doctor of optometry in furnishing prosthetic lenses.

Beginning in 1973, the beneficiary pays a \$60 deductible.

**1977.** Services in rural health clinics.

**1980.** Home health services. Deductible applicable to home health services is eliminated, effective July 1, 1981.

Facility costs of certain surgical procedures performed in freestanding ambulatory surgical centers.

Increase in annual limit for outpatient therapy from \$100 to \$500.

Recognizes comprehensive outpatient rehabilitation facilities as Medicare providers.

**1981.** Beginning in 1982, the beneficiary pays a \$75 deductible, with the carryover provision eliminated.

**1984.** Hepatitis B and pneumococcal vaccines and blood clotting factors and necessary supplies are included

as Part B benefits. Debridement of mycotic toenails is limited.

For outpatient physical therapy services, includes services of a podiatrist. For outpatient ambulatory surgery, includes services of a dentist and podiatrist furnished in his or her office.

**1986.** Includes vision care services furnished by an optometrist.

For occupational therapy services, includes services furnished in a skilled nursing facility (when Part A coverage has been exhausted), in a clinic, rehabilitation agency, public health agency, or by an independently practicing therapist.

Includes outpatient (in addition to previously covered inpatient) immunosuppressive drugs for 1 year after covered transplant.

Includes occupational therapy services provided in certain delivery settings.

For ambulatory surgical procedures performed in ambulatory surgical centers, hospital outpatient departments, and certain physician offices, the Part B coinsurance and deductible are no longer waived.

**1987.** Increases the maximum payment for mental health services and includes outpatient mental health services provided by ambulatory hospital-based or hospital-affiliated programs under the supervision of a physician.

Services provided by clinical social workers when furnished by risk-sharing health maintenance organizations and competitive medical plans, physician assistants in rural health manpower shortage areas, clinical psychologists in rural health clinics and community mental health centers, and certified nurse-midwives.

Coverage of outpatient immunosuppressive drugs (see 1986) is broadened and clarified to include prescription drugs used in immunosuppressive therapy.

Specifies in law that to be eligible for home health care, a Medicare beneficiary must have a restricted ability to leave the home, requiring the assistance of another or the aid of a supportive device (such as crutches, a cane, a wheelchair, or a walker).

**1988.** Beginning January 1, 1990, the beneficiary pays a \$75 deductible and 20 percent coinsurance, but once out-of-pocket expenses for the deductible and coinsurance exceed \$1,370, Medicare pays 100 percent of allowable charges for remainder of year.

Beginning in 1991, Medicare pays 50 percent of the cost of outpatient prescription drugs above \$600. When fully implemented in 1993, Medicare will pay



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80 percent of prescription drug costs above a deductible that assumes that 16.8 percent of Part B enrollees will exceed the deductible.

Certain prescription drugs administered in an outpatient or home setting, including immunosuppressive drugs (previously covered for 1 year after a covered transplant), home intravenous drugs, and certain others, will be covered in 1990 under a new prescription drug provision.

**1989.** Provisions enacted in 1988 and to begin in 1990 and 1991 are repealed, and benefits are restored to levels in effect prior to January 1, 1989.

Limits on mental health benefits eliminated in 1990. Coverage extended to services of clinical psychologists and social workers.

The annual payment limits of \$500 per beneficiary for outpatient physical therapy services and outpatient occupational therapy services, each, are raised to \$750, for 1990 and later. (See 1980.)

**1990.** Beginning in 1991, routine mammography screenings are covered.

The Part B deductible is set at \$100 in 1991 and subsequent years.

Beginning in 1992, physicians' services are reimbursed on a fee-schedule basis.

**1993.** Includes coverage of oral, self-administered anticancer drugs.

Lengthens the coverage period for immunosuppressive drugs after a transplant to 18 months in 1995, 24 months in 1996, 30 months in 1997, and 36 months thereafter. (See 1986.)

The annual payment limits of \$750 per beneficiary for outpatient physical therapy services and outpatient occupational therapy services, each, are raised to \$900 for 1994 and later. (See 1989.)

**1997.** Home health services not associated with a hospital or skilled nursing facility stay for individuals enrolled in both HI and SMI are transferred from the HI program to the SMI program, effective January 1998. The HI program will continue to cover the first 100 visits following a hospital stay of at least 3 consecutive days or a skilled nursing facility stay. The cost to the SMI trust fund of the transferred services will phase in over a 6-year period, while the cost of the home health services will phase into the SMI premium over 7 years.

Coverage provided for a number of prevention initiatives, including (1) annual screening mammograms for female beneficiaries aged 40 or older, with SMI deductible waived; (2) screening pap smear and pelvic exam (including clinical breast exam) every

3 years or annually for beneficiaries at higher risk, with SMI deductible waived; (3) annual prostate cancer screening for male beneficiaries aged 50 or older, effective January 1, 2000; (4) colorectal screening procedures, including fecal-occult blood tests and flexible sigmoidoscopies, for beneficiaries aged 50 or older, colonoscopy for beneficiaries at high risk for colorectal cancer, and other procedures, including screening barium enemas under certain circumstances; (5) diabetes outpatient self-management training in nonhospital-based programs (previously covered in hospital-based programs only) and blood glucose monitors and testing strips for all diabetics (previously provided for insulin-dependent diabetics only), effective July 1, 1998; (6) procedures to identify bone mass, detect bone loss, or determine bone quality for certain qualified beneficiaries, at frequencies determined by the secretary of Health and Human Services, effective July 1, 1998.

Beginning January 1999, an annual beneficiary limit of \$1,500 will apply to all outpatient physical therapy services, except for services furnished by a hospital outpatient department. A separate \$1,500 limit will also apply to outpatient occupational therapy services, except for services furnished by hospital outpatient departments. Beginning with 2002, these caps will be increased by the percentage increase in the Medical Economic Index. (See 1993.)

**1999.** The coverage period for immunosuppressive drugs after a transplant is lengthened to 44 months, for individuals who exhaust their 36 months of coverage in 2000. For those exhausting their 36 months of coverage in 2001, at least 8 more months will be covered. (The secretary of Health and Human Services will specify the increase, if any, beyond 8 months.) For those exhausting their 36 months of coverage in 2002, 2003, or 2004, the number of additional months may be more or less than 8. (The secretary will specify the increase for each of these years.) (See 1993.)

The annual payment limits of \$1,500 per beneficiary for outpatient physical therapy services and outpatient occupational therapy services, each, for services furnished by independent practitioners (that is, not by a hospital outpatient department) are suspended for 2000 and 2001. (See 1997.)

**2000.** Coverage for screening pap smears and pelvic exams (including a clinical breast exam) is provided every 2 years (increased from every 3 years) beginning July 1, 2001. (Annual coverage continues for beneficiaries at higher risk, and SMI deductible continues to be waived.) (See 1997.)

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Annual coverage of glaucoma screenings is provided for certain high-risk beneficiaries, effective January 1, 2002.

Screening colonoscopies are covered for all beneficiaries, not just for those at high risk, beginning July 1, 2001. For persons not at high risk, a screening colonoscopy is covered 10 years after a previous one, or 4 years after a screening flexible sigmoidoscopy. (See 1997.)

Coverage is provided for medical nutrition therapy services under certain circumstances for beneficiaries who have diabetes or a renal disease, effective January 1, 2002.

The amount of a beneficiary's copayment for a procedure in a hospital outpatient department is limited, beginning April 1, 2001, to the hospital inpatient deductible applicable for that year. Also, the secretary of Health and Human Services must reduce the effective copayment rate for outpatient services to a maximum rate of 57 percent in 2001 (for services received after April 1); 55 percent in 2002 and 2003; 50 percent in 2004; 45 percent in 2005; and 40 percent in 2006 and later.

Time and budget limitations are removed on the coverage of immunosuppressive drugs, making coverage of these drugs a permanent benefit for beneficiaries who have received a covered organ transplant. (See 1999.)

The annual payment limits of \$1,500 per beneficiary for outpatient physical therapy services and outpatient occupational therapy services, each, for services provided by independent practitioners (that is, not by a hospital outpatient department), which were suspended for 2000 and 2001, are also suspended for 2002. (See 1999.)

The homebound criterion for home health services is clarified to specify that beneficiaries who require home health services may attend adult day care for therapeutic, psychosocial, or medical treatment and still remain eligible for the home health benefit. Homebound beneficiaries may also attend religious services without being disqualified from receiving home health benefits.

**2003.** The Part B deductible remains at \$100 through 2004 and increases to \$110 in 2005. Beginning in 2006, it will be increased each year by the annual percentage increase in the Part B aged actuarial rate.

A one-time, initial preventive physical exam is covered within 6 months of a beneficiary's first coverage under Part B, beginning January 1, 2005, for beneficiaries whose Part B coverage begins on or after that date.

Certain screening blood tests are covered for the early detection of cardiovascular disease and abnormalities associated with elevated risk for such disease, including certain tests for cholesterol and other lipid or triglyceride levels, effective January 1, 2005, under frequency standards to be established (but not to exceed once every 2 years).

Diabetes screening tests, including a fasting plasma glucose test and other such tests determined appropriate by the secretary of Health and Human Services, are covered for beneficiaries at risk for diabetes, beginning January 1, 2005, under frequency standards to be established (but not to exceed two times per year).

### ***Under Parts A and B***

**1965.** Requires that Medicare be secondary payer to benefits provided by liability insurance policies or under no-fault insurance.

**1981.** Requires that Medicare be secondary payer to employer-based group health plans for beneficiaries entitled to Medicare solely on the basis of end-stage renal disease (ESRD) for up to 12 months.

**1982.** For workers and their spouses aged 65 to 69, Medicare is the secondary payer when benefits are provided under an employer-based group health plan (applicable to employers with 20 or more employees who sponsor or contribute to the group plan).

Health maintenance organizations (HMOs) will be authorized as providers of benefits. The secretary of Health and Human Services must certify the prospective payment mechanism for HMOs before implementation.

**1984.** Medicare secondary-payer provisions are extended to spouses aged 65 to 69 of workers under age 65 whose employer-based group health plan covers such spouses.

For HMOs, includes medical and other health services furnished by clinical psychologists.

**1985.** Provides payment for liver transplant services.

**1986.** Extends the working-age, secondary-payer provision to cover workers and their spouses beyond age 69.

For HMOs that offered organ transplants as a basic health service on April 15, 1985, such services may be offered from October 1, 1985, through April 1, 1988.

For disabled individuals who are covered by employer-based health plans (with at least 100 employees), Medicare is the secondary payer, effective for the period from 1987 to 1991.

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**1987.** Requires HMOs and competitive medical plans that cease to contract with Medicare to provide or arrange supplemental coverage of benefits related to preexisting conditions for the lesser of 6 months or the duration of an exclusion period.

Specifies in law that to be eligible for home health care, a Medicare beneficiary must have a restricted ability to leave the home, requiring the assistance of another or the aid of a supportive device (such as crutches, a cane, a wheelchair, or a walker).

Clarifies that the secondary-payer provision for disabled individuals covered under employer-based health plans for employers with at least 500 employees applies to employers who are government entities.

**1990.** Requires that Medicare be the secondary payer to employer-based group health plans for beneficiaries entitled to Medicare solely on the basis of ESRD for up to 18 months (extended from 12 months), effective February 1, 1991, to January 1, 1996.

The secondary-payer provision for disabled beneficiaries covered under large employer plans (see 1986) is effective through September 30, 1995.

**1993.** The secondary-payer provision for disabled beneficiaries covered under large employer plans is effective through September 30, 1998.

The secondary-payer provision for beneficiaries with ESRD applies to all beneficiaries with end-stage renal disease, not only those entitled to Medicare solely on the basis of it. The extension to include the first 18 months of an individual's entitlement on the basis of ESRD is effective through September 30, 1998.

**1997.** Established an expanded set of options for the delivery of health care under Medicare, referred to as Medicare+Choice (and also known as "Medicare Part C"). All Medicare beneficiaries can receive their Medicare benefits through the original fee-for-service program. In addition, most beneficiaries can choose instead to receive their Medicare benefits through one of the following Medicare+Choice plans:

(1) coordinated care plans (such as HMOs, provider-sponsored organizations, and preferred provider organizations), (2) Medical Savings Account (MSA)/High Deductible plans (through a demonstration available for up to 390,000 beneficiaries), or (3) private fee-for-service plans. Except for MSA plans, all Medicare+Choice plans are required to provide the current Medicare benefit package (excluding hospice services) and any additional health services required under the adjusted community rate (ACR) process. MSA plans provide Medicare benefits after a single high deductible is met, and enrollees receive

an annual deposit in their medical savings account. Transition rules for current Medicare HMO program also provided. (See also HMO provision of 1982.)

The provision making Medicare the secondary payer for disabled beneficiaries covered under large employer plans, previously scheduled to expire September 30, 1998, made permanent.

The provision making Medicare the secondary payer for the first 12 months of entitlement because of ESRD, which had been extended on a temporary basis (through September 30, 1998) to include the first 18 months of entitlement, has been extended, permanently, to include the first 30 months of entitlement on the basis of ESRD.

**2003.** Medicare+Choice is renamed Medicare Advantage. (It is still sometimes referred to as "Medicare Part C.") As before, beneficiaries having both plans, Medicare Part A and Part B, can receive their Medicare benefits through the original fee-for-service program; most can opt instead to use a Medicare Advantage plan in their area. Medicare Advantage plans include (1) Medicare Managed Care plans (like HMOs), (2) Medicare Preferred Provider Organization plans (PPOs), (3) Private Fee-for-Service plans, and (4) Medicare Specialty plans (available in some areas, to provide Medicare benefits for certain people with special needs, such as beneficiaries in institutions). Beginning in 2006, Medicare Advantage plan choices will be expanded to include regional PPOs. Participating regional PPOs will be required to serve an entire region (10 to 50 regions are to be established), and there are provisions to encourage plan participation. Regional PPOs must have a single deductible for benefits under Parts A and B, and they must include catastrophic limits for out-of-pocket expenditures. Beginning in 2006, the adjusted community rate (ACR) process for determining plan payments is replaced by a competitive bidding process. (Historical reference points to this item include the Medicare+Choice provision of 1997 and the HMO provision of 1982, both of which are displayed in this section.)

#### ***Under Part D***

**2003.** Under temporary Medicare-endorsed prescription drug discount card program, for beneficiaries voluntarily enrolling and paying up to \$30 annually, discounts on certain prescription drugs, as specified by card sponsors. Under Transitional Assistance (TA) provision, beneficiaries whose incomes do not exceed 135 percent of the federal poverty level and do not have third-party prescription drug coverage are eligible for (1) financial assistance of up to \$600 per year for purchasing prescription drugs and (2) a subsidized enrollment fee under the temporary Medi-

care-endorsed prescription drug discount card program. Enrollment begins in May 2004, access to discounts begins in June 2004, and program phases out as drug benefit becomes available in 2006 (see next entry).

Beginning January 1, 2006, upon voluntary enrollment in either a stand-alone prescription drug plan (PDP) or an integrated Medicare Advantage (MA) plan that offers Part D coverage in its benefit, subsidized prescription drug coverage. Most FDA-approved drugs and biologicals are covered. (Drugs currently covered in Parts A and B remain covered there.) Standard Part D coverage is defined for 2006 as having a \$250 deductible, with 25 percent coinsurance (or other actuarially equivalent amounts) for drug costs above the deductible and below the initial coverage limit of \$2,250. Beneficiary is then responsible for all costs until the \$3,600 out-of-pocket limit is reached. For higher costs, there is catastrophic coverage; it requires enrollees to pay the greater of 5 percent coinsurance or a small copay (\$2 for generic or preferred multisource brand and \$5 for other drugs). After 2006, these benefit parameters are indexed to the growth in per capita Part D spending. In determining out-of-pocket costs, only those amounts actually paid by the enrollee or another individual (and not reimbursed through insurance) are counted; the exception is cost-sharing assistance from Medicare's low-income subsidies (certain beneficiaries with low incomes and modest assets will be eligible for certain subsidies that eliminate or reduce their Part D premiums and cost-sharing) and from State Pharmacy Assistance Programs. A beneficiary premium, representing 25.5 percent of the cost of basic coverage on average, is required (except for certain low-income beneficiaries, as previously mentioned, who may pay a reduced or no premium). For PDPs and the drug portion of MA plans, the premium will be determined by a bid process; each plan's premium will be 25.5 percent of the national weighted average plus or minus the difference between the plan's bid and the average. PDPs and MAs may set up formularies for their drug coverage, subject to certain statutory standards. To help them gain experience with the Medicare population, plans will be protected by a system of risk corridors, which allow Part D to assist plans with unexpected costs and to share in unexpected savings; after 2007, the risk corridors will become less protective. To encourage employer and union plans to continue prescription drug coverage to Medicare retirees, subsidies to these plans are authorized; the plan must meet or exceed the value of standard Part D coverage, and the subsidy pays 28 percent of the allowable costs associated with enrollee prescription drug costs between \$250 and \$5,000.

## Medicare Financing

### *Hospital Insurance Taxes*

See Table 2.A3.

### *Appropriations from General Revenues*

**1965.** For HI costs attributable to transitionally insured beneficiaries.

For HI costs attributable to noncontributory wage credits granted for military service prior to 1957 (see Table 2.A2).

For the Part B program, an amount equal to participant premiums.

**1972.** For cost of Part B not met by enrollee premiums.

**1982.** For HI costs attributable to beneficiaries having transitional entitlement based on Medicare-qualified federal employment.

**1983.** For HI taxes on noncontributory wage credits granted for military service (a) from the inception of HI program through 1983 and (b) on a current basis, annually, beginning in 1984 (see Table 2.A2).

**2002.** Eliminated for HI taxes on noncontributory wage credits granted for military service on a current basis, for all years after calendar year 2001 (see Table 2.A2).

**2003.** For Part D costs not met by enrollee premiums or otherwise, beginning in January 2006. (That is, transfers from general revenues [plus smaller income sources, particularly the payments from states described below] will pay for (1) the 74.5 percent subsidy to PDPs and the prescription drug portion of MA plans [which remains after enrollee premiums of 25.5 percent, on average], in the form of a direct subsidy and reinsurance, and (2) for other Part D costs, such as low-income subsidies and subsidies to employers who provide qualifying drug coverage to their Medicare-eligible retirees.)

### *Participant Premiums*

See Table 2.C1.

**1965.** Part B enrollee premium rate (originally \$3 per month) to be established annually such that it will pay one-half of program costs.

**1972.** Part B enrollee premium rate increase limited to rate of increase in OASDI cash benefits.

HI premium (originally \$33 per month) to be established annually. Only individuals not otherwise entitled to HI but desiring voluntary participation need to pay the HI premium.

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**1983.** Part B enrollee premiums for July 1983 to December 31, 1983, frozen at premium level of June 30, 1983. Premiums for January 1, 1984, to December 31, 1985, set to cover 25 percent of aged program costs.

**1984.** Part B enrollee premiums for January 1, 1986, to December 31, 1987, will be set to cover 25 percent of aged program costs. Increases in the Part B premium may not exceed the dollar amount of the Social Security cost-of-living adjustment.

For calculating the amount of Part B premium surcharge for individuals from age 65 up to age 70 not previously enrolled in Part B, the number of years an individual did not enroll because of coverage by employer group health insurance will not be taken into account.

**1985.** Extends through calendar year 1988 the requirement that Part B premiums be set to cover 25 percent of aged program costs and that increases in the Part B premium may not exceed the dollar amount of the Social Security cost-of-living adjustment.

Premium-paying individuals who do not purchase Part A coverage within a specific time after becoming eligible because of age are subject to a 10 percent penalty for each 12 months they are late in enrolling. There is a cutoff on the length of time these individuals will have to pay an enrollment penalty. The 10 percent premium penalty would be limited to twice the number of years enrollment was delayed. Therefore, if enrollment were delayed 1 year, the penalty would be assessed for 2 years. Individuals in this category and already enrolled will have the length of time the higher premium was paid credited to them.

**1987.** Extends through calendar year 1989 the provisions requiring that the Part B premium be set to cover 25 percent of aged program costs, prohibiting any increase in the premium if there is no Social Security cost-of-living adjustment, and continuing to hold beneficiaries harmless from Social Security check reductions as a result of a premium increase.

**1988.** Increases in the Part B premium may not exceed the dollar amount of the Social Security cost-of-living adjustments for 1989 and beyond.

**1989.** Extends through calendar year 1990 the requirement that Part B premiums be set to cover 25 percent of aged program costs.

**1990.** The Part B premium is set at \$29.90 in 1991, \$31.80 in 1992, \$36.60 in 1993, \$41.10 in 1994, and \$46.10 in 1995.

**1993.** Part B enrollee premiums for January 1, 1996, to December 31, 1998, will be set to cover 25 percent of aged program costs.

**1997.** The Part B premium is permanently set at 25 percent of program costs.

**2003.** Beginning January 2007, the Part B premium is increased for beneficiaries meeting certain income thresholds. (Beneficiaries with modified adjusted gross incomes under \$80,000 will continue to pay premiums that are 25 percent of twice the actuarial rate. *Actuarial rate* is defined as one-half of the Part B expected monthly cost per enrollee. For beneficiaries with incomes between \$80,000 and \$100,000, the applicable percentage is 35 percent; for those with incomes between \$100,000 and \$150,000, the percentage is 50 percent; for incomes between \$150,000 and \$200,000, the percentage is 65 percent; and for incomes more than \$200,000, the percentage is 80 percent. For married couples, the income thresholds are doubled. These thresholds are to be updated each calendar year by the consumer price index (CPI). There is a 5-year adjustment period for this provision as well; that is, the amount of premium above 25 percent of twice the actuarial rate is phased in—at 20, 40, 60, 80, and 100 percent for 2007 to 2011 and later, respectively.)

For military retirees who enroll(ed) in Part B during the period from 2001 to 2004, the late enrollment penalty imposed on beneficiaries who do not enroll in Part B upon becoming eligible for Medicare is waived for premium payments for January 2004 and later. (Also, a special enrollment period for these military retirees is to begin as soon as possible and end December 31, 2004.)

For Part D, beginning in January 2006, a beneficiary premium, representing 25.5 percent of the cost of basic coverage on average, is required (except for certain low-income beneficiaries, who may pay a reduced or no premium). For PDPs and the drug portion of MA plans, the premium will be determined by a bid process; each plan's premium will be 25.5 percent of the national weighted average plus or minus the difference between the plan's bid and the average. A late enrollment penalty will apply for beneficiaries who fail to enroll at the first opportunity and who do not maintain creditable coverage (external prescription drug coverage, such as through a retiree group health plan that meets or exceeds the actuarial value of standard Part D coverage) elsewhere.

### ***Income from Taxation of OASDI Benefits***

**1993.** The additional income tax revenues resulting from the increase in the taxable percentage applicable to OASDI benefits (an increase from 50 percent to

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85 percent, see Table 2.A31) are transferred to the HI trust fund.

***Payment from States***

**2003.** Beginning in January 2006, with the availability of drug coverage and low-income subsidies under Part D, Medicaid will no longer be primary payer for full-benefit dual eligibles, and states are required to make payments to defray a portion of the Part D drug expenditures for these beneficiaries. States pay 90 percent of the estimated costs for 2006, phasing down over a 10-year period to 75 percent for 2015 and later.

***Interfund Borrowing***

**1981.** See Table 2.A6.

**1983.** See Table 2.A6.

CONTACT: Clare McFarland (410) 786-6390.

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# Medicaid

The following are brief summaries of complex subjects. They should be used only as overviews and general guides to the Medicare and Medicaid programs. The views expressed herein do not necessarily reflect the policies or legal positions of the Centers for Medicare & Medicaid Services (CMS) or the Department of Health and Human Services (DHHS). These summaries do not render any legal, accounting, or other professional advice, nor are they intended to explain fully all of the provisions or exclusions of the relevant laws, regulations, and rulings of the Medicare and Medicaid programs. Original sources of authority should be researched and utilized.<sup>1</sup>

## Overview

Title XIX of the Social Security Act is a federal and state entitlement program that pays for medical assistance for certain individuals and families with low incomes and resources. This program, known as Medicaid, became law in 1965 as a cooperative venture jointly funded by the federal and state governments (including the District of Columbia and the Territories) to assist states in furnishing medical assistance to eligible needy persons. Medicaid is the largest source of funding for medical and health-related services for America's poorest people.

Within broad national guidelines established by federal statutes, regulations, and policies, each state (1) establishes its own eligibility standards; (2) determines the type, amount, duration, and scope of services; (3) sets the rate of payment for services; and (4) administers its own program. Medicaid policies for eligibility, services, and payment are complex and vary considerably, even among states of similar size or geographic proximity. Thus, a person who is eligible for Medicaid in one state may not be eligible in another state, and the services provided by one state may differ considerably in amount, duration, or scope from services provided in a similar or neighboring state. In addition, state legislatures may change Medicaid eligibility, services, and reimbursement during the year.

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1. These summaries were prepared by Earl Dirk Hoffman Jr., Barbara S. Klees, and Catherine A. Curtis, Office of the Actuary, Centers for Medicare & Medicaid Services, 7500 Security Blvd., Baltimore, MD 21244. The authors wish to express their gratitude to Mary Onnis Waid, who originated these summaries and diligently prepared them for many years before her retirement.

## Basis of Eligibility and Maintenance Assistance Status

Medicaid does not provide medical assistance for all poor persons. Under the broadest provisions of the federal statute, Medicaid does not provide health care services even for very poor persons unless they are in one of the groups designated below. Low income is only one test for Medicaid eligibility for persons within these groups; their resources also are tested against threshold levels (as determined by each state within federal guidelines).

States generally have broad discretion in determining which groups their Medicaid programs will cover and the financial criteria for Medicaid eligibility. To be eligible for federal funds, however, states are required to provide Medicaid coverage for certain individuals who receive federally assisted income-maintenance payments, as well as for related groups not receiving cash payments. In addition to their Medicaid programs, most states have additional "state-only" programs to provide medical assistance for specified poor persons who do not qualify for Medicaid. Federal funds are not provided for state-only programs. The following enumerates the mandatory Medicaid "categorically needy" eligibility groups for which federal matching funds are provided:

- Individuals are generally eligible for Medicaid if they meet the requirements for the Aid to Families with Dependent Children (AFDC) program that were in effect in their state on July 16, 1996;
- Children under age 6 whose family income is at or below 133 percent of the federal poverty level (FPL);
- Pregnant women whose family income is below 133 percent of the FPL (services to these women are limited to those related to pregnancy, complications of pregnancy, delivery, and postpartum care);
- Supplemental Security Income (SSI) recipients in most states (some states use more restrictive Medicaid eligibility requirements that predate SSI);
- Recipients of adoption or foster care assistance under Title IV of the Social Security Act;
- Special protected groups (typically individuals who lose their cash assistance because of earnings from work or from increased Social Security benefits but who may keep Medicaid for a period of time);
- All children born after September 30, 1983, who are under age 19, in families with incomes at or below the FPL; and
- Certain Medicare beneficiaries (described later).

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States also have the option of providing Medicaid coverage for other “categorically related” groups. These optional groups share characteristics of the mandatory groups (that is, they fall within defined categories), but the eligibility criteria are somewhat more liberally defined. The broadest optional groups for which states will receive federal matching funds for coverage under the Medicaid program include the following:

- Infants up to age 1 and pregnant women not covered under the mandatory rules whose family income is no more than 185 percent of the FPL (the percentage amount is set by each state);
- Children under age 21 who meet criteria more liberal than the AFDC income and resources requirements that were in effect in their state on July 16, 1996;
- Institutionalized individuals eligible under a “special income level” (the amount is set by each state—up to 300 percent of the SSI federal benefit rate);
- Individuals who would be eligible if institutionalized, but who are receiving care under home and community-based services (HCBS) waivers;
- Certain aged, blind, or disabled adults who have incomes above those requiring mandatory coverage but below the FPL;
- Recipients of state supplementary income payments;
- Certain working-and-disabled persons with family income less than 250 percent of the FPL who would qualify for SSI if they did not work;
- Tuberculosis-infected persons who would be financially eligible for Medicaid at the SSI income level if they were within a Medicaid-covered category (however, coverage is limited to tuberculosis-related ambulatory services and tuberculosis drugs);
- Certain uninsured or low-income women who are screened for breast or cervical cancer through a program administered by the Centers for Disease Control and Prevention. The Breast and Cervical Cancer Prevention and Treatment Act of 2000 (Public Law 106-354) provides these women with medical assistance and follow-up diagnostic services through Medicaid;
- “Optional targeted low-income children” included within the State Children’s Health Insurance Program (SCHIP) established by the Balanced Budget Act (BBA) of 1997 (Public Law 105-33); and
- Medically needy persons (described below).

The medically needy (MN) option allows states to extend Medicaid eligibility to additional persons. These persons would be eligible for Medicaid under one of the mandatory or optional groups, except that their income or

resources or both are above the eligibility level set by their state. Persons may qualify immediately or may spend down by incurring medical expenses that reduce their income to or below their state’s MN income level.

Medicaid eligibility and benefit provisions for the medically needy do not have to be as extensive as for the categorically needy and may be quite restrictive. Federal matching funds are available for MN programs. However, if a state elects to have a MN program, there are federal requirements that certain groups and certain services must be included; that is, children under age 19 and pregnant women who are medically needy must be covered, and prenatal and delivery care for pregnant women, as well as ambulatory care for children, must be provided. A state may elect to provide MN eligibility to certain additional groups and may elect to provide certain additional services within its MN program. As of August 2002, 35 states plus the District of Columbia have elected to have a MN program and are providing at least some MN services to at least some MN beneficiaries. All remaining states utilize the “special income level” option to extend Medicaid to the near poor in medical institutional settings.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Public Law 104-193)—known as the welfare reform bill—made restrictive changes regarding eligibility for SSI coverage that had an impact on the Medicaid program. For example, legal resident aliens and other qualified aliens who entered the United States on or after August 22, 1996, are ineligible for Medicaid for 5 years. States have the option of providing Medicaid coverage for most aliens entering before that date and coverage for those eligible after the 5-year ban; emergency services, however, are mandatory for both of these alien coverage groups. For aliens who lose SSI benefits because of the new restrictions regarding SSI coverage, Medicaid coverage for them can continue only if these persons can be covered under some other eligibility status (again with the exception of emergency services, which are mandatory). Public Law 104-193 also affected a number of disabled children, who lost SSI as a result of the restrictive changes; however, their eligibility for Medicaid was reinstated by Public Law 105-33, the BBA.

In addition, welfare reform repealed the open-ended federal entitlement program known as Aid to Families with Dependent Children (AFDC) and replaced it with Temporary Assistance for Needy Families (TANF), which provides states with grants to be spent on time-limited cash assistance. TANF generally limits a family’s lifetime cash welfare benefits to a maximum of 5 years and permits states to impose a wide range of other requirements as well—in particular, those related to employment. However, the impact on Medicaid eligibility is not expected to



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be significant. Under welfare reform, persons who would have been eligible for AFDC in effect on July 16, 1996, generally will still be eligible for Medicaid. Although most persons covered by TANF will receive Medicaid, it is not required by law.

Title XXI of the Social Security Act, known as the State Children's Health Insurance Program (SCHIP), is a new program initiated by the BBA. In addition to allowing states to craft or expand an existing state insurance program, SCHIP provides more federal funds for states to expand Medicaid eligibility to include a greater number of children who are currently uninsured. With certain exceptions, these are low-income children who would not qualify for Medicaid on the basis of the plan that was in effect on April 15, 1997. Funds from SCHIP also may be used to provide medical assistance to children during a presumptive eligibility period for Medicaid. This is one of several options from which states may select to provide health care coverage for more children, as prescribed within the BBA's Title XXI program.

Medicaid coverage may begin as early as the third month prior to application—if the person would have been eligible had he or she applied during that time. Medicaid coverage generally stops at the end of the month in which a person no longer meets the criteria of any Medicaid eligibility group. The BBA allows states to provide 12 months of continuous Medicaid coverage (without reevaluation) for eligible children under the age of 19.

The Ticket to Work and Work Incentives Improvement Act of 1999 (Public Law 106-170) provides or continues Medicaid coverage to certain disabled beneficiaries who work despite their disability. Beneficiaries with higher incomes may pay a sliding-scale premium based on income.

## Scope of Medicaid Services

Title XIX of the Social Security Act allows considerable flexibility within states' Medicaid plans. However, some federal requirements are mandatory if federal matching funds are to be received. A state's Medicaid program must offer medical assistance for certain basic services to most categorically needy populations. These services generally include the following:

- Inpatient hospital services;
- Outpatient hospital services;
- Prenatal care;
- Vaccines for children;
- Physician services;

- Nursing facility services for persons aged 21 or older;
- Family planning services and supplies;
- Rural health clinic services;
- Home health care for persons eligible for skilled-nursing services;
- Laboratory and X-ray services;
- Pediatric and family nurse practitioner services;
- Nurse-midwife services;
- Federally qualified health center (FQHC) services and ambulatory services of an FQHC that would be available in other settings; and
- Early and periodic screening, diagnostic, and treatment (EPSDT) services for children under age 21.

States may also receive federal matching funds to provide certain optional services. Following are the most common of the 34 currently approved optional Medicaid services:

- Diagnostic services,
- Clinic services,
- Intermediate care facilities for the mentally retarded (ICFs/MR),
- Prescribed drugs and prosthetic devices,
- Optometrist services and eyeglasses,
- Nursing facility services for children under age 21,
- Transportation services,
- Rehabilitation and physical therapy services, and
- Home and community-based care to certain persons with chronic impairments.

The BBA included a state option known as Programs of All-inclusive Care for the Elderly (PACE). PACE provides an alternative to institutional care for persons aged 55 and older who require a nursing facility level of care. The PACE team offers and manages all health, medical, and social services and mobilizes other services as needed to provide preventative, rehabilitative, curative, and supportive care. This care, provided in day health centers, homes, hospitals, and nursing homes, helps the person maintain independence, dignity, and quality of life. PACE functions within the Medicare program as well. Regardless of source of payment, PACE providers receive payment only through the PACE agreement and must make available all items and services covered under both Titles XVIII and XIX, without amount, duration, or scope limitations and without application of any deductibles, copayments, or other cost sharing. The

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individuals enrolled in PACE receive benefits solely through the PACE program.

## Amount and Duration of Medicaid Services

Within broad federal guidelines and certain limitations, states determine the amount and duration of services offered under their Medicaid programs. States may limit, for example, the number of days of hospital care or the number of physician visits covered. Two restrictions apply: (1) limits must result in a sufficient level of services to reasonably achieve the purpose of the benefits, and (2) limits on benefits may not discriminate among beneficiaries on the basis of medical diagnosis or condition.

In general, states are required to provide comparable amounts, duration, and scope of services to all categorically needy and categorically related eligible persons. There are two important exceptions: (1) medically necessary health care services that are identified under the EPSDT program for eligible children, and that are within the scope of mandatory or optional services under federal law, must be covered even if those services are not included as part of the covered services in that state's plan, and (2) states may request waivers to pay for otherwise uncovered home and community-based services (HCBS) for Medicaid-eligible persons who might otherwise be institutionalized. As long as the services are cost effective, states have few limitations on the services that may be covered under these waivers (except that, other than as a part of respite care, states may not provide room and board for the beneficiaries). With certain exceptions, a state's Medicaid program must allow beneficiaries to have some informed choices among participating providers of health care and to receive quality care that is appropriate and timely.

## Payment for Medicaid Services

Medicaid operates as a vendor payment program. States may pay health care providers directly on a fee-for-service basis, or states may pay for Medicaid services through various prepayment arrangements, such as health maintenance organizations (HMOs). Within federally imposed upper limits and specific restrictions, each state for the most part has broad discretion in determining the payment methodology and payment rate for services. Generally, payment rates must be sufficient to enlist enough providers so that covered services are available at least to the extent that comparable care and services are available to the general population within that geographic area. Providers participating in Medicaid must accept Medicaid payment rates as payment in full. States must make additional payments to qualified hospitals that provide inpatient services to a disproportionate number of Medicaid beneficiaries and to other low-

income or uninsured persons under what is known as the "disproportionate share hospital" (DSH) adjustment. From 1988 to 1991, excessive and inappropriate use of the DSH adjustment resulted in rapidly increasing federal expenditures for Medicaid. Under legislation passed in 1991, 1993, and again within the BBA of 1997, the federal share of payments to DSH hospitals was somewhat limited. However, the Medicare, Medicaid, and SCHIP Benefits Improvement and Protection Act (BIPA) of 2000 (Public Law 106-554) increased DSH allotments for 2001 and 2002 and made other changes to DSH provisions that resulted in increased costs to the Medicaid program.

States may impose nominal deductibles, coinsurance, or copayments on some Medicaid beneficiaries for certain services. The following Medicaid beneficiaries, however, must be excluded from cost sharing: pregnant women, children under age 18, and hospital or nursing home patients who are expected to contribute most of their income to institutional care. In addition, all Medicaid beneficiaries must be exempt from copayments for emergency and family planning services.

The federal government pays a share of the medical assistance expenditures under each state's Medicaid program. That share, known as the Federal Medical Assistance Percentage (FMAP), is determined annually by a formula that compares the state's average per capita income level with the national income average. States with a higher per capita income level are reimbursed a smaller share of their costs. By law, the FMAP cannot be lower than 50 percent or higher than 83 percent. In fiscal year 2004, the FMAPs varied from 50 percent in 12 states to 77 percent in Mississippi and averaged 60.2 percent overall. The BBA also permanently raised the FMAP for the District of Columbia from 50 percent to 70 percent and raised the FMAP for Alaska from 50 percent to 59.8 percent through 2000. The BIPA of 2000 further adjusted Alaska's FMAP to a higher level for fiscal years 2001 to 2005. The Jobs and Growth Tax Relief Reconciliation Act of 2003 (Public Law 108-27), to bring about state fiscal relief in the current troubled economy, has made three temporary modifications to the states' FMAP calculation: (1) the FMAP for the last two quarters of 2003 will equal the greater of the current law FMAPs for 2002 or 2003; (2) the FMAP for the first three quarters of 2004 will equal the greater of the current law FMAPs for 2003 or 2004; and (3) for the last two quarters of 2003 and first three quarters of 2004, the newly calculated (under 1 and 2 above) FMAP will increase by 2.95 percentage points. The federal government pays states a higher share for children covered through the SCHIP program. This enhanced FMAP averages about 70 percent for all states, compared with the general Medicaid average of 60.2 percent.

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The federal government also reimburses states for 100 percent of the cost of services provided through facilities of the Indian Health Service, provides financial help to the 12 states that furnish the highest number of emergency services to undocumented aliens, and shares in each state's expenditures for the administration of the Medicaid program. Most administrative costs are matched at 50 percent, although higher percentages are paid for certain activities and functions, such as development of mechanized claims processing systems.

Except for the SCHIP program, the Qualifying Individuals (QI) program (described later), and DSH payments, federal payments to states for medical assistance have no set limit (cap). Rather, the federal government matches (at FMAP rates) state expenditures for the mandatory services, as well as for the optional services that the individual state decides to cover for eligible beneficiaries, and matches (at the appropriate administrative rate) all necessary and proper administrative costs. The Medicare, Medicaid, and SCHIP Balanced Budget Refinement Act of 1999 (as incorporated into Public Law 106-113, the appropriations bill for the District of Columbia for fiscal year 2000) increased the amount that certain states and the territories can spend on DSH and SCHIP payments, respectively. The BIPA set upper payment limits for inpatient and outpatient services provided by certain types of facilities.

## Summary and Trends

Medicaid was initially formulated as a medical care extension of federally funded programs providing cash income assistance for the poor, with an emphasis on dependent children and their mothers, the disabled, and the elderly. Over the years, however, Medicaid eligibility has been incrementally expanded beyond its original ties with eligibility for cash programs. Legislation in the late 1980s assured Medicaid coverage to an expanded number of low-income pregnant women, poor children, and to some Medicare beneficiaries who are not eligible for any cash assistance program. Legislative changes also focused on increased access, better quality of care, specific benefits, enhanced outreach programs, and fewer limits on services.

In most years since its inception, Medicaid has had very rapid growth in expenditures. This rapid growth has been due primarily to the following factors:

- The increase in size of the Medicaid-covered populations, as a result of federal mandates, population growth, and economic recessions;
- The expanded coverage and utilization of services;
- The DSH payment program, coupled with its inappropriate use to increase federal payments to states;

- The increase in the number of very old and disabled persons requiring extensive acute and long-term health care and various related services;
- The results of technological advances to keep a greater number of very low-birth-weight babies and other critically ill or severely injured persons alive and in need of continued extensive and very costly care;
- The increase in drug costs and the availability of new expensive drugs; and
- The increase in payment rates to providers of health care services, when compared with general inflation.

As with all health insurance programs, most Medicaid beneficiaries incur relatively small average expenditures per person each year, and a relatively small proportion incurs very large costs. Moreover, the average cost varies substantially by type of beneficiary. National data for 2001, for example, indicate that Medicaid payments for services for 23.3 million children, who constitute 50 percent of all Medicaid beneficiaries, average about \$1,305 per child (a relatively small average expenditure per person). Similarly, for 11.6 million adults, who comprise 25 percent of beneficiaries, payments average about \$1,725 per person. However, certain other specific groups have much larger per-person expenditures. Medicaid payments for services for 4.4 million aged, constituting 9 percent of all Medicaid beneficiaries, average about \$10,965 per person; for 7.7 million disabled, who make up 16 percent of beneficiaries, payments average about \$10,455 per person. When expenditures for these high- and lower-cost beneficiaries are combined, the 2001 payments to health care vendors for 47.0 million Medicaid beneficiaries average \$3,965 per person.

Long-term care is an important provision of Medicaid that will be increasingly utilized as our nation's population ages. The Medicaid program paid for over 41 percent of the total cost of care for persons using nursing facility or home health services in 2001. National data for 2001 show that Medicaid payments for nursing facility services (excluding ICFs/MR) totaled \$37.2 billion for more than 1.7 million beneficiaries—an average expenditure of \$21,890 per nursing home beneficiary. The national data also show that Medicaid payments for home health services totaled \$3.5 billion for more than 1.0 million beneficiaries—an average expenditure of \$3,475 per home health care beneficiary. With the percentage of our population who are elderly or disabled increasing faster than that of the younger groups, the need for long-term care is expected to increase.

Another significant development in Medicaid is the growth in managed care as an alternative service delivery concept different from the traditional fee-for-service system. Under managed care systems, HMOs, prepaid

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health plans (PHPs), or comparable entities agree to provide a specific set of services to Medicaid enrollees, usually in return for a predetermined periodic payment per enrollee. Managed care programs seek to enhance access to quality care in a cost-effective manner. Waivers may provide the states with greater flexibility in the design and implementation of their Medicaid managed care programs. Waiver authority under sections 1915(b) and 1115 of the Social Security Act is an important part of the Medicaid program. Section 1915(b) waivers allow states to develop innovative health care delivery or reimbursement systems. Section 1115 waivers allow state-wide health care reform experimental demonstrations to cover uninsured populations and to test new delivery systems without increasing costs. Finally, the BBA provided states with a new option to use managed care. The number of Medicaid beneficiaries enrolled in some form of managed care program is growing rapidly, from 14 percent of enrollees in 1993 to 59 percent in 2003.

More than 46.0 million persons received health care services through the Medicaid program in fiscal year 2001 (the last year for which beneficiary data are available). In fiscal year 2003, total outlays for the Medicaid program (federal and state) were \$278.3 billion, including direct payment to providers of \$197.3 billion, payments for various premiums (for HMOs, Medicare, etc.) of \$52.1 billion, payments to disproportionate share hospitals of \$12.9 billion, and administrative costs of \$16.0 billion. Outlays under the SCHIP program in fiscal year 2003 were \$6.1 billion. With no changes to either program, expenditures under Medicaid and SCHIP are projected to reach \$445 billion and \$7.5 billion, respectively, by fiscal year 2009.

## The Medicaid-Medicare Relationship

Medicare beneficiaries who have low incomes and limited resources may also receive help from the Medicaid program. For such persons who are eligible for full Medicaid coverage, the Medicare health care coverage is supplemented by services that are available under their state's Medicaid program, according to eligibility category. These additional services may include, for example, nursing facility care beyond the 100-day limit covered by Medicare, prescription drugs, eyeglasses, and hearing aids. For persons enrolled in both programs, any services that are covered by Medicare are paid for by the Medicare program before any payments are made by the Medicaid program, since Medicaid is always the payer of last resort.

Certain other Medicare beneficiaries may receive help with Medicare premium and cost-sharing payments through their state Medicaid program. Qualified Medicare Beneficiaries (QMBs) and Specified Low-Income Medi-

care Beneficiaries (SLMBs) are the best-known categories and the largest in numbers. QMBs are those Medicare beneficiaries who have resources at or below twice the standard allowed under the SSI program and incomes at or below 100 percent of the FPL. For QMBs, Medicaid pays the Hospital Insurance (HI, or Part A) and Supplementary Medical Insurance (SMI, or Part B) premiums and the Medicare coinsurance and deductibles, subject to limits that states may impose on payment rates. SLMBs are Medicare beneficiaries with resources like the QMBs but with incomes that are higher, though still less than 120 percent of the FPL. For SLMBs, the Medicaid program pays only the Part B premiums. A third category of Medicare beneficiaries who may receive help consists of disabled and working individuals. According to the Medicare law, disabled and working individuals who previously qualified for Medicare because of disability, but who lost entitlement because of their return to work (despite the disability), are allowed to purchase Medicare Part A and Part B. If these persons have incomes below 200 percent of the FPL but do not meet any other Medicaid assistance category, they may qualify to have Medicaid pay their Part A premiums as Qualified Disabled and Working Individuals (QDWFs).

For Medicare beneficiaries with incomes that are above 120 percent and less than 175 percent of the FPL, the BBA establishes a capped allocation to states, for each of the 5 years beginning January 1998, for payment of all or some of the Medicare Part B premiums. These beneficiaries are known as Qualifying Individuals (QIs). Unlike QMBs and SLMBs, who may be eligible for other Medicaid benefits in addition to their QMB/SLMB benefits, the QIs cannot be otherwise eligible for medical assistance under a state plan. The payment of this QI benefit is 100 percent federally funded, up to the state's allocation.

The Centers for Medicare & Medicaid Services (CMS) estimates that Medicaid currently provides some level of supplemental health coverage for about 6.5 million Medicare beneficiaries.

Starting January 2006, the new Medicare prescription drug benefit will provide drug coverage for Medicare beneficiaries, including those who also receive coverage from Medicaid. In addition, individuals eligible for Medicare and Medicaid will also receive the low-income subsidy for the Medicare drug plan premium and assistance with cost sharing for prescriptions. Medicaid will no longer provide drug benefits for Medicare beneficiaries.

Since the Medicare drug benefit and low-income subsidy will replace a portion of state Medicaid expenditures for drugs, states would see a reduction in Medicaid expenditures. To offset this reduction, the Medicare Prescription Drug, Improvement, and Modernization Act of

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2003 (Public Law 108-173) requires each state to make a monthly payment to Medicare representing a percentage of the projected reduction. For 2006, this payment is 90 percent of the projected 2006 reduction in state spending. After 2006, the percentage decreases by  $1 \frac{2}{3}$  percent per year to 75 percent for 2014 and later.

Note: Medicaid data are based on the projections of the Mid-Session Review of the President's Fiscal Year 2005 Budget and are consistent with data received from the states on Forms CMS-2082, MSIS, CMS-37, and CMS-64.

CONTACT: Earl Dirk Hoffman Jr. (410) 786-7913.

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## Unemployment Insurance

Through federal and state cooperation, unemployment insurance programs are designed to provide benefits to regularly employed members of the labor force who become involuntarily unemployed and who are able and willing to accept suitable employment. Workers in all 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands are covered under unemployment insurance programs.

To induce states to enact unemployment insurance laws, the Social Security Act of 1935 provided a tax offset incentive. A uniform national tax was imposed on payrolls of industrial and commercial employers who employed eight or more workers in 20 or more weeks in a calendar year. Employers who paid taxes to a state with an approved unemployment insurance law could credit (offset) up to 90 percent of the state tax against the federal tax. This insured that employers in states without an unemployment insurance law would not have an advantage competing with similar businesses in states with such a law because they would still be subject to the federal payroll tax, and their employees would not be eligible for benefits.

In addition, the Social Security Act authorized grants to states to meet the costs of administering the state systems. By July 1937, all 48 states, the then territories of Alaska and Hawaii, and the District of Columbia had passed unemployment insurance laws. Later, Puerto Rico adopted its own program, which was incorporated in 1961 into the federal-state system. A similar program for workers in the Virgin Islands was added in 1978.

If employers are to receive an offset against federal taxes and if states are to receive federal grants for administration, federal law requires state unemployment insurance programs to meet certain requirements. These requirements are intended to ensure that a state participating in the program has an unemployment insurance system that is fairly administered and financially secure.

One requirement is that all contributions collected under state laws be deposited in the unemployment trust fund of the U.S. Treasury Department. The fund is invested as a whole, but each state has a separate account to which its deposits and its share of interest on investments are credited. At any time, a state may withdraw money from its account in the trust fund, but only to pay benefits. Thus, unlike the situation in the majority of states having workers' compensation and temporary disability insurance laws, unemployment insurance benefits are paid exclusively through a public fund. Private plans cannot be substituted for the state plan.

Aside from federal standards, each state has major responsibility for the content and development of its unemployment insurance law. The state itself decides the amount and duration of benefits (except for certain federal requirements concerning federal-state Extended Benefits), the contribution rates (with limitations), and, in general, the eligibility requirements and disqualification provisions. The states also directly administer the programs collecting contributions, maintaining wage records (where applicable), taking claims, determining eligibility, and paying benefits to unemployed workers.

### Coverage

Originally, coverage had been limited to employment covered by the Federal Unemployment Tax Act (FUTA), which relates primarily to industrial and commercial workers in private industry. However, several federal laws added substantially to the number and types of workers protected under the state programs, such as the Employment Security Amendments of 1970 and the Unemployment Compensation Amendments of 1976.

Private employers in industry and commerce are subject to the law if they have one or more individuals employed on 1 day in each of 20 weeks during the current or preceding year, or if they paid wages of \$1,500 or more during any calendar quarter in the current or preceding year.

Agricultural workers are covered on farms with a quarterly payroll of at least \$20,000 or employing 10 or more employees in 20 weeks of the year. Domestic employees in private households are subject to FUTA if their employer pays wages of \$1,000 or more in a calendar quarter. Excluded from coverage are workers employed by their families and the self-employed.

Before 1976, employment in state and local governments and nonprofit organizations were exempt from FUTA. However, as a result of federal legislation enacted in 1976, most employment in these groups must now be covered by state law as a condition for securing federal approval of the state law. Under this form of coverage, local government and nonprofit employers have the option of making contributions as under FUTA or of reimbursing the state for benefit expenditures actually made. Elected officials, legislators, members of the judiciary, and the state National Guard are still excluded, as are employees of nonprofit organizations that employ fewer than four workers in 20 weeks in the current or preceding calendar year. Many states have extended coverage beyond that provided by federal legislation.

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Through special federal legislation, federal civilian employees and ex-servicemembers of the armed forces were brought under the unemployment insurance system. Benefits for those persons are financed through federal funds but are administered by the states and paid in accordance with the provisions of the state laws. A separate unemployment insurance law enacted by Congress covers railroad workers.

Amendments to FUTA made in 2000 added Indian tribes to the set of entities for whom coverage is required, although they are not liable for FUTA taxes. As a result, workers performing services for tribes are now potentially eligible to receive unemployment insurance benefits. Coverage is required when service is performed for any Indian tribe, band, nation, or other organized group community that is recognized as eligible for federal assistance because of their status as Indians. The same permissible exclusion from coverage that is applicable to other governmental entities also applies to services performed for Indian tribes. If an Indian tribe fails to make payments to states as required, the tribe loses its FUTA exemption and may lose coverage.

## Eligibility for Benefits

Unemployment benefits are available as a matter of right (without a means test) to unemployed workers who have demonstrated their attachment to the labor force by a specified amount of recent work or earnings in covered employment. All workers whose employers contribute to or make payments in lieu of contributions to state unemployment funds, federal civilian employees, and ex-servicemembers are eligible if they are involuntarily unemployed, able to work, available for work, and actively seeking work. Workers must also meet the eligibility and qualifying requirements of the state law and be free from disqualifications. Workers who meet these eligibility conditions may still be denied benefits if they are found to have voluntarily quit their jobs without good cause or were discharged for misconduct.

## Work Requirements

A worker's monetary benefit rights are based on his or her employment in covered work over a prior reference period called the "base period," and these benefit rights remain fixed for a "benefit year." In most states, the base period is the first 4 quarters of the last 5 completed calendar quarters preceding the claim for unemployment benefits.

## Benefits

Under all state laws, the weekly benefit amount—that is, the amount payable for a week of total unemployment—

varies with the worker's past wages within certain minimum and maximum limits. In most states, the formula is designed to compensate for a fraction of the usual weekly wage, normally about 50 percent, subject to specified dollar maximums.

Three-fourths of the laws use a formula that computes weekly benefits as a fraction of wages in one or more quarters of the base period. Most commonly, the fraction is taken of wages in the quarter during which wages were highest, because this quarter most nearly reflects full-time work. In most of these states, the same fraction is used at all benefit levels. The other laws use a weighted schedule that gives a greater proportion of the high-quarter wages to lower-paid workers than to those earning more.

Each state establishes a ceiling on the weekly benefit amount, and no worker may receive an amount larger than the ceiling. The maximum may be either a fixed dollar amount or a flexible amount. Under the latter arrangement, which has been adopted in 34 jurisdictions, the maximum is adjusted automatically in accordance with the weekly wages of covered employees.

Twelve states provide additional allowances for certain dependents. They all include children under age 16, 18, or 19 (and, generally, older if incapacitated); eight states include a nonworking spouse; and two states consider other dependent relatives. The amount allowed per dependent varies considerably by state but generally is \$24 or less per week and, in the majority of states, the amount is the same for each dependent.

All but 13 states require a waiting period of 1 week of total unemployment before benefits can begin. Four states pay benefits retroactively for the waiting period if unemployment lasts a certain period or if the employee returns to work within a specified period.

Except for two jurisdictions, states provide a statutory maximum duration of 26 weeks of benefits in a benefit year. However, jurisdictions vary the duration of benefits through various formulas.

## Extended Benefits

In the 1970s, a permanent federal-state program of Extended Benefits was established for workers who exhaust their entitlement to regular state benefits during periods of high unemployment. The program is financed equally from federal and state funds. Employment conditions in an individual state trigger Extended Benefits. This happens when the unemployment rate among insured workers in a state averages 5 percent or more over a 13-week period and is at least 20 percent higher than the

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rate for the same period in the 2 preceding years. If the insured unemployment rate reaches 6 percent, a state may by state law disregard the 20 percent requirement in initiating Extended Benefits. Once triggered, Extended Benefit provisions remain in effect for at least 13 weeks. When a state's benefit period ends, Extended Benefits to individual workers also end, even if they have received less than their potential entitlement and are still unemployed. Further, once a state's benefit period ends, another statewide period cannot begin for at least 13 weeks.

State law determines most eligibility conditions for Extended Benefits and the weekly benefit payable. However, under federal law a claimant must have had 20 weeks in full-time employment (or the equivalent in insured wages) and must meet special work requirements. A worker who has exhausted his or her regular benefits is eligible for a 50 percent increase in duration of benefits for a maximum of 13 weeks of Extended Benefits. There is, however, an overall maximum of 39 weeks of regular and Extended Benefits. Extended Benefits are payable at the same rate as the weekly amount under the regular state program.

Before the 1992 legislation, the Extended Benefits program was based on the insured unemployment rate (IUR)—the number of unemployed workers receiving benefits in a state as a percentage of the number of persons in employment that is covered by unemployment insurance in that state. By definition, the IUR does not include workers who have exhausted their benefits but are still unemployed.

The 1992 legislation (P.L. 102-318) provided states with the option of adopting an additional formula for triggering the permanent Extended Benefits program. Effective March 1993, states had the option of amending their laws to use alternative total unemployment rate triggers in addition to the current insured unemployment rate triggers. Under this option, Extended Benefits would be paid when (1) the state's seasonally adjusted total unemployment rate for the most recent 3 months is at least 6.5 percent, and (2) that rate is at least 110 percent of the state average total unemployment rate in the corresponding 3-month period in either of the 2 preceding years.

States triggering on to the Extended Benefits program under other triggers would provide the regular 26 weeks of unemployment benefits in addition to 13 weeks of Extended Benefits (which is the same number of weeks of benefits provided previously). In addition, states that have chosen the total unemployment rate option will also amend their state laws to add an additional 7 weeks of Extended Benefits (for a total of 20 weeks) where the total unemployment rate is at least 8 percent and is 110 percent of the state's total unemployment rate for the same 3 months in either of the 2 preceding years. As of October 17, 2004, Extended Benefits were not payable in any state.

CONTACT: Rita L. DiSimone (202) 358-6221.



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## Workers' Compensation

Workers' compensation was the first form of social insurance to develop widely in the United States. It is designed to provide cash benefits and medical care when employees suffer work-related injuries or illnesses, and survivor benefits to the dependents of workers whose deaths result from a work-related incident. In exchange for receiving benefits, workers who receive workers' compensation are generally not allowed to bring a tort suit against their employers for damages of any kind.

The federal government was the first to establish a workers' compensation program, covering its civilian employees with an act that was passed in 1908 to provide benefits for workers engaged in hazardous work. The remaining federal workforce was covered in 1916. Nine states enacted workers' compensation laws in 1911. By 1920, all but 7 states and the District of Columbia had workers' compensation laws.

Today each of the 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands has its own program. The federal government covers its employees through its own program. It also administers the Longshore and Harbor Workers' Compensation Act, enacted in 1927, which covers longshore and harbor workers throughout the United States.

Coal miners suffering from pneumoconiosis, or "black lung" disease, are covered by the Black Lung Benefits Act of 1972, with the initial benefits enacted as part of the Coal Mine Health and Safety Act of 1969. Under this program, monthly cash benefits are payable to miners disabled by black lung disease and to their dependents or survivors. Medical benefits are also payable on the basis of a diagnosis of pneumoconiosis.

The Energy Employees Occupational Illness Compensation Program Act of 2000 instituted a new program that covers employees, contractors, and subcontractors of the Department of Energy (DOE) for exposure to beryllium and the contraction of chronic beryllium disease. In addition, employees of private companies providing beryllium to DOE are covered. Employees' survivors also receive cash benefits.

This same act also covers employees disabled or killed by cancers that developed after beginning employment at a DOE or an atomic weapons facility, as long as the cancer was at least "as likely as not" related to this employment, subject to a number of guidelines relating to radiation exposure, type of cancer, and other relevant factors. It also provides benefits for silica-related diseases and to uranium miners and their survivors who

have received lump-sum payments under the Radiation Exposure Compensation Act and establishes an Office of Worker Advocacy in the U.S. Department of Energy to deal with other claims of work-related occupational disease.

### Coverage

In 2002, state and federal workers' compensation laws covered about 125.6 million employees. Covered payroll in 2002—that is, total wages paid to covered workers—was \$4.62 trillion.

Common exemptions from coverage are domestic service, agricultural employment, small employers, and casual labor. However, 39 programs have some coverage for agricultural workers, and 25 programs have some coverage for domestic workers.

Many programs exempt employees of nonprofit, charitable, or religious institutions. The coverage of state and local public employees differs widely from one state program to another.

Two other major groups outside the coverage of workers' compensation laws are railroad employees engaged in interstate commerce and seamen in the U.S. Merchant Marine. These workers have health insurance and short-term and long-term cash benefit plans that cover disabilities whether or not the conditions are work-related. In addition, under federal laws these workers retain the right to bring tort suits against their employers for negligence in the case of work-related injuries or illness.

The programs are compulsory for most private employment, except in Texas, where it is elective. That is, in Texas employers may accept or reject coverage under the law. If they reject it, they lose the customary common-law defenses against suits by employees in private industry.

### Benefits

The benefits provided under workers' compensation include periodic cash payments and medical services to the worker during the period of disablement for the disabling condition. They also include death and funeral benefits to the workers' survivors. Lump-sum settlements are permitted under most programs.

Approximately three-fourths of all workers' compensation cases involve only medical benefits. Cash wage

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replacement benefits are categorized according to the duration and severity of the worker's disability.

### **Temporary and Permanent Total Disability**

A large majority of compensation cases involving cash payments involve temporary total disability. That is, the employee is unable to work at all while he or she is recovering from the injury but the worker is expected to recover. When workers' lost time exceeds the waiting period (3 to 7 days, depending on the state), they receive a percentage of their weekly wages—typically two-thirds—up to a maximum weekly amount. The maximum is generally set at some percentage of the state's average weekly wage, ranging from 66 2/3 percent to 200 percent, but typically 100 percent.

In some cases, workers return to work prior to the date they reach maximum medical improvement and thus have reduced responsibilities and an accompanying lower salary. In those cases they receive temporary partial disability benefits.

After the date of maximum medical improvement, if a disability is severe enough, the worker receives permanent total disability benefits. In only a very few cases is the worker found to have a permanent total disability.

### **Permanent Partial Disability**

If the permanent disability of a worker is only partial and may or may not lessen work ability, permanent partial disability benefits are payable. The system for determining benefits in these cases is very complex and varies significantly across jurisdictions. Some states provide benefits based on an impairment rating scheme. The level of impairment, often expressed as a percentage of total disability, is used to determine the benefit amount. Some states provide benefits based on the loss of earning capacity. They use impairment ratings with modifications based on vocational factors, such as the worker's education, job experience, and age. Other states use systems that attempt to compensate workers for actual lost wages.

### **Death Benefits**

Generally, compensation is related to earnings and to the number of dependents and is payable to the survivors of workers who die from a work-related illness or injury. Benefits are capped in 26 states.

### **Medical Benefits**

All compensation acts require that medical aid be furnished to workers suffering from a work-related injury or illness without delay, whether or not the condition entails

work interruption. This care includes first-aid treatment, physician services, surgical and hospital services, nursing, medical drugs and supplies, appliances, and prosthetic devices. Care is typically provided with no co-payment from the worker.

A few state laws contain provisions for nominal contributions by the covered employee for hospital and medical benefits.

### **Financing**

Workers' compensation programs are financed almost exclusively by employers and are based on the principle that the cost of work-related accidents is a business expense. Depending on state laws, employers can purchase insurance from a private carrier or state fund, or they can self-insure. No program relies on general taxing power to finance workers' compensation. Employers in most programs are permitted to carry insurance against work accidents with commercial insurance companies or to qualify as self-insurers by giving proof of financial ability to carry their own risk. In seven jurisdictions, however, commercial insurance is not allowed. In four of these areas, including Puerto Rico and the Virgin Islands, employers must insure with an exclusive state fund, and in three others, they must either insure with an exclusive state insurance fund or self-insure. In 19 jurisdictions, state funds have been established that compete with private insurance carriers. Federal employees are provided protection through a federally financed and operated system.

### **Program Highlights**

Benefit payments under workers' compensation programs increased to \$53.4 billion in 2002, which was a 7.4 percent increase from the benefit figure of \$49.8 billion in 2001. When compared with covered wages, benefits grew by 6.9 percent from \$1.08 to \$1.16 per \$100 of covered wages.

In 2002, medical benefits accounted for \$24.3 billion, and wage loss compensation accounted for \$29.2 billion. The latter amount includes payments to disabled workers and the survivors of deceased workers.

The \$53.4 billion for workers' compensation benefit payments in 2002 includes more than \$827 million in benefits for the Black Lung program. This program is described separately (see Tables 9.D1–9.D3).

The employers' cost of providing workers' compensation coverage generally varies according to risk, industrial classification, and experience rating. Nationally, in 2002, such costs were approximately \$1.58 per \$100 of cov-

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ered wages, or about \$580 for each of the 125.6 million protected employees.

The year 2002 is the second year since 1992 that benefits grew faster than wages. It is also the second year since 1993 that employer costs increased relative to covered wages.

CONTACT: Virginia Reno (202) 452-8097.

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## Temporary Disability Insurance

Five states, Puerto Rico, and the railroad industry have social insurance programs that partially compensate for the loss of wages caused by temporary nonoccupational disability or maternity. Those programs are known as temporary disability insurance (TDI) because the duration of the payments is limited.

Federal law does not provide for a federal-state system of short-term disability comparable with the federal-state system of unemployment insurance. However, the Federal Unemployment Tax Act (FUTA) was amended in 1946 to permit states where employees made contributions under the unemployment insurance program to use some or all of these contributions for the payment of disability benefits (but not for administration). Three of the nine states that could have benefited by this provision for initial funding for TDI took advantage of it: California, New Jersey, and Rhode Island. The first state law was enacted by Rhode Island in 1942, followed by legislation in California and the railroad industry in 1946, New Jersey in 1948, and New York in 1949. Then came a hiatus of two decades before Puerto Rico and Hawaii passed laws in 1968 and 1969, respectively.

The five state temporary disability insurance laws and the Puerto Rico law cover most commercial and industrial wage and salary workers in private employment if the employer has at least one worker. In no state is coverage under TDI identical with that of the unemployment insurance program. Principal occupational groups excluded are domestic workers, family workers (parent, child, or spouse of the employer), government employees, and the self-employed. State and local government employees are included in Hawaii, and the other state programs generally provide elective coverage for some or all public employees.

Agricultural workers are covered to varying degrees in California, Hawaii, New Jersey, and Puerto Rico, but they are not covered in other jurisdictions. The California law permits self-employed individuals to elect coverage on a voluntary basis. Workers employed by railroads, railroad associations, and railroad unions are covered by TDI under the national system included in the Railroad Unemployment Insurance Act.

The methods used for providing this protection vary. In Rhode Island, the coverage is provided through an exclusive, state-operated fund into which all contributions are paid and from which all benefits are disbursed. In addition, covered employers may provide supplemental benefits in any manner they choose. The railroad program is also exclusively publicly operated in conjunction with its unemployment insurance provisions.

In California, New Jersey, and Puerto Rico, coverage is provided through a state-operated fund, but employers are permitted to "contract out" of the state fund by purchasing group insurance from commercial insurance companies, by self-insuring, or by negotiating an agreement with a union or employees' association. Coverage by the state fund is automatic unless or until an employer or the employees take positive action by substituting a private plan that meets the standards prescribed in the law and is approved by the administering agency. Premiums (in lieu of contributions) are then paid directly to the private plan, and benefits are paid to the workers affected.

The Hawaii and New York laws require employers to provide their own disability insurance plans for their workers by setting up an approved self-insurance plan, by reaching an agreement with employees or a union establishing a labor-management benefit plan, or by purchasing group insurance from a commercial carrier. In New York, the employer may also provide protection through the State Insurance Fund, which is a state-operated competitive carrier. Both Hawaii and New York operate special funds to pay benefits to workers who become disabled while unemployed or whose employers have failed to provide the required protection. In other jurisdictions, benefit payments for the disabled unemployed are made from the regular state-operated funds.

### Eligibility for Benefits

To qualify for benefits, a worker must fulfill certain requirements regarding past earnings or employment and must be disabled as defined in the law. In addition, claimants may be disqualified if they received certain types of income during the period of disability.

### Earnings or Employment Requirements

A claimant must have a specified amount of past employment or earnings to qualify for benefits. However, in most jurisdictions with private plans, the plans either insure workers immediately upon their employment or, in some cases, require a short probationary period of employment, usually from 1 to 3 months. Upon cessation of employment after a specified period, workers generally lose their private plan coverage and must look to a state-created fund for such protection.

### Disability Requirements

The laws generally define disability as inability to perform regular or customary work because of a physical or mental condition. Stricter requirements are imposed for dis-

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ability during unemployment in New Jersey and New York. All the laws pay full benefits for disability due to pregnancy.

### **Disqualifying Income**

All the laws restrict payment of disability benefits when the claimant is also receiving workers' compensation payments. However, the statutes usually contain some exceptions to this rule (for example, if the workers' compensation is for partial disability or for previously incurred work disabilities).

The laws differ with respect to the treatment of sick leave payments. Rhode Island pays disability benefits in full even though the claimant draws wage continuation payments. New York deducts from the benefits any payment from the employer or from a fund contributed to by the employer, except for benefits paid pursuant to a collective bargaining agreement. In California, New Jersey, and Puerto Rico, benefits plus paid sick leave for any week during disability may not exceed the individual's weekly earnings before their disablement. Railroad workers are not eligible for TDI benefits while they receive sick leave pay.

In all seven TDI systems, as with unemployment insurance, weekly benefit amounts are related to a claimant's previous earnings in covered employment. In general, the benefit amount for a week is intended to replace at least one-half the weekly wage loss for a limited time. All the laws, however, specify minimum and maximum amounts payable for a week. The maximum duration of benefits varies from 26 weeks to 52 weeks. Hawaii, New York, and Puerto Rico provide for benefits of a uniform duration of 26 weeks for all claimants; California and the railroad program have maximum benefit periods of 52 weeks; New Jersey, 26 weeks; and Rhode Island, 30 weeks. Under the railroad program, duration of benefits varies from 26 weeks to 52 weeks, based on the total number of years of employment in the industry. In the other jurisdictions, limited predisability "base period" wages reduce benefit duration. A noncompensable waiting period of a week or 7 consecutive days of disability (4 days for railroad workers) is generally required before the payment of benefits for subsequent weeks.

The statutory provisions described above govern the benefits payable to employees covered by the state-operated plans. In those states where private plans are permitted to participate, those provisions represent standards against which the private plan can be measured (in accordance with provisions in the state law).

### **Financing and Administration**

Under each of the laws, except for that governing the railroad program, employees may be required to contribute to the cost of the temporary disability benefit. In five of the jurisdictions (all but California and Rhode Island), employers are also required to contribute. In general, the government does not contribute.

Five of the seven TDI programs are administered by the same agency that administers unemployment insurance. Under those five programs, the unemployment insurance administrative machinery is used to collect contributions, to maintain wage records, to determine eligibility, and to pay benefits to workers under the state-operated funds. The New York law is administered by the state Workers' Compensation Board, and the Hawaii law is administered separately in the Department of Labor and Industrial Relations.

By way of contrast, claims in New York and Hawaii are filed with and paid by the employer, the insurance carrier, or the union health and welfare fund that is operating the private plan. The state agency limits its functions with respect to employed workers to exercising general supervision over private plans, to setting standards of performance, and to adjudicating disputed claims arising between claimants and carriers. A similar situation applies to claimants under private plans in California, New Jersey, and Puerto Rico.

CONTACT: Rita L. DiSimone (202) 358-6221.

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## Black Lung Benefits

The Black Lung benefit program established by the Federal Coal Mine Health and Safety Act of 1969 provides monthly benefit payments to coal miners totally disabled as a result of pneumoconiosis, to the widows of coal miners who died as a result of pneumoconiosis, and to their dependents. The Social Security Administration (SSA) was responsible for the payment and administration of these Part B benefits (miner, survivor, and dependent) with respect to claims filed through June 30, 1973 (and certain survivor cases, before December 31, 1973).

On October 1, 1997, responsibility for maintenance and payment of Part B was transferred from SSA to the Department of Labor (DOL); SSA, however, maintains responsibility for conducting formal hearings necessary to resolve contested issues with respect to Part B claims. Only data on these Part B claims are reported on in this *Supplement*. Part C claims are reported in the *OWCP Annual Report to Congress*, U.S. Department of Labor, Office of Workers' Compensation Programs.

Under the Black Lung Benefits Act of 1972, DOL was assigned jurisdiction over Part C benefits, generally claims filed July 1, 1973, and later. Different financing provisions are applicable to these claims.

Legislation enacted on November 2, 2002 (P.L. 107-275), transferred permanently the responsibility for all Black Lung claims (Parts B and C) to the Office of Workers' Compensation Programs (OWCP) of the Department of Labor. The Social Security Administration will only continue to handle a small number of pending Part B appeals cases on a reimbursable basis.

The basic Black Lung benefit rate is set by law at 37 1/2 percent of the monthly pay rate for federal employees in the first step of grade GS-2. The basic rate

to a miner or widow may be increased according to the number of qualified dependents—50 percent of the basic benefit rate if one dependent qualifies, 75 percent for two dependents, and 100 percent for three or more dependents.

Since Black Lung payments are tied directly to federal employee salary scales, increases are automatically payable when federal salaries are increased. Reflecting a 2.7 percent adjustment, monthly benefit rates effective January 1, 2004, are:

- Miner or widow, \$549.00
- Miner or widow and 1 dependent, \$823.50
- Miner or widow and 2 dependents, \$960.80
- Miner or widow and 3 or more dependents (family benefit), \$1,098.00

If a miner or surviving spouse is receiving workers' compensation, unemployment compensation, or disability insurance payments under state law, the Black Lung benefit is offset by the amount being paid under these other programs.

The 1972 amendments extended benefit payments to full orphans, parents, brothers, and sisters of deceased miners. Under earlier law, survivor payments were limited to widows and their dependent children (if the miner and spouse were both deceased, no benefits were payable to surviving children). The 1972 amendments also expanded coverage to include surface as well as underground coal miners.

CONTACT: Bennett Stewart (606) 432-0116, ext. 126.

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## Veterans' Benefits

A variety of programs and benefits are available to servicemembers and veterans of military service: disability payments, educational assistance, health care, vocational rehabilitation, survivor and dependents benefits, life insurance, burial benefits, special loan programs, and hiring preference for certain jobs. Most of the veterans programs are administered by the Department of Veterans Affairs (VA).

### Monetary Benefits

Two major cash benefit programs are available for veterans. The first program provides benefits to veterans with service-connected disabilities and, on the veteran's death, benefits are available for eligible surviving spouses, children, and dependent parents. These benefits are payable regardless of other income or resources. The second program provides benefits to needy veterans who have non-service-connected disabilities. These benefits are means tested.

### Compensation for Service-connected Disabilities

Disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred in or aggravated during active military service. Individuals discharged or separated from military service under dishonorable conditions are generally not eligible for compensation payments. The amount of monthly compensation depends on the degree of disability, rated as the percentage of normal function lost. Payments in 2003 range from \$104 a month for a 10 percent disability to \$2,193 a month for total disability. Veterans who have at least a 30 percent service-connected disability are entitled to an additional dependent's allowance. The amount is based on the number of dependents and degree of disability.

### Pensions for Non-service-connected Disabilities

Monthly benefits are provided to wartime veterans with limited income and resources who are totally and permanently disabled because of a condition not attributable to their military service. To qualify for these pensions, a veteran must have served in one or more of the following designated war periods: The Mexican Border Period, World War I, World War II, the Korean Conflict, the Vietnam Era, or the Gulf War. The period of service must have lasted at least 90 days, and the discharge or separation cannot have been dishonorable. Service less than 90 days is acceptable if the veteran was discharged with a service-connected disability.

Pension payments are reduced by countable income. Some medical and other expenses are allowed as deductions from countable income. Veterans aged 65 years or older who meet service, net worth, and income requirements are eligible for a pension, regardless of current physical condition.

Effective December 1, 2002, maximum benefit amounts for non-service-connected disabilities range from \$807 per month for a veteran without a dependent spouse or child to \$1,597 per month for a veteran who is in need of regular aid and attendance and who has one dependent. For each additional dependent child, the pension is raised by \$136 per month.

### Benefits for Survivors

The dependency and indemnity compensation (DIC) program provides monthly benefits to the surviving spouse, children (under age 18, disabled, or students), and certain parents of service persons or veterans who die as the result of an injury or disease incurred while in or aggravated by active duty or training, or from a disability otherwise compensable under laws administered by the Department of Veterans Affairs.

DIC payments may also be authorized for survivors of veterans who were totally disabled by service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths.

Eligibility for survivor benefits based on a non-service-connected death of a veteran with a service-connected disability requires a marriage of at least a 1-year duration before the veteran's death. A surviving spouse is generally required to have lived continuously with the veteran from marriage until his or her death. Entitlement for death benefits ends with the surviving spouse's remarriage, but may be restored upon termination of the remarriage.

The monthly benefit amount payable to surviving spouses of veterans who died before January 1, 1993, depends on the last pay rate of the deceased service person or veteran. In 2003, for pay grades E-1 through E-6, a flat monthly rate of \$948 is paid to surviving spouses. Monthly benefits for grades E-7 through E-9 range between \$980 and \$1,165. For veterans who died after January 1, 1993, surviving spouses receive a flat \$948 a month. An additional \$204 a month will be paid to supplement the basic rate if the deceased veteran had been entitled to receive 100 percent service-connected compensation for at least 8 years immediately preceding

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death. The amounts payable to eligible parents are lower and depend on (1) the number of parents eligible, (2) their income, and (3) their marital status.

### **Pensions for Non-service-connected Death**

Pensions are paid on the basis of need to surviving spouses and dependent children (under age 18, disabled, or students) of deceased veterans of the wartime periods specified in the disability pension program. For a pension to be payable, the veteran generally must have met the same service requirements established for the non-service-connected disability pension program, and the surviving spouse must meet the same marriage requirements as under the dependency and indemnity compensation program.

The pension amount depends on the composition of the surviving family and the physical condition of the surviving spouse. In 2002, pensions range from \$541 a month for a surviving spouse without dependent children to \$1,032 a month for a spouse who is in need of regular aid and attendance and who has a dependent child. The pension is raised by \$137 a month for each additional dependent child. Pension payments are reduced by countable income. Some medical and other expenses are allowed as deductions from countable income.

### **Hospitalization and Other Medical Care**

The Department of Veterans Affairs (VA) provides a nationwide system of health care through a system of hospitals and community-based outpatient clinics to eligible veterans.

#### **Enrollment and Provision of Hospitalization and Outpatient Medical Care to Veterans**

To receive health care, veterans generally must be enrolled with the VA and may apply for enrollment at any time. Veterans do not have to be enrolled if they (1) have a service-connected disability of 50 percent or more, (2) want care for a disability that the military determined was incurred or aggravated in the line of duty but that the VA has not yet rated during the 12-month period following discharge, or (3) want care for a service-connected disability.

Enrolled veterans and those not subject to enrollment are eligible to receive comprehensive medical benefits, which include basic and preventive care.

#### **Eligibility Requirements**

Basic eligibility for hospital care and outpatient medical services are based on a veteran's character of discharge

from active military service. Veterans discharged prior to September 7, 1980, for other than dishonorable conditions have basic eligibility for care. However, veterans discharged after September 7, 1980, must have completed 24 consecutive months of active-duty service. Reservists who were called or ordered to active duty may also be eligible for care as a veteran if they complete the full period for which they were called or ordered to active duty. The 24-month minimum service time requirement does apply to veterans who were discharged for reasons of early-out under Title 38, U.S.C. 1173, discharged for a disability incurred or aggravated in the line of duty, was awarded VA compensation, or is in need of care for an adjudicated service-connected disability.

### **Care for Dependents and Survivors**

The dependents and survivors of certain veterans may be eligible for medical care under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) if not eligible for medical care under Tricare or Medicare. Tricare (formerly known as CHAMPUS) is the health program administered by the Department of Defense for dependents of active-duty personnel and military retirees and their dependents.

Beneficiaries covered by CHAMPVA may be treated at Department facilities when space is available. Usually, however, the person with CHAMPVA coverage is treated at a community hospital of his or her choice. The Department of Veterans Affairs pays for a part of the bill, and the beneficiary is responsible for any required copayment.

### **Nursing Home Care**

A veteran seeking nursing home care must meet the established eligibility requirements for admission to a Department of Veterans Affairs nursing home. The Veterans Millennium Health Care and Benefits Act (P.L. 106-117, passed by Congress on November 30, 1999) made amendments to the original authority for nursing home placement. The new law requires that the VA:

- Provide nursing home care to any veteran in need of such care for a service-connected disability;
- Provide nursing home care to any veteran who is in need of such care and who has a service-connected disability rated at 70 percent or greater;
- Provide nursing home care, either directly or through contracts when clinically indicated for eligible veterans;
- Facilities will determine the need for nursing home care based on a comprehensive interdisciplinary assessment.



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## Other Medical Benefits

Other Department of Veterans Affairs programs and medical benefits are available to certain veterans. Veterans do not need to be enrolled in the VA health care system to be eligible for any of the following benefits, although there may be restrictions: domiciliary care, alcohol and drug dependency treatment; prosthetic appliances; modification in certain veterans' homes when so ordered by his or her physician, subject to cost limitations; compensation and pension examinations; care as part of a VA-approved research project; readjustment counseling and treatment for Vietnam veterans; sexual trauma counseling for veterans suffering from trauma of a sexual nature during active military service; counseling; vocational rehabilitation counseling; special registry examinations and dental care.

## Educational Assistance

The post-Vietnam Veterans' Educational Assistance Program (VEAP) is a voluntary contributory matching

program for persons entering service after December 31, 1976. To be eligible, the servicemember must have initially contributed to VEAP before April 1, 1987. The Montgomery GI Bill—Active Duty program provides education benefits for individuals entering military service on or after July 1, 1985, and for certain other individuals. Servicemembers entering active duty have their basic pay reduced \$100 a month for the first 12 months of their service unless they specifically elect not to participate. An educational assistance program is also available for individuals who enter the Selected Reserve on or after July 1, 1985.

The Department of Veterans Affairs also pays educational assistance for dependents if a veteran is permanently and totally disabled from a service-related cause, or dies as a result of service, or while completely disabled from service-related causes.

CONTACT: Gloria Bennett (202) 273-5776.

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## Temporary Assistance for Needy Families

On August 22, 1996, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 became law. This comprehensive, bipartisan legislation changed the nation's welfare system into one requiring work in exchange for time-limited assistance. It created the Temporary Assistance for Needy Families (TANF) program, which replaced the Aid to Families with Dependent Children (AFDC), Emergency Assistance (EA), and Job Opportunities and Basic Skills Training (JOBS) programs. The law marks the end of federal entitlement to assistance. In TANF, states and territories operate programs, and Indian tribes have the option to run their own programs. States, territories, and tribes each receive a block grant allocation, and states must maintain a historical level of state spending known as maintenance of effort. The basic block grant provides states and tribes with \$16.5 billion in federal funds each year, through 2002. This amount covers benefits, administrative expenses, and services targeted to needy families.

The 1996 law offers states great flexibility in designing individual state TANF programs. Unless expressly provided under the statute, the federal government may not regulate the conduct of states.

States may use TANF funds in any manner "reasonably calculated to accomplish the purposes of TANF." The purposes are assisting needy families so that children can be cared for in their own homes; reducing dependency of needy parents by promoting job preparation, work, and marriage; preventing out-of-wedlock pregnancies; and encouraging the formation and maintenance of two-parent families.

### Program Features

#### Work Requirements

With few exceptions, recipients must work as soon as job ready, or no later than 2 years after coming on assistance. In fiscal year 1997, each state had to ensure that 25 percent of all families in the state were engaged in work activities. This percentage increased to 50 percent in fiscal year 2002. Minimum participation rates for two-parent families started at 75 percent in fiscal year 1997 and increased to 90 percent. (If a state reduces its caseload without restricting eligibility, it can receive a caseload reduction credit. This credit reduces the minimum participation rates the state must achieve.) During 1997 and 1998, single parents had to participate in work activities for at least 20 hours per week; by fiscal year 2000, they had to participate at least 30 hours per week. Two-parent families had to participate in work activities for at least 35 or 55 hours per week, depending upon the cir-

cumstances. Failure to participate in work requirements can result in a reduction or a termination of benefits to the family. However, states cannot penalize single parents with a child under 6 for failing to meet work requirements if they cannot obtain child care. A state may exempt single parents with children under the age of 1 from the work requirements and disregard these individuals in the calculation of participation rates for up to 12 months.

#### Work Activities

Activities that count toward a state's participation rates are unsubsidized or subsidized employment, on-the-job training, work experience, community service, job search, vocational training, job skills training related to work, or education directly related to work; satisfactory secondary school attendance; and providing child care services to individuals who are participating in community service. However, no more than 12 months of vocational training, no more than 6 total weeks of job search, and no more than 4 consecutive weeks of job search may count. Further, effective in fiscal year 2000, no more than 30 percent of those meeting the participation rates may count toward the work requirement on the basis of participation in vocational training or by being a teen parent in secondary school.

#### Five-Year Time Limit

Families with an adult who has received federally funded assistance for a total of 5 years (or less at state option) are not eligible for cash aid under the TANF program. States may extend assistance beyond 60 months to up to 20 percent of their caseload. They may also elect to provide assistance to families beyond 60 months using state-only funds, or they may provide services to families that reach the time limit using Social Services Block Grants.

#### State Maintenance of Effort Requirements

The TANF block grant program has an annual cost-sharing requirement, referred to as "maintenance of effort," or MOE. Every fiscal year each state must spend a certain minimum amount of its own money to help eligible families in ways that are consistent with the purposes of the TANF program. The required MOE amount is based on an "applicable percentage" of the state's (nonfederal) expenditures on AFDC and the AFDC-related programs in 1994. The applicable percentage depends on whether the state meets its minimum work participation rate requirements for that fiscal year. A state that does not meet the required minimum work participation rate requirements must spend at least 80 percent of the

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amount it spent in 1994. A state that meets its minimum work participation rate requirements must spend at least 75 percent of the amount it spent in 1994.

In addition to the federal TANF block grant funding, needy states with economic problems may request federal funds from the Contingency Fund. The Contingency Fund has a more rigorous MOE requirement.

The fiscal year 2004 budget follows the framework proposed in the president's fiscal year 2003 budget request that includes reauthorization of the Personal Responsibility and Work Opportunity Reconciliation Act. The reauthorization maintains current program funding levels for the following activities: Family Assistance Grants to States, Tribes and Territories; Matching Grants to Territories; and Tribal Work Programs. Authority for both the Contingency Fund and Supplemental Grants for Population Increases would be reinstated. In addition, a new TANF Research, Demonstration, and Technical Assistance program that will include promotion of family formation and healthy two-parent marriage activities would be established, as well as a new matching grant program focused on marriage promotion. Finally, the Bonus to Reward High Performance States would be refocused to provide for bonuses on employment achievement. The president's appropriation request for this account assumes passage of pending legislation included in the president's fiscal year 2004 request.

## Penalties

The Department of Health and Human Services (HHS) may reduce a state's block grant if it fails to do any of the following:

- Satisfy work requirements. A penalty of 5 percent accrues in the first year. The penalty amount increases 2 percent per year for each consecutive failure. The penalty is adjusted based on degree of failure. The maximum penalty is 21 percent.
- Comply with 5-year limit on assistance. Failure to comply results in a 5 percent penalty.
- Meet the state's basic maintenance of effort requirements. The penalty is based on the amount of the state's underspending. The state also loses its Welfare-to-Work funds.
- Meet the state's contingency fund MOE requirement. The penalty is a reduction of the state's federal TANF grant by the amount of contingency funds received and not remitted.
- Reduce recipient grants for refusing to participate in work activities without good cause. A penalty of between 1 percent and 5 percent is assessed based on the degree of noncompliance.

- Maintain assistance when a single custodial parent with a child under 6 cannot obtain child care. Failure to comply results in a penalty of 5 percent.
- Submit required data reports. A penalty of 4 percent accrues.
- Comply with paternity establishment and child support enforcement requirements. Failure to comply results in a penalty of up to 5 percent.
- Participate in the Income and Eligibility Verification System. A penalty of up to 2 percent accrues.
- Repay a federal loan on time. The penalty will be based on the amount unpaid.
- Use funds appropriately. Misuse of funds can result in states being penalized for the amount misused. If this misuse is found to be intentional, an additional penalty of 5 percent will be assessed.
- Replace federal penalty reductions with additional state funds. This provision results in a penalty of up to 2 percent and requires states to contribute state funds to make up for any reductions in federal funds due to penalties.

The total penalty assessed against a state in a given year may not exceed 25 percent of a state's block grant allotment. In some situations, states may avoid penalties (1) if they demonstrate that they had reasonable cause for failing to meet the program requirements or (2) if they develop a corrective compliance plan, receive approval of their plan, and correct or discontinue the violation.

## Personal Employability Plans

States must make an initial assessment of a recipient's skills. States may develop personal responsibility plans for each recipient to identify the education, training, and job placement services needed to move into the workforce.

## Teen Parent Live-At-Home and Stay-In-School Requirement

Unmarried minor parents must participate in educational and training activities and live with a responsible adult or in an adult-supervised setting in order to receive assistance. States are responsible for assisting in locating adult-supervised settings for teens who cannot live at home.

## State Plans

The Department of Health and Human Services (HHS) reviews state plans for completeness only. States must allow for a 45-day comment period on the state plan by local governments and private organizations and consult

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with them. The state plan must have "objective criteria" for eligibility and benefits that are "fair" and "equitable." The plan must explain appeal rights.

### **Job Subsidies**

The law allows states to create jobs by taking money that is now used for welfare checks and using it to create community service jobs, provide income subsidies, or provide hiring incentives for potential employers.

### **Waivers**

States that received approval for welfare reform waivers before January 1, 1997, have the option to operate their cash assistance program under some or all of these waivers, until the waivers expire.

### **Effective Dates**

States had until July 1, 1997, to submit state plans and begin implementing TANF, although they had the option to implement earlier. For states to remain eligible (that is, continue to qualify to receive funding under TANF), they will need to submit TANF renewal plans during the applicable 27-month period described in section 402 of the Social Security Act. Thus, state plans remain effective for about 3 years. States may choose to submit TANF renewal plans before their funding period expires; however, this will move up the time for the next renewal of the state's eligibility status. Only eligible states may receive a TANF block grant.

HHS published final regulations covering the state TANF programs on April 12, 1999. These regulations took effect October 1, 2000.

## **Tribal Programs**

Federally recognized Indian tribes may apply directly to HHS to operate a TANF block grant program. Eligible tribes include the federally recognized tribes in the lower 48 states and 13 designated entities in Alaska (that is, the 12 Alaska Native regional nonprofit associations and Matlakatla). TANF allotments for Indian tribes are based upon previous state expenditures of federal dollars in AFDC, Emergency Assistance (EA), and JOBS on tribal members in fiscal year 1994. Tribal TANF programs could be implemented as early as July 1, 1997. Like states, Indian tribes can use their TANF funding in any manner reasonably calculated to accomplish the purposes of TANF. They have broad flexibility to determine eligibility, method of assistance, and benefit levels. Unlike state plans, the federal government approves tribal plans. Tribes and HHS must reach agreement on time limits, work requirements, and minimum participation rates.

In addition to authorizing tribes to administer TANF, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 replaced the former tribal JOBS program with the Native Employment Works (NEW) program. The NEW program provides funding for tribes and intertribal consortia to design and administer tribal work activities that meet the unique employment and training needs of their populations while allowing tribes and states to provide other TANF services.

HHS published final regulations for the tribal TANF and NEW programs on February 18, 2000.

CONTACT: Mack Storrs (202) 401-9289.

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## Food Stamps

### Overview

The Food Stamp program provides a means for persons with no or little income to obtain a nutritionally adequate diet. The program issues monthly allotments of coupons that are redeemable at retail food stores, or provides benefits through electronic benefit transfer (EBT). Eligibility and allotments are based on household size, income, assets, and other factors.

Households without income receive an amount equal to 100 percent of the June monthly cost of the Thrifty Food Plan (TFP—a nutritionally adequate diet) for a reference family of four adjusted for household size and economies of scale. This amount is updated every October for the new fiscal year to account for food price increases.

As of October 2004, an eligible four-person household in the continental United States with no income receives \$499 per month in food stamps. Households with income receive food stamps valued at the difference between the maximum allotment and 30 percent of their income, after certain allowable deductions.

To qualify for food stamps, a household must have

1. Less than \$2,000 in disposable assets (\$3,000, if at least one member is aged 60 or older or is disabled),
2. Gross income below 130 percent of the poverty guidelines for the household size, and
3. Net income of less than 100 percent of the poverty guidelines' allowable deductions.

Households with a person aged 60 or older or a disabled person receiving either Supplemental Security Income (SSI), Social Security (OASDI), state general assistance, or veterans' disability benefits (or interim disability assistance pending approval of any of the above programs) may have gross income exceeding 130 percent of the poverty guidelines if the income is lower than 100 percent of the poverty guidelines' allowable deductions.

One- and two-person households that meet the applicable standard receive at least \$10 a month in food stamps.

All households in which all members receive Temporary Assistance for Needy Families (TANF) or SSI are categorically eligible for food stamps and are not subject to the income or asset limits.

Net income is computed by subtracting the following deductions from monthly gross income:

1. Twenty percent of earned income;
2. Standard deduction of \$153 for fiscal year 2005 for five-person households and \$175 for larger households;
3. Amount paid for dependent care (up to \$200 a month for each child under age 2 and \$175 for all other dependents) while the dependent's caretaker is working or looking for work;
4. Out-of-pocket medical expenses in excess of a \$35 deductible for a person aged 60 or older or a disabled person (if more than one person in the household is aged or disabled, \$35 is subtracted once before deducting combined medical expenses);
5. Legally owed child support payments; and
6. Excess shelter expenses, which are total shelter costs including utilities minus 50 percent of income after all the above deductions have been subtracted (effective October 1, 2004, the limit was \$388; the limit does not apply to households with an aged or disabled member).

Households are certified to receive food stamps for varying lengths of time, depending on their income sources and individual circumstances. Recertification is required at least annually. Households whose sole income is from SSI payments or Social Security benefits are certified for a 12-month period, although states may request a waiver allowing for a 24-month certification period for these households. Households must report monthly income or expense changes of \$25 or more or other changes in circumstances that would affect eligibility.

Families with income or food loss resulting from disaster situations such as tornadoes or floods may be eligible for food stamps for up to 1 month if they meet the special disaster income and asset limits.

Special provisions allow the homeless, drug addicts, alcoholics, blind, or disabled residents in certain group living arrangements, residents of shelters for battered spouses and children, and persons aged 60 or older to use their coupons for meals prepared at a nonprofit facility. The elderly and homeless may also use their coupons to purchase concession-priced meals from authorized restaurants.

Households with members who are elderly (aged 60 or older), disabled, or lack transportation to the food

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stamp office may be certified for food stamps through a telephone interview or a home visit.

Initiated on a pilot basis in 1961, the Food Stamp program was formally established by the Food Stamp Act of 1964, with 22 states operating 43 projects serving 350,000 people. The Food Stamp Act of 1977, as amended (P.L. 95-113), has been extended to all 50 states, the District of Columbia, Guam, and the Virgin Islands. Authorization for this program extends through September 30, 2002. (Since July 1982, Puerto Rico receives a block grant for nutrition assistance rather than participating in the Food Stamp program.)

The Food Stamp program is administered nationally by the Food and Nutrition Service of the Department of Agriculture (USDA) and operates through local welfare offices and the nation's food marketing and banking systems. Since August 1, 1980, persons receiving or applying for SSI payments have been permitted to apply for food stamps through local Social Security district offices. The federal government, through general revenues, pays the entire cost of the food stamp benefits, but federal and state agencies share administrative costs.

An average of 21.3 million persons per month participated in the Food Stamp program during fiscal year 2003 (October 2002 through September 2003). The average monthly value of food stamps per person was \$83.93, and the total value of benefits issued that year was \$21.4 billion. Total federal government costs for this program were \$23.9 billion.

## History of Provisions

The Food Stamp Act of 1984 (P.L. 88-525) established the Food Stamp program. Originally, participants were required to purchase food stamp coupons. The difference between the face value of the coupons and the amount the participant paid was known as the "bonus value." The amount paid for coupons varied according to household income.

Amendments to the 1964 Act, enacted in 1971 (P.L. 91-671), established uniform national eligibility standards and uniform national benefit levels, required family allotments large enough to purchase a nutritionally adequate diet, provided free food stamps to the poorest recipients, required automatic cost-of-living increases in food stamp allotments, and established work-registration requirements for able-bodied adult household members up to age 65 (except students and those needed at home to care for children under age 18).

The Agriculture and Consumer Protection Act of 1973 (P.L. 93-86) expanded the program (while phasing

out the family food distribution program), provided for semiannual allotments of coupon adjustments, and broadened the categories of persons eligible to participate. This legislation extended the program nationwide, requiring all states to participate in the Food Stamp program.

The Food and Agricultural Act of 1977 (P.L. 95-113) made sweeping changes to the Food Stamp program. It eliminated the purchase requirement and allowed households to receive only the bonus portion of their coupon allotments. Deductions from income were limited to a standard deduction, a 20 percent earnings deduction, and a combined excess shelter and child care deduction. The poverty guidelines became the new eligibility limits and, for the first time, households receiving Aid to Families with Dependent Children (AFDC) or SSI payments were required to meet asset and income limits. The work registration requirements were tightened for students and for caretakers, whose children now had to be under age 12. Parents of children aged 12 or older were required to register for work. However, the age at which the registration exemption for older persons became effective was lowered from age 65 to age 60.

The Food Stamp Act Amendments of 1979 (P.L. 96-58) provided a medical deduction to elderly and disabled persons, removed the limit on their shelter deduction, and tightened fraud provisions.

Legislation enacted in 1980 provided for an annual, rather than semiannual, adjustment to benefit levels and the amount of the standard deduction. This legislation also restricted student eligibility.

The Omnibus Budget Reconciliation Act (P.L. 97-35) and the Food Stamp and Commodity Distribution Amendments of 1981 (P.L. 97-98) mandated further changes in the Food Stamp program. For the first time, a gross income eligibility standard was applied to all households not containing an aged or disabled person. The earnings deduction was lowered to 18 percent. The updates to the TFP to account for inflation were postponed until October 1982, and the deduction limits were postponed until July 1983. For new participants, benefits for the first month were prorated from the day the application was filed. Boarders and persons who take part in strikes were excluded from the program, and the definition of what constitutes a household was tightened. Provisions facilitating claims and overpayment collection and fraud recovery were also enacted.

The program in Puerto Rico was replaced by a block grant. Monthly reporting and retrospective accounting systems were made mandatory for all states effective October 1983. Households composed solely of all aged or disabled persons, as defined above, were exempted

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from the monthly reporting requirements, and migrant households were exempted from both requirements.

Further revisions were made by the Food Stamp Amendments of 1982 (P.L. 97-252). The maximum allotment was reduced from 100 percent to 99 percent of the TFP, and adjustments to the standard and shelter deductions were delayed until October 1, 1983. (P.L. 98-473 restored maximum food stamp allotments to the full cost of the TFP beginning November 1, 1984.) A net income limit for nonelderly and nondisabled households was added to the existing gross income limit. Benefit computations and adjustments were rounded down to the nearest dollar, and new restrictions were placed on the use of the Standard Utility Allowance for the excess shelter expense deduction. At the same time, the definition of disability for food stamp purposes was expanded to include those persons receiving certain veterans' payments, and annual cost-of-living adjustments to SSI payments and Social Security benefits were not counted in determining food stamp amounts for 3 months.

The Food Stamp program authorization was extended for 5 years by the Food Security Act of 1985 (P.L. 99-198). Among the revisions enacted, the definition of disability for food stamp purposes was again extended to include recipients of state supplementary SSI payments, government disability benefits, and Railroad Retirement disability payments.

Households in which all members receive AFDC or SSI were made categorically eligible for food stamps. The earned income, child care, excess shelter cost deductions, and asset limits were increased as of May 1986. Portions of the income received under the Job Training Partnership Act were now considered countable income. Further, all states were required to implement an employment and training program for food stamp recipients by April 1987.

The Hunger Prevention Act of 1988 (P.L. 100-435) made several changes in the program. It raised the maximum food stamp allotments and established allotments as specified percentages of the TFP as of the preceding June. For fiscal year 1989, the allotments were 100.65 percent of the TFP for June 1988; for fiscal year 1990, they were 102.05 percent of the TFP for June 1989; and for fiscal years 1991 and on, they are to be 103.00 percent of the TFP.

Other provisions of the 1988 legislation required states to institute prospective budgeting for households not required to report monthly and retrospective budgeting for households reporting monthly. It extended disability status to individuals who receive interim assistance pending the receipt of Supplemental Security Income, Social Security, or state disability payments, and allowed

the elderly, disabled, and those without transportation to apply for food stamps via telephone interviews. It required states to process Food Stamp applications jointly with AFDC and general assistance applications. It raised the dependent-care deduction from \$160 per household to \$160 per dependent. It made permanent an amendment in the Homeless Eligibility Clarification Act that exempts residents of shelters from ineligibility as residents of institutions.

Several provisions of the 1988 legislation also affect persons in farming. Households with farm income and expenses were given the option of averaging irregular farm-related expenses and farm income over 12 months and excluding as resources the value of farm land, equipment, and supplies for a period of 1 year after a household member ceases to be self-employed in farming.

The Mickey Leland Memorial Domestic Hunger Relief Act of 1990 (P.L. 101-624) reauthorized the Food Stamp program and the Nutrition Assistance Program in Puerto Rico with no major changes through fiscal year 1995.

Legislation enacted in 1992 prevented a one-time decrease of food stamp allotments for the year beginning October 1, 1992, even though the cost of the TFP had declined slightly.

The Omnibus Budget Reconciliation Act of 1993 (Mickey Leland Childhood Hunger Relief Act, P.L. 103-66) made a number of program revisions, including the following:

- The earnings of elementary or high school students who were aged 21 or younger were disregarded.
- Households that had breaks in participation of less than a month were allowed to receive a full month's benefit for the period of the break.
- The children of drug addicts and alcoholics living in treatment centers were permitted to qualify for food stamps.
- Food stamp households participating in demonstration projects were permitted to accumulate up to \$10,000 in resources.
- The shelter cap was raised to \$231 beginning July 1, 1994, then to \$247 beginning October 1995, and was to be eliminated entirely on January 1, 1997.
- The deduction for care of a child or other dependent was raised to \$200 per month for a child under age 2, and \$175 per month for all other dependents, effective September 1, 1994.
- State agencies were given the option to provide deductions for legally binding child support payments

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made to persons outside the household, effective September 1, 1994. This deduction became mandatory October 1, 1995.

- The definition of a food stamp household was simplified to allow adult siblings who lived together and adult children who lived with their parents to form separate households if they purchased or prepared food separately.
- The amount of the Fair Market Value of a household's first vehicle that is excluded from the asset test was increased from \$4,500 to \$4,550, effective September 1, 1995. The limit was to have been raised to \$5,000, effective October 1, 1996, and indexed thereafter.

Legislation enacted in 1994 primarily provided means to combat fraud in the coupon redemption process.

Legislation enacted in 1995 prevented a one-time decrease of food stamp allotments in Alaska for the year beginning October 1, 1994, even though the cost of the TFP for Alaska had declined slightly.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104-193) made sweeping changes to the Food Stamp program. The following additional restrictions were placed on the eligibility of certain low-income persons.

- Legal immigrants became ineligible for benefits, unless they met one of the following criteria: were naturalized citizens, had worked and paid taxes in the country for 40 quarters (or were the spouse or minor child of someone who had met the work requirement), had served in the U.S. armed forces (or were the spouse or child of a veteran), or were refugees, asylees, or persons granted a stay of deportation when admitted and have lived in the United States for less than 5 years. Legal immigrants currently receiving benefits were allowed to receive benefits until their first recertification after April 1, 1997, or until August 22, 1997, whichever date came first.
- Time limits were imposed for childless unemployed adults aged 18–50. Those who are not disabled are limited to receiving 3 months of benefits in any 36-month period, unless they are working 20 hours per week, participating in a work training program for at least 20 hours per week, or participating in work fare. States may request waivers for areas with at least 10 percent unemployment or insufficient jobs.

Other key provisions included the following:

- The maximum allotment was set at 100 percent of the Thrifty Food Plan, effective October 1, 1996.
- The standard deduction was frozen at \$134.
- The excess shelter deduction cap was set at \$250, effective January 1, 1997 (instead of being lifted), to be raised to \$275 on October 1, 1998, and to \$300 on October 1, 2000.
- The earnings of elementary or high school students aged 18–21 were counted again.
- Households with breaks in participation of less than a month received prorated benefits for the period of the break.
- Adult children under age 22 living with their parents were counted in the same household as their parents.
- The amount of Fair Market Value for a household's first vehicle that is excluded from the asset test was frozen at \$4,650, effective October 1, 1996.
- State and local energy assistance was counted as income.
- Recipients could be disqualified or given sanctions for a variety of reasons, such as failure to pay child support, receipt of multiple benefits, or failure to meet work requirements.
- States were permitted to operate a simplified Food Stamp program for households in which all household members participate in the state's Temporary Assistance for Needy Families program. In the simplified Food Stamp program, states may use their TANF rules to determine Food Stamp program benefits, provided that the TANF rules do not increase the aggregate cost of the Food Stamp program.
- States were required to implement Electronic Benefit Transfer (EBT) systems for issuing benefits before October 1, 2002, unless USDA granted a waiver.

The Balanced Budget Act of 1997 (P.L. 105-33) increased funds for the Food Stamp Employment and Training program, restricted the use of these funds, and made them available until spent. States were required to earmark 80 percent of these funds to provide work or training programs to childless, unemployed, able-bodied 18- to 50-year-olds. The Act also allowed states to grant discretionary exemptions from the time limits for up to 15 percent of a state's unwaived caseload of childless, unemployed, able-bodied 18- to 50-year-olds.

The Agricultural Research, Extension, and Education Reform Act of 1998 (P.L. 105-185) partially restored benefits to legal immigrants. Those who were lawfully resid-



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ing in the United States on August 22, 1996, and are (1) blind or disabled (using the Food Stamp Act definition of "disability"), (2) aged 65 or older on August 22, 1996, or (3) under the age of 18 were eligible for benefits effective November 1, 1998. In addition, refugees and asylees were made eligible for the first 7 years after admittance into the United States (extended from 5 years). Members of Hmong or Highland Laotian tribes aiding U.S. personnel during the Vietnam War and their spouses or unmarried dependent children were made eligible. Cross-border Native Americans were also made eligible. Other provisions reduced the funding for Employment and Training Programs by \$100 million in 1999 and by \$45 million in 2000 and reduced payments for Food Stamp program administrative costs.

The Electronic Benefit Transfer (EBT) Interoperability and Portability Act of 2000 (P.L. 106-71) required states to make their EBT systems interoperable across state lines by October 2, 2002.

The Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriation Act, 2001 (P.L. 106-387) made the following changes to the Food Stamp program:

- Effective July 2001, at state option, state agencies could substitute TANF vehicle rules in place of food stamp vehicle rules provided that the TANF vehicle rules were more liberal.
- Effective March 2001, for households whose certification period began on or after March 1, 2001, the maximum excess shelter deduction limit rose to \$340 and was to be adjusted for inflation on October 1, 2002, and every year after.

The Farm Security and Rural Investment Act of 2002, H.R. 107-171, reauthorized the Food Stamp program through September 30, 2007. It contained the following provisions:

- Effective April 1, 2003, legal immigrants with 5 years of residency in the United States became eligible for food stamps. Effective October 1, 2003, eligibility was extended to legal immigrants under age 18, regardless of date of arrival in the United States.
- The current fixed standard deduction was replaced with a deduction that varies according to household size (with larger households receiving larger deductions) and is adjusted annually.

- The resource limit for households with a disabled member was increased from \$2,000 to \$3,000, consistent with the resource limit for households with elderly members.
- The requirement that federal costs for electronic benefit transfer systems not exceed the costs of paper coupon systems was eliminated.
- The Quality Control System, which historically measured payment accuracy, was substantially changed, with the liability threshold raised to 105 percent of the national average for 2 consecutive years. The current incentive system was replaced by bonuses for states demonstrating high or most improved performance.

This legislation also provided states with a number of options:

- States could extend from 3 months to 5 months the period of time that households leaving TANF could receive food stamps without recertification. The benefit amount would be equal to the amount received by the household prior to the household leaving TANF, with adjustments made for the loss of TANF income.
- States could exclude certain types of income that were excluded under the state's TANF plan. States could exclude types of resources that were excluded under the state's TANF or Medicaid programs.
- States could disregard reported changes in deductions during certification periods unless the changes were associated with a new residence or earned income.
- States could use the full standard utility allowance (SUA) rather than a prorated SUA for households sharing living quarters.
- States could treat child support payments to non-household members as an income exclusion rather than a deduction.
- States could extend semiannual reporting of changes to all households not exempt from periodic reporting.

CONTACT: Jenny Genser (703) 305-2152.

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## Low-Income Home Energy Assistance Program

The Omnibus Budget Reconciliation Act of 1981 (P.L. 97-35), signed into law by the President on August 13, 1981, authorized seven block grants to be administered by the Department of Health and Human Services (HHS).<sup>1</sup> As one of its block grants, the Low-Income Home Energy Assistance Program (LIHEAP) is administered by the Administration for Children and Families' Office of Community Services (<http://www.acf.hhs.gov/programs/liheap>). Title XXVI of the Act authorized LIHEAP for fiscal years 1982–1984. Title VI of the Human Services Reauthorization Act of 1984 (P.L. 98-88) reauthorized and amended LIHEAP for fiscal years 1985–1986. Title V of the Human Services Reauthorization Act of 1986 (P.L. 99-425) reauthorized and amended LIHEAP for fiscal years 1987–1990. Title VII of the Augustus F. Hawkins Human Services Reauthorization Act of 1990 (P.L. 101-501) reauthorized and amended LIHEAP for fiscal years 1991–1994. Title XX of the National Institutes of Health Revitalization Act of 1993 (P.L. 103-43) reauthorized LIHEAP for fiscal year 1995. Title III of the Human Services Amendments of 1994 (P.L. 103-252) reauthorized and amended LIHEAP for fiscal years 1995–1999.<sup>2</sup> Title III of the Coats Human Services Reauthorization Act of 1996 (P.L. 105-285) reauthorized and amended LIHEAP for fiscal years 2000–2004. No new provisions became effective in fiscal year 2002.

Under LIHEAP, grants are provided to grantees to assist eligible households to meet the costs of home energy. In addition to the 50 states and the District of Columbia, grants were provided in fiscal year 2002 to 132 Indian tribes or tribal organizations and 5 insular areas.

In accordance with the Act, the secretary of Health and Human Services has left maximum policy discretion to the grantees. The federal information collection and reporting requirements for grantees were substantially reduced to require only information essential to federal administration and congressional oversight. Grantee decisions, directed by public participation in the development of grant applications, largely replaced federal regulations in shaping the program for fiscal years 1982–2002.

### Funding

#### LIHEAP Block Grant Allotments

At the beginning of fiscal year 2002 (October 1, 2001), Congress passed a series of continuing resolutions that provided a percentage of funds for the LIHEAP program based on the appropriation level of \$1.4 billion for fiscal year 2001.

The president signed on January 10, 2002, the Departments of Labor, Health and Human Services, and Education, and Related Agencies Appropriations Act, 2002 (Public Law 107-116). This law appropriated \$1.7 billion in LIHEAP block grant funds for fiscal year 2002. After set-asides for tribal and insular area grantees, the states received \$1.65 billion.

#### LIHEAP Emergency Contingency Fund Allotments

Public Law 107-116 also appropriated \$300 million in LIHEAP emergency contingency funds for fiscal year 2002. The president can release such funds to meet additional home energy needs resulting from floods, earthquakes, tornadoes, hurricanes, or ice storms, as well as abnormal heat or cold. Also, such funds can be released in cases of supply shortages or disruptions and for significant increases in (1) home energy costs; (2) home energy disconnections; (3) participation in a public benefit program such as Food Stamps, Supplemental Security Income, or Temporary Assistance for Needy Families; or (4) unemployment, layoffs, or applications for unemployment benefits. The president has the authority to determine whether to release any of the contingency funds.

For the 6-week period from June 23 to August 3, 2002, parts of the nation experienced much hotter than normal temperatures. On August 8, 2002, the president notified Congress of his intent to make \$100 million in LIHEAP emergency contingency funds available. On August 9, 2002, the secretary released \$100 million to the 34 states (including the District of Columbia) that were most severely affected by the unusual heat to ease the high energy burdens of low-income households resulting from the extreme temperatures.

The contingency funds were allocated among the 34 states on the basis of the number of cooling degree days in excess of the 30-year norm for that period for that state, weighted by the number of households in the state below 125 percent of the poverty level.

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1. Effective in fiscal year 1987, the Primary Care Block Grant was repealed by the Health Services Amendment Act of 1985 (P.L. 99-80), enacted April 26, 1986.

2. The 1994 amendments provided that up to 25 percent of leveraging incentive funds may be set aside for the Residential Energy Assistance Challenge (REACH) program.

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In the 34 states that received contingency funds, there were 46 Indian tribes or tribal organizations that received direct LIHEAP funding from HHS. These tribes and tribal organizations also received a share of the \$100 million in contingency funds. Their contingency fund grant awards were based on the same share of the state's contingency allotment that the tribe or tribal organization received of the state's regular LIHEAP block grant allotment. All of the \$100 million in contingency funds released on August 9, 2002, had to be obligated by September 30, 2003, or returned to the federal government.

With the release of this \$100 million, \$200 million remained available in emergency contingency funds under the LIHEAP appropriation for fiscal year 2002. These remaining funds expired since they were not released by September 30, 2002.

In addition, the Supplemental Appropriations Act of 2001 (P.L. 107-20), signed into law on July 24, 2001, appropriated \$300 million in LIHEAP energy emergency contingency funds that remained available to HHS until expended (no-year funds). None of these funds were released in fiscal years 2001 and 2002.

### Distribution of funds

LIHEAP funds for fiscal year 2002 were distributed approximately as follows:

- \$1.65 billion in block grants to the 50 states and the District of Columbia; \$16.4 million in direct block grants to 132 Indian tribes and tribal organizations; and \$2.3 million in block grants to the Commonwealth of Puerto Rico, Virgin Islands, American Samoa, Guam, and the Commonwealth of the Northern Mariana Islands;
- \$99.4 million in emergency contingency funds to 33 states and the District of Columbia and \$613 thousand to 46 Indian tribes and tribal organizations;
- \$19 million in leveraging incentive awards to 38 states and the District of Columbia, \$1.6 million in leveraging incentive awards to 28 Indian tribes and tribal organizations, and \$27 thousand in leveraging incentive awards to the Commonwealth of the Northern Mariana Islands;<sup>3</sup>
- \$5.5 million in Residential Energy Assistance Challenge (REACH) Option Program awards to 6 states, \$1 million to 7 Indian tribes and tribal organizations, \$150 thousand to the Commonwealth of

the Northern Mariana Islands, and \$265 thousand to states for their second- and third-year REACH administrative costs;<sup>4</sup> and

- \$0.3 million for training and technical assistance.

The funds appropriated for LIHEAP provide payments to eligible households for heating or cooling costs and for home energy crises. Up to 15 percent of the available funds may be used for low-cost residential weatherization or other energy-related home repairs. Grantees can request from HHS a waiver to allow up to 25 percent of available funds to be spent for low-cost residential weatherization or other energy-related home repairs.

To receive grants in each of the three fiscal years, each grantee had to submit an application consisting of signed assurances by its chief executive officer and a plan describing how the grantee would carry out those assurances. In the assurances, the grantee agreed to

- Use funds only for the purposes of the statute;
- Make payments only to eligible low-income households;
- Conduct outreach activities;
- Coordinate LIHEAP activities with similar and related programs;
- Provide, in a timely manner, that the highest level of assistance will be furnished to those households with the lowest incomes and highest energy costs in relation to income, taking into account family size, except that the grantee may not differentiate between categorically eligible and income eligible households;
- Give consideration to agencies that have previously managed the program when designating local agencies to carry out the purposes of the program;
- Assure that energy suppliers receiving benefits directly on behalf of eligible households not treat assisted households adversely;
- Treat owners and renters equitably;
- Use not more than 10 percent of its allotment for planning and administration;
- Establish fiscal control and accounting procedures for proper disbursement of and accounting for federal funds, establish procedures for monitoring assistance provided, and prepare an annual audit;
- Permit and cooperate with federal investigations;

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3. LIHEAP leveraging incentive funds reward grantees that add private or nonfederal public resources to provide home energy assistance benefits to low-income households beyond what could be provided with federal resources.

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4. REACH awards are made to LIHEAP grantees that submit qualifying plans that are approved by HHS for initiatives to implement innovative plans through local community-based agencies to help LIHEAP eligible households reduce their energy vulnerability.

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- Provide for public participation in the development of its plan;
  - Provide an opportunity for a fair administrative hearing to individuals whose claims for assistance are denied or not acted on with reasonable promptness;
  - Cooperate with HHS in collecting and reporting data under section 2610 of the statute;
  - Provide outreach and intake through additional state and local government entities or community-based organizations under certain circumstances; and
  - Use no more than 5 percent of funds to encourage and enable households to reduce their home energy needs.

### **Eligibility**

The unit of eligibility for energy assistance is the household, defined as any individual or group of individuals who are living together as one economic unit for which residential energy is customarily purchased in common, either directly or through rent. The Act limits payments to those households with incomes under the greater of

150 percent of the income guidelines or 60 percent of the state's median income or to those households with members receiving benefits from the Temporary Assistance for Needy Families (TANF) program, SSI, Food Stamps, or needs-tested veterans' benefits. No household may be excluded from eligibility on the basis of income alone if household income is less than 110 percent of the poverty guidelines. Grantees are permitted to set more restrictive criteria as well.

### **Payments**

Grantees make fuel assistance payments directly to eligible households or to home energy suppliers on behalf of eligible households. Payments can be provided in cash, fuel, prepaid utility bills, or as vouchers, stamps, or coupons that can be used in exchange for energy supplies. Payments are to vary in such a way that the highest level of assistance is furnished to households with the lowest incomes and highest energy costs in relation to income, taking into account family size.

CONTACT: Leon Litow (202) 401-5304.

## **Section 2. History of Program Provisions and SSA Administrative Data**

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Table 2.A1—Covered employment and self-employment provisions, by year enacted

Year enacted	Coverage election or waiver	Provision
1935	...	All workers in commerce and industry (except railroads) under age 65 in the continental United States, Alaska, and Hawaii and on American vessels. (Covered after 1936.)
1939	...	Age restriction eliminated.
1946	...	Railroad and Social Security earnings combined to determine eligibility for and amount of survivors benefits.
1950	...	Regularly employed farm and domestic workers. Nonfarm self-employed (except members of professional groups). Federal civilian employees not under a federal retirement system. U.S. citizens employed outside the United States by American employers. Workers in Puerto Rico and the Virgin Islands (effective January 1, 1951).
	Elective by employer	State and local government employees not under a state and local government retirement system. Termination permitted 2 years after giving notice if group has 5 years of coverage when notice is given.
	Elective by employer and employee	Employees (other than members of the clergy) of nonprofit organizations (upon election by employer, each current employee given a choice as to coverage; new employees are covered). Nonprofit organizations permitted to terminate coverage 2 years after giving notice, if the organization has 8 years of coverage when notice is given.
1951	...	Railroad workers with less than 10 years of service, for all benefits. (After October 1951, coverage retroactive to 1937.)
1954	...	Farm self-employed. Professional self-employed except lawyers, dentists, physicians, and members of other medical groups (taxable years ending after 1954). Additional regularly employed farm and domestic workers. Homeworkers.
	Elective by employer	U.S. citizens employed outside the United States by a foreign subsidiary of an American employer.
	Elective by employer and employee	State and local government employees (except fire fighters and police personnel) under a state or local government retirement system (coverage provided at state's option; a majority of the eligible employees must vote in favor). See above (elective by employer, 1950) for termination rule.
	Elective by individual	Members of the clergy and of religious orders not under a vow of poverty.
1956	...	Members of the uniformed services on active duty or on active duty for training. Remainder of professional self-employed except physicians (taxable years ending after 1955). Farm landlords who materially participate in farm operations.
	Elective by employer and employee	Fire fighters and police personnel in designated states. State and local government employees under a state or local government retirement system in designated states may be divided into two systems, one excluding employees not desiring coverage (new employees covered).
1960	...	U.S. citizens employed in United States by foreign governments or international organizations. Parents working for children (except domestic or casual labor). Workers in Guam and American Samoa.
1965	...	Interns. Self-employed physicians (taxable years ending on or after December 31, 1965). Tips for employee tax only.
	Elective by individual	Members of certain religious sects may obtain exemptions from self-employed coverage (retroactive to 1951).
1967	Elective by employer and employee	Fire fighters under state and local government retirement system (under a majority favorable vote) and only if governor of state certifies Social Security protection.
	Subject to waiver by individual	Members of the clergy and of religious orders not under a vow of poverty are covered automatically, but they can choose to be exempt on grounds of conscience or religious principles. Taxable years ending after 1967.
1972	Elective by employer	Members of a religious order who are subject to a vow of poverty. Retroactivity allowed for 5 years but not earlier than January 1, 1968.
1977	Elective by individual	Members of the clergy and of religious orders who filed an application for exemption from coverage may revoke the exemption if the revocation is filed before the due date of the individual's federal income tax return for the first taxable year beginning after December 20, 1977.
1982	...	Federal employees—Hospital Insurance (Part A) program only, effective January 1, 1983.
1983	...	Federal employees newly hired after December 31, 1983, including executive, legislative, and judicial branch employees, and also including those hired before January 1, 1984, with a break in service lasting more than 365 days. Excludes re-employed annuitants hired before January 1, 1984.
	...	Legislative branch employees hired before 1984 who were not participating in the Civil Service Retirement System on December 31, 1983.
	...	Members of Congress, the President, the Vice President, sitting federal judges, and most executive-level political appointees of the federal government.
	...	Employees of nonprofit organizations.
	...	U.S. residents employed outside the United States by American employers.
	Elective by employer	U.S. residents employed outside the United States by a foreign affiliate of an American employer.
	...	Employees of nonprofit organizations placed under compulsory coverage; nonprofit organizations prohibited from terminating coverage of their employees on or after March 31, 1983.
	Elective by employer or by employer and employee	States prohibited from terminating coverage of employees (after April 20, 1983) and permitted to reinstate coverage for a terminated group.

(Continued)

## 2.A OASDI: Coverage, Financing, and Insured Status

**Table 2.A1—Covered employment and self-employment provisions, by year enacted—Continued**

Year enacted	Coverage election or waiver	Provision
1984	...	Rehired federal employees whose previous service was covered.
	...	Persons exercising reemployment rights to noncovered federal employment retain exemption after a period (not limited to 365 or fewer days) of military or national guard service or work for an international organization.
	...	Generally, all legislative branch employees except those who were participating on December 31, 1983, and are also currently participating in the Civil Service Retirement System or another federal retirement system.
	...	Employees of nonprofit organizations who are also participating on a mandatory basis in the Civil Service Retirement System are treated like federal employees for Social Security tax and coverage purposes. They are therefore not covered unless hired on or after January 1, 1984, or reemployed after a break in service of more than 365 days.
	Elective by employer	Churches or church-related organizations may elect irrevocably to have services performed by their employees excluded from covered employment. Their employees are then treated as self-employed for Social Security purposes.
1986	...	State and local government employees hired after March 31, 1986—Hospital Insurance (Part A) program only.
	Elective by individual	Members of the clergy and of religious orders who filed an application for exemption from coverage may revoke the exemption if the revocation is filed before the due date of the individual's federal income tax return for the first taxable year beginning after October 22, 1986.
1987	...	Members of uniformed services reserve components on inactive duty training. Irregularly employed farm workers (if employer's annual expenditures for farm labor is at least \$2,500). Services performed in trade or business of spouse or by children aged 18 or older in trade or business of parent. For employers, the full amount of covered tips.
1990	...	State and local government employees not under a state or local government retirement system. Exceptions: (1) students employed by the educational institution they attend and (2) election workers paid less than the mandated amount (\$100), unless either group covered under a state's Section 218 agreement.
1994	...	Threshold for exclusion of wages paid to election workers raised from \$100 to \$1,000 annually beginning January 1, 1995, and will be indexed for wage increases each year after December 31, 1999.
	...	Police and fire fighters under a public retirement system can be covered for Social Security in all states.
	...	Threshold for coverage of domestic employees' earnings raised from \$50 per calendar quarter to \$1,000 per calendar year per employer; amount subject to annual automatic adjustments. Domestic workers no longer covered for years in which they were under age 18, unless they are no longer in school and domestic employment is their principal occupation. Coverage of earnings of domestic workers on farms becomes subject to new annual threshold for domestic workers instead of annual threshold for agricultural employees.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

NOTE: ... = not applicable.

CONTACT: Greg Diez (410) 965-0153 or Curt Pauzenga (410) 965-7210.



**Table 2.A2—Noncontributory wage credit provisions, by year enacted**

Year enacted	Provision
1946	Fully insured status and average monthly wage of \$160 for World War II veterans who died within 3 years after discharge.
1950	Wage credits of \$160 per month of military service during World War II period (September 16, 1940–July 24, 1947).
1952	Wage credits of \$160 per month of military service to December 31, 1953.
1953	Wage credits of \$160 per month of military service to June 30, 1955.
1955	Wage credits of \$160 per month of military service to March 31, 1956.
1956	Wage credits of \$160 per month of military service to December 31, 1956.
1967	For uniformed services, wage credits of \$100 for each \$100 (or fraction thereof) of basic pay not in excess of \$300 per calendar quarter, beginning in 1968.
1972	For uniformed services, wage credits of \$300 per calendar quarter of service after 1956. (Supersedes 1967 provision.) For U.S. citizens of Japanese ancestry, wage credits for the period they were interned by the U.S. government during World War II period (December 7, 1941–December 31, 1946) and were aged 18 or older.
1977	For uniformed services, wage credits of \$100 for each \$300 of basic pay up to maximum credit of \$1,200 per calendar year after 1977.
2002	For uniformed services, deemed wage credits are eliminated for all years after calendar year 2001. Deemed wage credits will continue to be given for appropriate earnings for periods prior to calendar year 2002.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

CONTACT: Greg Diez (410) 965-0153 or Curt Pazuenga (410) 965-7210.

## 2.A OASDI: Coverage, Financing, and Insured Status

**Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2004**

Year	Annual maximum taxable earnings (dollars)		Contribution rate (percent)								
			Employer and employee, each				Self-employed person				
	OASDI	HI	Total, OASDI and HI	OASI	DI	HI	Total, OASDI and HI	OASI	DI	HI	
1937–1949	3,000	...	1.0	1.0	...	...	...	...	...	...	...
1950	3,000	...	1.5	1.5	...	...	...	...	...	...	...
1951–1953	3,600	...	1.5	1.5	...	...	2.25	2.25	...	...	...
1954	3,600	...	2.0	2.0	...	...	3.0	3.0	...	...	...
1955–1956	4,200	...	2.0	2.0	...	...	3.0	3.0	...	...	...
1957–1958	4,200	...	2.25	2.0	0.25	...	3.375	3.0	0.375	...	...
1959	4,800	...	2.5	2.25	0.25	...	3.75	3.375	0.375	...	...
1960–1961	4,800	...	3.0	2.75	0.25	...	4.5	4.125	0.375	...	...
1962	4,800	...	3.125	2.875	0.25	...	4.7	4.325	0.375	...	...
1963–1965	4,800	...	3.625	3.375	0.25	...	5.4	5.025	0.375	...	...
1966	6,600	6,600	4.2	3.5	0.35	0.35	6.15	5.275	0.525	0.35	0.35
1967	6,600	6,600	4.4	3.55	0.35	0.5	6.4	5.375	0.525	0.5	0.5
1968	7,800	7,800	4.4	3.325	0.475	0.6	6.4	5.0875	0.7125	0.6	0.6
1969	7,800	7,800	4.8	3.725	0.475	0.6	6.9	5.5875	0.7125	0.6	0.6
1970	7,800	7,800	4.8	3.65	0.55	0.6	6.9	5.475	0.825	0.6	0.6
1971	7,800	7,800	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6	0.6
1972	9,000	9,000	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6	0.6
1973	10,800	10,800	5.85	4.3	0.55	1.0	8.0	6.205	0.795	1.0	1.0
1974	13,200	13,200	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1975	<sup>a</sup> 14,100	<sup>a</sup> 14,100	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1976	<sup>a</sup> 15,300	<sup>a</sup> 15,300	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1977	<sup>a</sup> 16,500	<sup>a</sup> 16,500	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1978	<sup>a</sup> 17,700	<sup>a</sup> 17,700	6.05	4.275	0.775	1.0	8.1	6.01	1.09	1.0	1.0
1979	22,900	22,900	6.13	4.33	0.75	1.05	8.1	6.01	1.04	1.05	1.05
1980	25,900	25,900	6.13	4.52	0.56	1.05	8.1	6.2725	0.7775	1.05	1.05
1981	29,700	29,700	6.65	4.7	0.65	1.3	9.3	7.025	0.975	1.3	1.3
1982	<sup>a</sup> 32,400	<sup>a</sup> 32,400	6.7	4.575	0.825	1.3	9.35	6.8125	1.2375	1.3	1.3
1983	<sup>a</sup> 35,700	<sup>a</sup> 35,700	6.7	4.775	0.625	1.3	9.35	7.1125	0.9375	1.3	1.3
1984	<sup>a</sup> 37,800	<sup>a</sup> 37,800	<sup>b</sup> 7.0	5.2	0.5	1.3	<sup>b</sup> 14.0	10.4	1.0	2.6	2.6
1985	<sup>a</sup> 39,600	<sup>a</sup> 39,600	7.05	5.2	0.5	1.35	<sup>b</sup> 14.1	10.4	1.0	2.7	2.7
1986	<sup>a</sup> 42,000	<sup>a</sup> 42,000	7.15	5.2	0.5	1.45	<sup>b</sup> 14.3	10.4	1.0	2.9	2.9
1987	<sup>a</sup> 43,800	<sup>a</sup> 43,800	7.15	5.2	0.5	1.45	<sup>b</sup> 14.3	10.4	1.0	2.9	2.9
1988	<sup>a</sup> 45,000	<sup>a</sup> 45,000	7.51	5.53	0.53	1.45	<sup>b</sup> 15.02	11.06	1.06	2.9	2.9
1989	<sup>a</sup> 48,000	<sup>a</sup> 48,000	7.51	5.53	0.53	1.45	<sup>b</sup> 15.02	11.06	1.06	2.9	2.9
1990	<sup>c</sup> 51,300	<sup>c</sup> 51,300	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1991	<sup>c</sup> 53,400	<sup>d</sup> 125,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1992	<sup>c</sup> 55,500	130,200	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1993	<sup>a</sup> 57,600	<sup>a</sup> 135,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1994	<sup>a</sup> 60,600	<sup>e</sup>	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1995	<sup>a</sup> 61,200	<sup>e</sup>	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1996	<sup>a</sup> 62,700	<sup>e</sup>	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1997	<sup>a</sup> 65,400	<sup>e</sup>	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
1998	<sup>a</sup> 68,400	<sup>e</sup>	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
1999	<sup>a</sup> 72,600	<sup>e</sup>	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9

(Continued)

2.A OASDI: Coverage, Financing, and Insured Status

Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2004—Continued

Year	Annual maximum taxable earnings (dollars)		Contribution rate (percent)							
			Employer and employee, each				Self-employed person			
	OASDI	HI	Total, OASDI and HI	OASI	DI	HI	Total, OASDI and HI	OASI	DI	HI
2000	<sup>a</sup> 76,200	<sup>e</sup>	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2001	<sup>a</sup> 80,400	<sup>e</sup>	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2002	<sup>a</sup> 84,900	<sup>e</sup>	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2003	<sup>a</sup> 87,000	<sup>e</sup>	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2004	<sup>a</sup> 87,900	<sup>e</sup>	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: . . . = not applicable.

- a. Based on automatic adjustment, under legislation in 1972 (as modified by legislation in 1973), in proportion to increases in average wage level.
- b. Tables 2.A3 and 2.A4 show the tax rate and tax amount paid by employers and received by the OASDI trust funds. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.
- c. Based on automatic adjustment, under legislation in 1972 (as modified by legislation in 1973), using a transitional rule, specified by the Omnibus Budget Reconciliation Act (OBRA) of 1989, for computing a "deemed" average annual wage for 1988, 1989, and 1990.
- d. Based on legislation in 1990.
- e. Upper limit on earnings subject to HI taxes was repealed by OBRA 1993.

CONTACT: Greg Diez (410) 965-0153 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Coverage, Financing, and Insured Status

**Table 2.A4—Maximum annual amount of contributions, 1937–2004 (in dollars)**

Year	Employee					Self-employed person				
	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI
1937–1949	30.00	30.00	30.00	...	...	...	...	...	...	...
1950	45.00	45.00	45.00	...	...	...	...	...	...	...
1951–1953	54.00	54.00	54.00	...	...	81.00	81.00	81.00	...	...
1954	72.00	72.00	72.00	...	...	108.00	108.00	108.00	...	...
1955–1956	84.00	84.00	84.00	...	...	126.00	126.00	126.00	...	...
1957–1958	94.50	94.50	84.00	10.50	...	141.75	141.75	126.00	15.75	...
1959	120.00	120.00	108.00	12.00	...	180.00	180.00	162.00	18.00	...
1960–1961	144.00	144.00	132.00	12.00	...	216.00	216.00	198.00	18.00	...
1962	150.00	150.00	138.00	12.00	...	225.60	225.60	207.60	18.00	...
1963–1965	174.00	174.00	162.00	12.00	...	259.20	259.20	241.20	18.00	...
1966	277.20	254.10	231.00	23.10	23.10	405.90	382.80	348.15	34.65	23.10
1967	290.40	257.40	234.30	23.10	33.00	422.40	389.40	354.75	34.65	33.00
1968	343.20	296.40	259.35	37.05	46.80	499.20	452.40	396.825	55.575	46.80
1969	374.40	327.60	290.55	37.05	46.80	538.20	491.40	435.825	55.575	46.80
1970	374.40	327.60	284.70	42.90	46.80	538.20	491.40	427.05	64.35	46.80
1971	405.60	358.80	315.90	42.90	46.80	585.00	538.20	473.85	64.35	46.80
1972	468.00	414.00	364.50	49.50	54.00	675.00	621.00	546.75	74.25	54.00
1973	631.80	523.80	464.40	59.40	108.00	864.00	756.00	670.14	85.86	108.00
1974	772.20	653.40	577.50	75.90	118.80	1,042.80	924.00	816.42	107.58	118.80
1975	824.85	697.95	616.875	81.075	126.90	1,113.90	987.00	872.085	114.915	126.90
1976	895.05	757.35	669.375	87.975	137.70	1,208.70	1,071.00	946.305	124.695	137.70
1977	965.25	816.75	721.875	94.875	148.50	1,303.50	1,155.00	1,020.525	134.475	148.50
1978	1,070.85	893.85	756.675	137.175	177.00	1,433.70	1,256.70	1,063.77	192.93	177.00
1979	1,403.77	1,163.32	991.59	171.75	240.45	1,854.90	1,614.45	1,376.29	238.16	240.45
1980	1,587.67	1,315.72	1,170.68	145.04	271.95	2,097.90	1,825.95	1,624.58	201.37	271.95
1981	1,975.05	1,588.95	1,395.90	193.05	386.10	2,762.10	2,376.00	2,086.43	289.57	386.10
1982	2,170.80	1,749.60	1,482.30	267.30	421.20	3,029.40	2,608.20	2,207.25	400.95	421.20
1983	2,391.90	1,927.80	1,704.675	223.125	464.10	3,337.95	2,873.85	2,539.1625	334.6875	464.10
1984 <sup>a</sup>	2,646.00	2,154.60	1,965.60	189.00	491.40	5,292.00	4,309.20	3,931.20	378.00	982.80
1985 <sup>a</sup>	2,791.80	2,257.20	2,059.20	198.00	534.60	5,583.60	4,514.40	4,118.40	396.00	1,069.20
1986 <sup>a</sup>	3,003.00	2,394.00	2,184.00	210.00	609.00	6,006.00	4,788.00	4,368.00	420.00	1,218.00
1987 <sup>a</sup>	3,131.70	2,496.60	2,277.60	219.00	635.10	6,263.40	4,993.20	4,555.20	438.00	1,270.20
1988 <sup>a</sup>	3,379.50	2,727.00	2,488.50	238.50	652.50	6,759.00	5,454.00	4,977.00	477.00	1,305.00
1989 <sup>a</sup>	3,604.80	2,908.80	2,654.40	254.40	696.00	7,209.60	5,817.60	5,308.80	508.80	1,392.00
1990	3,924.45	3,180.60	2,872.80	307.80	743.85	7,848.90	6,361.20	5,745.60	615.60	1,487.70
1991	5,123.30	3,310.80	2,990.40	320.40	1,812.50	10,246.60	6,621.60	5,980.80	640.80	3,625.00
1992	5,328.90	3,441.00	3,108.00	333.00	1,887.90	10,657.80	6,882.00	6,216.00	666.00	3,775.80
1993	5,528.70	3,571.20	3,225.60	345.60	1,957.50	11,057.40	7,142.40	6,451.20	691.20	3,915.00
1994	<sup>b</sup>	3,757.20	3,187.56	569.64	<sup>b</sup>	<sup>b</sup>	7,514.40	6,375.12	1,139.28	<sup>b</sup>
1995	<sup>b</sup>	3,794.40	3,219.12	575.28	<sup>b</sup>	<sup>b</sup>	7,588.80	6,438.24	1,150.56	<sup>b</sup>
1996	<sup>b</sup>	3,887.40	3,298.02	589.38	<sup>b</sup>	<sup>b</sup>	7,774.80	6,596.04	1,178.76	<sup>b</sup>
1997	<sup>b</sup>	4,054.80	3,498.90	555.90	<sup>b</sup>	<sup>b</sup>	8,109.60	6,997.80	1,111.80	<sup>b</sup>
1998	<sup>b</sup>	4,240.80	3,659.40	581.40	<sup>b</sup>	<sup>b</sup>	8,481.60	7,318.80	1,162.80	<sup>b</sup>
1999	<sup>b</sup>	4,501.20	3,884.10	617.10	<sup>b</sup>	<sup>b</sup>	9,002.40	7,768.20	1,234.20	<sup>b</sup>
2000	<sup>b</sup>	4,724.40	4,038.60	685.80	<sup>b</sup>	<sup>b</sup>	9,448.80	8,077.20	1,371.60	<sup>b</sup>
2001	<sup>b</sup>	4,984.80	4,261.20	723.60	<sup>b</sup>	<sup>b</sup>	9,969.60	8,522.40	1,447.20	<sup>b</sup>
2002	<sup>b</sup>	5,236.80	4,499.70	764.10	<sup>b</sup>	<sup>b</sup>	10,527.60	8,999.40	1,528.20	<sup>b</sup>
2003	<sup>b</sup>	5,394.00	4,611.00	783.00	<sup>b</sup>	<sup>b</sup>	10,788.00	9,222.00	1,566.00	<sup>b</sup>
2004	<sup>b</sup>	5,449.80	4,658.70	791.10	<sup>b</sup>	<sup>b</sup>	10,899.60	9,317.40	1,582.20	<sup>b</sup>

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not applicable.

- Tables 2.A3 and 2.A4 show the tax rate and tax amount paid by employers and received by the OASDI trust funds. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.
- Upper limit on earnings subject to HI taxes was repealed by the Omnibus Budget Reconciliation Act (OBRA) of 1993.

CONTACT: Greg Diez (410) 965-0153 or Curt Pauzenga (410) 965-7210.

**Table 2.A5—Tax credits enacted in 1983**

Group	Tax payable under—	Percentage of earnings	Tax credit, effective with respect to—
Employee	Federal Insurance Contributions Act (FICA)	0.3	Remuneration paid in calendar year 1984
Self-employed	Self-Employment Contributions Act (SECA)	2.7	Self-employment income for taxable years beginning in 1984
		2.3	Self-employment income for taxable years beginning in 1985
		2.0	Self-employment income for taxable years beginning in 1986, 1987, 1988, and 1989

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

NOTES: During this period, scheduled taxes were credited to the Social Security trust funds, monies for tax credits were paid from the Treasury, and the reduced tax rates were paid by employees and the self-employed.

Tables 2.A3 and 2.A4 show the tax rate and tax amount paid by employers and received by the OASDI trust funds. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.

CONTACT: Greg Diez (410) 965-0153 or Curt Pauzenga (410) 965-7210.

**Table 2.A6—Appropriations from general revenues and interfund borrowing provisions, by type of transaction and year enacted**

Year enacted	Provision
<b>Appropriations from general revenues</b>	
1935	Annual appropriations to the old-age reserve account to provide payments; direct appropriation to pay for administrative expenses.
1939	Trust fund created from which benefits and administrative expenses were to be paid.
1944	General authorization to finance benefits and payments.
1947	For cost of gratuitous military service wage credits.
1950	General authorization repealed.
1951	Railroad interchange provisions enacted.
1956	For cost of gratuitous military service wage credits.
1966	For cost of transitional uninsured monthly benefits for those aged 72 and older with fewer than 3 quarters of coverage.
1972	For cost of gratuitous wage credits for Japanese-American internees.
1983	A lump-sum payment to the OASDI trust funds equal to (1) the present value of the estimated additional benefits arising from the gratuitous military service wage credits for service before 1957 and (2) the amount of the combined employer-employee OASDI taxes on the gratuitous wage credits for service after 1956 and before 1984 but less any amounts previously transferred. After 1983, the trust funds will be reimbursed on a current basis for employer-employee taxes on such wage credits for service after 1983.  A lump-sum payment to the OASDI trust funds representing the amount of uncashed benefit checks (including interest) issued in the past. In the future, the trust funds will be credited on a regular basis. All transfers made for uncashed benefit checks will be subject to the annual appropriation process.  Transfers in each year from the Treasury Department to the OASDI trust funds of amounts equal to income tax receipts attributable to inclusion of Social Security benefits in taxable income.  For tax credits for part of the 1984 employment FICA tax and part of the tax on self-employment income under SECA for 1984–1989, see Table 2.A5.
1993	Transfers in each year from the Treasury Department to the HI trust fund of amounts equal to income tax receipts attributable to the increased portions of Social Security benefits included in taxable income under the 1993 Act.
<b>Interfund borrowing</b>	
1981	Interfund borrowing permitted among OASI, DI, and HI trust funds as needed until December 31, 1982. For all or part of any loan to be repaid, the managing trustee determines if assets of borrowing trust fund(s) are sufficient for that purpose. Interest with respect to any outstanding loan balance at a rate equal to the rate earned by lending trust fund is transferred from time to time.
1983	Interfund borrowing reauthorized among OASI, DI, and HI trust funds for calendar years 1983–1987, with provisions for scheduled repayment, no later than December 31, 1989, of principal and interest (including amounts borrowed in 1982). No borrowing permitted from any fund that has been reduced to specified levels.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

CONTACT: Greg Diez (410) 965-0153 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Coverage, Financing, and Insured Status

**Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted**

Year enacted	Provision																																																						
	<b>Quarter of coverage</b>																																																						
1939	Calendar quarter in which \$50 of wages is earned. Four quarters of coverage (QC) are credited for covered earnings equal to maximum limitation for the year.																																																						
1946	Calendar quarter in which \$50 of wages is paid.																																																						
1950	Calendar quarter credited with \$100 of self-employment income (reported annually).																																																						
1954	Calendar quarter credited with \$100 of agricultural wages (reported annually).																																																						
1977	Calendar quarters of coverage (up to 4) for each \$250 of annual earnings, effective January 1, 1978 ( <i>effective on January 1 of each year, dollar amount subject to automatic increase</i> ):																																																						
	<table border="0"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: left;">Amount (dollars)</th> </tr> </thead> <tbody> <tr><td>1979</td><td>260</td></tr> <tr><td>1980</td><td>290</td></tr> <tr><td>1981</td><td>310</td></tr> <tr><td>1982</td><td>340</td></tr> <tr><td>1983</td><td>370</td></tr> <tr><td>1984</td><td>390</td></tr> <tr><td>1985</td><td>410</td></tr> <tr><td>1986</td><td>440</td></tr> <tr><td>1987</td><td>460</td></tr> <tr><td>1988</td><td>470</td></tr> <tr><td>1989</td><td>500</td></tr> <tr><td>1990</td><td>520</td></tr> <tr><td>1991</td><td>540</td></tr> <tr><td>1992</td><td>570</td></tr> <tr><td>1993</td><td>590</td></tr> <tr><td>1994</td><td>620</td></tr> <tr><td>1995</td><td>630</td></tr> <tr><td>1996</td><td>640</td></tr> <tr><td>1997</td><td>670</td></tr> <tr><td>1998</td><td>700</td></tr> <tr><td>1999</td><td>740</td></tr> <tr><td>2000</td><td>780</td></tr> <tr><td>2001</td><td>830</td></tr> <tr><td>2002</td><td>870</td></tr> <tr><td>2003</td><td>890</td></tr> <tr><td>2004</td><td>900</td></tr> </tbody> </table>	Year	Amount (dollars)	1979	260	1980	290	1981	310	1982	340	1983	370	1984	390	1985	410	1986	440	1987	460	1988	470	1989	500	1990	520	1991	540	1992	570	1993	590	1994	620	1995	630	1996	640	1997	670	1998	700	1999	740	2000	780	2001	830	2002	870	2003	890	2004	900
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2002	870																																																						
2003	890																																																						
2004	900																																																						
	<b>Disability definition</b>																																																						
1954	Inability to engage in substantial gainful activity because of any medically determinable permanent physical or mental impairment.																																																						
1965	Disability lasting at least 12 months. For blind persons aged 55–64, inability to engage in usual occupation.																																																						
1967	Disability that precludes engagement in any substantial gainful work existing in the national economy. For surviving spouse, disability precludes any gainful activity.																																																						
1990	More restrictive definition for surviving spouse eliminated.																																																						
	<b>Period of disability</b>																																																						
1954	Continuous period of at least 6 months as defined above or of blindness.																																																						
1972	At least 5 months of disability.																																																						

(Continued)

## 2.A OASDI: Coverage, Financing, and Insured Status

**Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted—Continued**

Year enacted	Provision
<b>Fully insured</b>	
1935	Cumulative wages of \$2,000 and employment in each of 5 years after 1936 and before attainment of age 65.
1939	QC equal to one-half the quarters elapsed after 1936 (or quarter in which age 21 attained) and before quarter of death or attainment of age 65. Minimum 6 QC, maximum 40 QC.
1950	Elapsed period measured after 1950 (QC earned at any time are used).
1954	Period of disability excluded from elapsed period. Alternatively, QC earned in all quarters after 1954 and before quarter in which age 65 attained (minimum 6 QC).
1956	Elapsed period measured to age 62 for women. Alternatively, QC earned in all except 4 quarters after 1954 and before quarter in which age 65 attained (62 for women).
1960	QC reduced to one-third the elapsed quarters.
1961	QC equal to years elapsed after 1950 (or year age 21 attained) and before year of death or age 65 (62 for women).
1972	Elapsed period for men reaching age 62 after 1972, measured to age 62 or to 1975, if later.
1983	Any person aged 55 or older on January 1, 1984, and employed by a nonprofit organization to whose employees coverage is extended solely by reason of the new compulsory coverage provision will be deemed fully insured upon subsequently acquiring 6 QC if aged 60 or older on January 1, 1984; 8 QC if aged 59; 12 QC if aged 58; 16 QC if aged 57; and 20 QC if aged 55 or 56.
<b>Currently insured</b>	
1939	6 QC earned in 12 quarters before quarter of death.
1946	6 QC earned in preceding 13 quarters, including quarter of death.
1950	Including quarter of retirement added.
1954	Including quarter of disablement added.
<b>Disability insured</b>	
1954	20 QC earned in last 40 quarters, including quarter of disablement, and currently insured.
1956	Fully insured requirement added.
1958	Currently insured requirement eliminated.
1960	Alternatively, 20 QC earned before quarter of disablement (not necessarily in last 40 quarters) but QC earned in all quarters after 1950, with minimum of 6 QC.
1965	Alternatively, for blind under age 31, QC earned in one-half the quarters elapsed after age 21, with minimum of 6 QC. For blind under age 24, 6 QC earned in preceding 12 quarters.
1967	For all disabled under age 31, same alternative.
1972	For blind, requirement for recent QC eliminated.
1983	For those who become disabled again at age 31 or older and who were previously disabled before age 31, same alternative as that for those under age 31.
<b>Transitionally insured</b>	
1965	Same as fully insured, but minimum reduced to 3 QC.
<b>Requirement for special age-72 monthly benefit</b>	
1966	3 QC for each year elapsed after 1966 and before attainment of age 72. (No QC if aged 72 before 1968.)

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A8—Factors for indexing earnings, 1951–2004**

Year	Annual maximum taxable earnings (dollars)	Average annual wage <sup>a</sup> (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in <sup>b</sup> —						
			1991	1992	1993	1994	1995	1996	1997
1951	3,600	2,799.16	7.1805649	7.5122465	7.7921948	8.1936795	8.2641471	8.4859494	8.8260978
1952	3,600	2,973.32	6.7599687	7.0722223	7.3357728	7.7137409	7.7800809	7.9888912	8.3091157
1953	3,600	3,139.44	6.4022724	6.6980035	6.9476085	7.3055768	7.3684065	7.5661679	7.8694481
1954	3,600	3,155.64	6.3694053	6.6636182	6.9119418	7.2680724	7.3305795	7.5273257	7.8290489
1955	4,200	3,301.44	6.0881161	6.3693358	6.6066928	6.9470958	7.0068425	7.1948998	7.4832982
1956	4,200	3,532.36	5.6901194	5.9529550	6.1747953	6.4929452	6.5487861	6.7245496	6.9940946
1957	4,200	3,641.72	5.5192464	5.7741891	5.9893677	6.2979636	6.3521276	6.5226129	6.7840636
1958	4,200	3,673.80	5.4710518	5.7237683	5.9370679	6.2429691	6.2966601	6.4656568	6.7248244
1959	4,800	3,855.80	5.2128093	5.4535972	5.6568287	5.9482909	5.9994476	6.1604673	6.4074018
1960	4,800	4,007.12	5.0159591	5.2476542	5.4432111	5.7236669	5.7728918	5.9278310	6.1654405
1961	4,800	4,086.76	4.9182115	5.1453915	5.3371375	5.6121279	5.6603936	5.8123134	6.0452926
1962	4,800	4,291.40	4.6836813	4.9000280	5.0826304	5.3445076	5.3904716	5.5351470	5.7570164
1963	4,800	4,396.64	4.5715706	4.7827386	4.9609702	5.2165790	5.2614428	5.4026552	5.6192138
1964	4,800	4,576.32	4.3920770	4.5949540	4.7661877	5.0117605	5.0548629	5.1905308	5.3985866
1965	4,800	4,658.72	4.3143932	4.5136819	4.6818869	4.9231162	4.9654562	5.0987245	5.3031004
1966	6,600	4,938.36	4.0700860	4.2580897	4.4167699	4.6443394	4.6842818	4.8100037	5.0028066
1967	6,600	5,213.44	3.8553335	4.0334175	4.1837251	4.3992872	4.4371221	4.5562105	4.7388404
1968	7,800	5,571.76	3.6073969	3.7740283	3.9146697	4.1163690	4.1517707	4.2632005	4.4340855
1969	7,800	5,893.76	3.4103102	3.5678378	3.7007954	3.8914751	3.9249427	4.0302846	4.1918334
1970	7,800	6,186.24	3.2490738	3.3991536	3.5258251	3.7074895	3.7393748	3.8397363	3.9936472
1971	7,800	6,497.08	3.0936282	3.2365278	3.3571389	3.5301120	3.5604718	3.6560316	3.8025790
1972	9,000	7,133.80	2.8175096	2.9476548	3.0575009	3.2150355	3.2426855	3.3297163	3.4631837
1973	10,800	7,580.16	2.6515997	2.7740813	2.8774591	3.0257171	3.0517390	3.1336449	3.2592531
1974	13,200	8,030.76	2.5028204	2.6184296	2.7160070	2.8559464	2.8805082	2.9578184	3.0763788
1975	14,100	8,630.92	2.3287842	2.4363544	2.5271466	2.6573552	2.6802091	2.7521435	2.8624596
1976	15,300	9,226.48	2.1784635	2.2790902	2.3640218	2.4858256	2.5072043	2.5744954	2.6776907
1977	16,500	9,779.44	2.0552864	2.1502233	2.2303527	2.3452693	2.3654391	2.4289254	2.5262858
1978	17,700	10,556.03	1.9040823	1.9920349	2.0662692	2.1727316	2.1914176	2.2502333	2.3404310
1979	22,900	11,479.46	1.7509142	1.8317917	1.9000545	1.9979529	2.0151357	2.0692202	2.1521622
1980	25,900	12,513.46	1.6062344	1.6804289	1.7430511	1.8328600	1.8486230	1.8982384	1.9743268
1981	29,700	13,773.10	1.4593338	1.5267427	1.5836377	1.6652330	1.6795543	1.7246321	1.7937618
1982	32,400	14,531.34	1.3831863	1.4470778	1.5010040	1.5783417	1.5919158	1.6346414	1.7001639
1983	35,700	15,239.24	1.3189339	1.3798575	1.4312787	1.5050239	1.5179674	1.5587083	1.6211871
1984	37,800	16,135.07	1.2457058	1.3032469	1.3518132	1.4214639	1.4336889	1.4721678	1.5311777
1985	39,600	16,822.51	1.1948009	1.2499906	1.2965723	1.3633768	1.3751022	1.4120087	1.4686072
1986	42,000	17,321.82	1.1603602	1.2139590	1.2591979	1.3240768	1.3354642	1.3713068	1.4262739
1987	43,800	18,426.51	1.0907953	1.1411808	1.1837076	1.2446969	1.2554016	1.2890954	1.3407672
1988	45,000	19,334.04	1.0395939	1.0876144	1.1281450	1.1862715	1.1964737	1.2285860	1.2778323
1989	48,000	20,099.55	1.0000000	1.0461916	1.0851785	1.1410912	1.1509049	1.1817941	1.2291648
1990	51,300	21,027.98	1.0000000	1.0000000	1.0372656	1.0907096	1.1000900	1.1296154	1.1748946
1991	53,400	21,811.60	1.0000000	1.0000000	1.0000000	1.0515240	1.0605673	1.0890320	1.1326844
1992	55,500	22,935.42	1.0000000	1.0000000	1.0000000	1.0000000	1.0086002	1.0356702	1.0771837
1993	57,600	23,132.67	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0268391	1.0679986
1994	60,600	23,753.53	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0400837
1995	61,200	24,705.66	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1996	62,700	25,913.90	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1997	65,400	27,426.00	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1998	68,400	28,861.44	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1999	72,600	30,469.84	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2000	76,200	32,154.82	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2001	80,400	32,921.92	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2002	84,900	33,252.09	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2003	87,000	...	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2004	87,900	...	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

(Continued)



2.A OASDI: Benefit Computation and Automatic Adjustments

Table 2.A8—Factors for indexing earnings, 1951–2004—Continued

Year	Annual maximum taxable earnings (dollars)	Average annual wage <sup>a</sup> (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in <sup>b</sup> —						
			1998	1999	2000	2001	2002	2003	2004
1951	3,600	2,799.16	9.2577416	9.7979394	10.3107504	10.8853513	11.4873105	11.7613570	11.8793102
1952	3,600	2,973.32	8.7154763	9.2240324	9.7068059	10.2477500	10.8144498	11.0724443	11.1834885
1953	3,600	3,139.44	8.2543065	8.7359529	9.1931809	9.7055016	10.2422152	10.4865581	10.5917265
1954	3,600	3,155.64	8.2119317	8.6911054	9.1459862	9.6556768	10.1896351	10.4327236	10.5373522
1955	4,200	3,301.44	7.8492718	8.3072841	8.7420762	9.2292575	9.7396348	9.9719880	10.0719959
1956	4,200	3,532.36	7.3361435	7.7642143	8.1705828	8.6259158	9.1029284	9.3200919	9.4135620
1957	4,200	3,641.72	7.1158409	7.5310568	7.9252221	8.3668816	8.8295695	9.0402118	9.1308750
1958	4,200	3,673.80	7.0537046	7.4652948	7.8560183	8.2938211	8.7524688	8.9612717	9.0511432
1959	4,800	3,855.80	6.7207583	7.1129208	7.4852015	7.9023393	8.3393381	8.5382852	8.6239146
1960	4,800	4,007.12	6.4669638	6.8443171	7.2025395	7.6039250	8.0244215	8.2158558	8.2982516
1961	4,800	4,086.76	6.3409400	6.7109397	7.0621813	7.4557449	7.8680471	8.0557508	8.1365409
1962	4,800	4,291.40	6.0385655	6.3909214	6.7254136	7.1002097	7.4928508	7.6716037	7.7485413
1963	4,800	4,396.64	5.8940236	6.2379453	6.5644310	6.9302558	7.3134985	7.4879726	7.5630686
1964	4,800	4,576.32	5.6626066	5.9930250	6.3066918	6.6581533	7.0263487	7.1939724	7.2661199
1965	4,800	4,658.72	5.5624506	5.8870248	6.1951437	6.5403888	6.9020718	7.0667308	7.1376022
1966	6,600	4,938.36	5.2474708	5.5536656	5.8443370	6.1700322	6.5112345	6.6665695	6.7334277
1967	6,600	5,213.44	4.9705952	5.2606341	5.5359686	5.8444789	6.1676782	6.3148171	6.3781476
1968	7,800	5,571.76	4.6509361	4.9223226	5.1799503	5.4686203	5.7710346	5.9087111	5.9679688
1969	7,800	5,893.76	4.3968367	4.6533961	4.8969486	5.1698474	5.4557396	5.5858942	5.6419145
1970	7,800	6,186.24	4.1889581	4.4333876	4.6654252	4.9254216	5.1977970	5.3217981	5.3751697
1971	7,800	6,497.08	3.9885456	4.2212809	4.4422171	4.6897745	4.9491187	5.0671871	5.1180053
1972	9,000	7,133.80	3.6325521	3.8445148	4.0457316	4.2711935	4.5073902	4.6149205	4.6612030
1973	10,800	7,580.16	3.4186482	3.6181294	3.8074975	4.0196830	4.2419711	4.3431695	4.3867267
1974	13,200	8,030.76	3.2268303	3.4151189	3.5938616	3.7941415	4.0039573	4.0994775	4.1405907
1975	14,100	8,630.92	3.0024493	3.1776450	3.3439587	3.5303119	3.7255379	3.8144161	3.8526704
1976	15,300	9,226.48	2.8086443	2.9725312	3.1281095	3.3024339	3.4850582	3.5681994	3.6039844
1977	16,500	9,779.44	2.6498348	2.8044551	2.9512365	3.1157040	3.2880022	3.3664423	3.4002039
1978	17,700	10,556.03	2.4548907	2.5981359	2.7341188	2.8864867	3.0461092	3.1187786	3.1500564
1979	22,900	11,479.46	2.2574145	2.3891368	2.5141810	2.6542921	2.8010743	2.8678980	2.8966598
1980	25,900	12,513.46	2.0708821	2.1917200	2.3064316	2.4349652	2.5696186	2.6309206	2.6573058
1981	29,700	13,773.10	1.8814864	1.9912728	2.0954934	2.2122717	2.3346102	2.3903057	2.4142778
1982	32,400	14,531.34	1.7833111	1.8873690	1.9861513	2.0968362	2.2127911	2.2655805	2.2883017
1983	35,700	15,239.24	1.7004719	1.7996960	1.8938897	1.9994330	2.1100015	2.1603387	2.1820045
1984	37,800	16,135.07	1.6060606	1.6997757	1.7887397	1.8884232	1.9928528	2.0403952	2.0608581
1985	39,600	16,822.51	1.5404301	1.6303156	1.7156441	1.8112541	1.9114163	1.9570159	1.9766426
1986	42,000	17,321.82	1.4960264	1.5833209	1.6661898	1.7590438	1.8563188	1.9006040	1.9196649
1987	43,800	18,426.51	1.4063379	1.4883991	1.5662999	1.6535871	1.7450304	1.7866606	1.8045788
1988	45,000	19,334.04	1.3403251	1.4185344	1.4927785	1.5759686	1.6631196	1.7027957	1.7198728
1989	48,000	20,099.55	1.2892776	1.3645082	1.4359247	1.5159464	1.5997781	1.6379431	1.6543699
1990	51,300	21,027.98	1.2323533	1.3042622	1.3725256	1.4490141	1.5291445	1.5656245	1.5813259
1991	53,400	21,811.60	1.1880788	1.2574043	1.3232152	1.3969557	1.4742073	1.5093767	1.5245140
1992	55,500	22,935.42	1.1298638	1.1957924	1.2583785	1.3285059	1.4019721	1.4354182	1.4498139
1993	57,600	23,132.67	1.1202295	1.1855960	1.2476485	1.3171778	1.3900177	1.4231786	1.4374514
1994	60,600	23,753.53	1.0909494	1.1546073	1.2150379	1.2827500	1.3536860	1.3859801	1.3998799
1995	61,200	24,705.66	1.0489054	1.1101100	1.1682117	1.2333141	1.3015163	1.3325659	1.3459300
1996	62,700	25,913.90	1.0000000	1.0583509	1.1137436	1.1758107	1.2408329	1.2704348	1.2831758
1997	65,400	27,426.00	1.0000000	1.0000000	1.0523387	1.1109837	1.1724211	1.2003909	1.2124294
1998	68,400	28,861.44	1.0000000	1.0000000	1.0000000	1.0557283	1.1141100	1.1406888	1.1521286
1999	72,600	30,469.84	1.0000000	1.0000000	1.0000000	1.0000000	1.0552999	1.0804756	1.0913116

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A8—Factors for indexing earnings, 1951–2004—Continued**

Year	Annual maximum taxable earnings (dollars)	Average annual wage <sup>a</sup> (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in <sup>b</sup> —						
			1998	1999	2000	2001	2002	2003	2004
2000	76,200	32,154.82	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0238565	1.0341246
2001	80,400	32,921.92	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0100289
2002	84,900	33,252.09	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2003	87,000	...	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2004	87,900	...	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not available.

- a. National average wage levels. For years before 1978, average wages were determined from wages earned during the first quarter of the year and reported to the Social Security Administration (SSA) for Social Security tax purposes. These wages were then multiplied by 4 to obtain the average wage for the year. For 1973–1977, from data collected on all taxable wages reported to SSA; for 1957–1972, based on 1 percent statistical sample; for 1951–1956, based on 1/10 of 1 percent statistical sample. For 1978–1984, from wage data collected by the Internal Revenue Service during processing of annual tax returns. For years after 1984, from W-2 data processed by SSA. For years after 1977, the average wage amounts have been adjusted to be consistent with the pre-1978 series.
- b. The indexing factor for a given year represents the ratio of the average annual wage for the second year before the year of first eligibility to the average annual wage for the year to be indexed. Multiplying a worker's covered earnings, up to the maximum taxable amounts for various years after 1951, by the indicated factors gives the indexed earnings. Earnings in the year before the year of first eligibility, and any earnings thereafter, are not indexed. The actual taxable earnings for those years are considered in calculating the average indexed monthly earnings (AIME).

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2004 (in dollars)**

Year	Annual maximum taxable earnings	Average annual wage <sup>a</sup>	Annual maximum indexed earnings for workers who were first eligible (attained age 62, became disabled, or died) in <sup>b</sup> —							
			1997	1998	1999	2000	2001	2002	2003	2004
1951	3,600	2,799.16	31,773.95	33,327.87	35,272.58	37,118.70	39,187.26	41,354.32	42,340.89	42,765.52
1952	3,600	2,973.32	29,912.82	31,375.71	33,206.52	34,944.50	36,891.90	38,932.02	39,860.80	40,260.56
1953	3,600	3,139.44	28,330.01	29,715.50	31,449.43	33,095.45	34,939.81	36,871.97	37,751.61	38,130.22
1954	3,600	3,155.64	28,184.58	29,562.95	31,287.98	32,925.55	34,760.44	36,682.69	37,557.81	37,934.47
1955	4,200	3,301.44	31,429.85	32,966.94	34,890.59	36,716.72	38,762.88	40,906.47	41,882.35	42,302.38
1956	4,200	3,532.36	29,375.20	30,811.80	32,609.70	34,316.45	36,228.85	38,232.30	39,144.39	39,536.96
1957	4,200	3,641.72	28,493.07	29,886.53	31,630.44	33,285.93	35,140.90	37,084.19	37,968.89	38,349.67
1958	4,200	3,673.80	28,244.26	29,625.56	31,354.24	32,995.28	34,834.05	36,760.37	37,637.34	38,014.80
1959	4,800	3,855.80	30,755.53	32,259.64	34,142.02	35,928.97	37,931.23	40,028.82	40,983.77	41,394.79
1960	4,800	4,007.12	29,594.11	31,041.43	32,852.72	34,572.19	36,498.84	38,517.22	39,436.11	39,831.61
1961	4,800	4,086.76	29,017.40	30,436.51	32,212.51	33,898.47	35,787.58	37,766.63	38,667.60	39,055.40
1962	4,800	4,291.40	27,633.68	28,985.11	30,676.42	32,281.99	34,081.01	35,965.68	36,823.70	37,193.00
1963	4,800	4,396.64	26,972.23	28,291.31	29,942.14	31,509.27	33,265.23	35,104.79	36,942.27	36,302.73
1964	4,800	4,576.32	25,913.22	27,180.51	28,766.52	30,272.12	31,959.14	33,726.47	34,531.07	34,877.38
1965	4,800	4,658.72	25,454.88	26,699.76	28,257.72	29,736.69	31,393.87	33,129.94	33,920.31	34,260.49
1966	6,600	4,938.36	33,018.52	34,633.31	36,654.19	38,572.62	40,722.21	42,974.15	43,999.36	44,440.62
1967	6,600	5,213.44	31,276.35	32,805.93	34,720.18	36,537.39	38,573.56	40,706.68	41,677.79	42,095.77
1968	7,800	5,571.76	34,585.87	36,277.30	38,394.12	40,403.61	42,655.24	45,014.07	46,087.95	46,550.16
1969	7,800	5,893.76	32,696.30	34,295.33	36,296.49	38,196.20	40,324.81	42,554.77	43,569.98	44,006.93
1970	7,800	6,186.24	31,150.45	32,673.87	34,580.42	36,390.32	38,418.29	40,542.82	41,510.02	41,926.32
1971	7,800	6,497.08	29,660.12	31,110.66	32,925.99	34,649.29	36,580.24	38,603.13	39,524.06	39,920.44
1972	9,000	7,133.80	31,168.65	32,692.97	34,600.63	36,411.58	38,440.74	40,566.51	41,534.28	41,950.83
1973	10,800	7,580.16	35,199.93	36,921.40	39,075.80	41,120.97	43,412.58	45,813.29	46,906.23	47,376.65
1974	13,200	8,030.76	40,608.20	42,594.16	45,079.57	47,438.97	50,082.67	52,852.24	54,113.10	54,655.80
1975	14,100	8,630.92	40,360.68	42,334.54	44,804.79	47,149.82	49,777.40	52,530.09	53,783.27	54,322.65
1976	15,300	9,226.48	40,968.67	42,972.26	45,479.73	47,860.08	50,527.24	53,321.39	54,593.45	55,140.96
1977	16,500	9,779.44	41,683.72	43,722.27	46,273.51	48,695.40	51,409.12	54,252.04	55,546.30	56,103.36
1978	17,700	10,556.03	41,425.63	43,451.57	45,987.00	48,393.90	51,090.81	53,916.13	55,202.38	55,756.00
1979	22,900	11,479.46	49,284.51	51,694.79	54,711.23	57,574.74	60,783.29	64,144.60	65,674.86	66,333.51
1980	25,900	12,513.46	51,135.07	53,635.85	56,765.55	59,736.58	63,065.60	66,553.12	68,140.84	68,824.22
1981	29,700	13,773.10	53,274.72	55,880.15	59,140.80	62,236.15	65,704.47	69,337.92	70,992.08	71,704.05
1982	32,400	14,531.34	55,085.31	57,779.28	61,150.75	64,351.30	67,937.49	71,694.43	73,404.81	74,140.98
1983	35,700	15,239.24	57,876.38	60,706.85	64,249.15	67,611.86	71,379.76	75,327.06	77,124.09	77,897.56
1984	37,800	16,135.07	57,878.52	60,709.09	64,251.52	67,614.36	71,382.40	75,329.84	77,126.94	77,900.44
1985	39,600	16,822.51	58,156.85	61,001.03	64,560.50	67,939.51	71,725.66	75,692.09	77,497.83	78,275.05
1986	42,000	17,321.82	59,903.50	62,833.11	66,499.48	69,979.97	73,879.84	77,965.39	79,825.37	80,625.93
1987	43,800	18,426.51	58,725.60	61,597.60	65,191.88	68,603.93	72,427.12	76,432.33	78,255.74	79,040.55
1988	45,000	19,334.04	57,502.45	60,314.63	63,834.05	67,175.03	70,918.59	74,840.38	76,625.81	77,394.28
1989	48,000	20,099.55	58,999.91	61,885.33	65,496.39	68,924.38	72,765.43	76,789.35	78,621.27	79,409.75
1990	51,300	21,027.98	60,272.09	63,219.72	66,908.65	70,410.56	74,334.42	78,445.11	80,316.54	81,122.02
1991	53,400	21,811.60	60,485.35	63,443.41	67,145.39	70,659.69	74,597.44	78,722.67	80,600.71	81,409.05
1992	55,500	22,935.42	59,783.69	62,707.44	66,366.48	69,840.01	73,732.08	77,809.45	79,665.71	80,464.67
1993	57,600	23,132.67	61,516.72	64,525.22	68,290.33	71,864.55	75,869.44	80,065.02	81,975.09	82,797.20
1994	60,600	23,753.53	63,029.07	66,111.54	69,969.20	73,631.30	77,734.65	82,033.37	83,990.39	84,832.72
1995	61,200	24,705.66	61,200.00	64,193.01	67,938.73	71,494.55	75,478.83	79,652.80	81,553.03	82,370.92
1996	62,700	25,913.90	62,700.00	62,700.00	66,358.60	69,831.72	73,723.33	77,800.22	79,656.26	80,455.12
1997	65,400	27,426.00	65,400.00	65,400.00	65,400.00	68,822.95	72,658.34	76,676.34	78,505.56	79,292.89
1998	68,400	28,861.44	68,400.00	68,400.00	68,400.00	68,400.00	72,211.82	76,205.13	78,023.11	78,805.60
1999	72,600	30,469.84	72,600.00	72,600.00	72,600.00	72,600.00	72,600.00	76,614.77	78,442.53	79,229.22

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2004 (in dollars)—Continued**

Year	Annual maximum taxable earnings	Average annual wage <sup>a</sup>	Annual maximum indexed earnings for workers who were first eligible (attained age 62, became disabled, or died) in <sup>b</sup> —								
			1997	1998	1999	2000	2001	2002	2003	2004	
2000	76,200	32,154.82	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	78,017.86	78,800.29
2001	80,400	32,921.92	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	81,206.32
2002	84,900	33,252.09	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00
2003	87,000	...	87,000.00	87,000.00	87,000.00	87,000.00	87,000.00	87,000.00	87,000.00	87,000.00	87,000.00
2004	87,900	...	87,900.00	87,900.00	87,900.00	87,900.00	87,900.00	87,900.00	87,900.00	87,900.00	87,900.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not available.

- a. National average wage levels. For years before 1978, average wages were determined from wages earned during the first quarter of the year and reported to the Social Security Administration (SSA) for Social Security tax purposes. These wages were then multiplied by 4 to obtain the average wage for the year. For 1973–1977, from data collected on all taxable wages reported to SSA; for 1957–1972, based on 1 percent statistical sample; for 1951–1956, based on 1/10 of 1 percent statistical sample. For 1978–1984, from wage data collected by the Internal Revenue Service during processing of annual tax returns. For years after 1984, from W-2 data processed by SSA. For years after 1977, the average wage amounts have been adjusted to be consistent with the pre-1978 series.
- b. A worker's earnings for each year after 1950 and through the second year before the year of first eligibility are indexed by multiplying covered earnings, up to the maximum taxable amounts, by specified indexing factors (see Table 2.A8). The indexing factor for a given year represents the ratio of the average annual wage for the second year before the year of first eligibility to the average annual wage for the year to be indexed. For example, if the year of first eligibility is 1999, the indexing factor for 1982 is \$27,426.00/14,531.34, or 1.8873690. Multiplication of maximum taxable earnings of \$32,400 for 1982 by this factor gives maximum indexed earnings of \$61,150.75 for 1982.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A10—Average monthly wage and average indexed monthly earnings provisions, by year enacted**

Year enacted	Provision
<b>Average monthly wage (AMW)</b>	
1939	Computed using creditable earnings after 1936 and before year of death or retirement, divided by months after 1936 and before quarter of death or retirement, excluding months before age 22 in quarters not covered.
1950	Alternatively, computed using creditable earnings after 1950 (or year aged 21, if later) and before year of death, year of retirement, or subsequent year (or year age 65 attained if then insured), divided by number of months in those years.
1954	Earnings and months in 4 years may be excluded in all cases; 5 years if worker has 20 quarters of coverage. Period of disability may be excluded.
1956	Earnings and months in 5 years may be excluded in all cases. Computation period may end at age 62 for women then insured.
1960	Earnings may be used for any year after 1950 and before year of retirement but including year of death, with the number of years equal to the years elapsed after 1955 (or year age 26 attained) and before year of death or age 65 attained (62 for women). Same method may be used for earnings after 1936 and years elapsed after 1941.
1972	Number of years for men reaching age 62 after 1972, measured to age 62 or to 1975, if later.
1977	For workers who attain age 62, become disabled, or die after 1978, excludes earnings in year of attainment of age 62 and later, computed using creditable earnings after 1936. For workers who attain age 62 after 1978 and before 1984, excludes earnings in year of attainment of age 62 and later, computed using creditable earnings after 1950.
<b>Average indexed monthly earnings (AIME)</b>	
1977	For workers who attain age 62, become disabled, or die after 1978, AIME is computed by using indexed earnings after 1950 for the same computation period applicable in calculating the AMW. Indexed earnings for a given year equal actual creditable earnings multiplied by the national average wage for the second year before worker attains age 62, becomes disabled, or dies, divided by the national average wage for the given year, except that for years after the second year before the worker attains age 62, becomes disabled, or dies, indexed earnings equal actual creditable earnings.
1980	For disabled workers, the number of years of earnings used equals the number of years elapsed after 1950 (or year age 21 attained, if later) and before year of disability, minus dropout years equal to one-fifth of the number of elapsed years rounded to the next lower integer (to a maximum of 5 dropout years). However, the number of years of earnings used is at least 2. <i>Effective for initial entitlement after June 1980.</i>  Disabled workers who receive less than 3 dropout years under the one-fifth rule may be credited with additional dropout years based on child care, up to a total of 3 dropout years. (To receive this credit, a worker must have had no earnings in that year and have been living with a child under age 3.) However, the number of years of earnings used is at least 2. <i>Effective for July 1981.</i>
1983	For workers who die after 1978 but before attaining age 62, indexed earnings for a given year equal actual creditable earnings, multiplied by the national average wage for the earlier of (1) the year in which the worker reached or would have reached age 60 or (2) the second year before the survivor becomes eligible for aged or disabled widow(er) benefits, and then divided by the national average wage for the given year. This computation method applies only if it results in a higher benefit. <i>Effective for surviving spouses newly eligible after 1984.</i>

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A11—Formulas for computing PIA from AIME, cost-of-living adjustments, and minimum PIA for workers who were first eligible in 1979 or later, by year of first eligibility**

Eligibility year	Calculation of PIA (based on percentage of AIME) <sup>a</sup> (dollars)			First applicable cost-of-living adjustment		Minimum PIA based on indexed earnings (dollars)
	90 percent of the first	Plus 32 percent of the next	Plus 15 percent of the amount above	Effective date	Percentage increase	
<b>Enacted in 1977<sup>b</sup></b>						
1979	180	905	1,085	June 1979	9.9	<sup>c</sup> 122
1980	194	977	1,171	June 1980	14.3	<sup>c</sup> 122
<b>Enacted in 1981</b>						
1981	211	1,063	1,274	June 1981	11.2	<sup>c</sup> 122
1982	230	1,158	1,388	June 1982	7.4	<sup>d</sup>
<b>Enacted in 1983</b>						
1983	254	1,274	1,528	December 1983	3.5	<sup>d</sup>
1984	267	1,345	1,612	December 1984	3.5	<sup>d</sup>
1985	280	1,411	1,691	December 1985	3.1	<sup>d</sup>
1986	297	1,493	1,790	December 1986	1.3	<sup>d</sup>
1987	310	1,556	1,866	December 1987	4.2	<sup>d</sup>
1988	319	1,603	1,922	December 1988	4.0	<sup>d</sup>
1989	339	1,705	2,044	December 1989	4.7	<sup>d</sup>
1990	356	1,789	2,145	December 1990	5.4	<sup>d</sup>
1991	370	1,860	2,230	December 1991	3.7	<sup>d</sup>
1992	387	1,946	2,333	December 1992	3.0	<sup>d</sup>
1993	401	2,019	2,420	December 1993	2.6	<sup>d</sup>
1994	422	2,123	2,545	December 1994	2.8	<sup>d</sup>
1995	426	2,141	2,567	December 1995	2.6	<sup>d</sup>
1996	437	2,198	2,635	December 1996	2.9	<sup>d</sup>
1997	455	2,286	2,741	December 1997	2.1	<sup>d</sup>
1998	477	2,398	2,875	December 1998	1.3	<sup>d</sup>
1999	505	2,538	3,043	December 1999	<sup>e</sup> 2.5	<sup>d</sup>
2000	531	2,671	3,202	December 2000	3.5	<sup>d</sup>
2001	561	2,820	3,381	December 2001	2.6	<sup>d</sup>
2002	592	2,975	3,567	December 2002	1.4	<sup>d</sup>
2003	606	3,047	3,653	December 2003	2.1	<sup>d</sup>
2004	612	3,077	3,689	December 2004	...	<sup>d</sup>

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTES: Eligible workers are those who attained age 62, became disabled, or died in the given year.

AIME = average indexed monthly earnings; AMW = average monthly wage; PIA = primary insurance amount; ... = not available.

- For workers who attained age 62 in the 1979–1983 period, the PIA cannot be less than that derived from the PIA table in effect in December 1978 (approximated by the PIA formula in Table 2.A16) on the basis of provisions in effect before 1979 but excluding earnings after year aged 61 in computations of AMW and including any general benefit increase after year aged 61.
- The amendments in 1977 provided for annual automatic adjustments of bend points (AIME brackets) in benefit formula in proportion to increases in average wage level. As a result, separate formulas are applicable to workers who were first eligible in successive calendar years. The legislation also froze the minimum PIA at \$122.
- Not subject to automatic adjustments until earlier of year of attainment of age 65 or year of first receipt of benefits.
- In 1981, legislation eliminated the minimum PIA for workers who attain age 62 or die after 1981 (after 1991 for members of certain religious orders). In August 1981, legislation would have eliminated the minimum PIA effective March 1982 for workers who attained age 62 before November 1981 or who died (before attaining age 62) before March 1982; for all others, the minimum would have been eliminated effective November 1981. This legislation was superseded in December 1981 by legislation that restored the minimum PIA for workers who attained age 62 or died (before attaining age 62) before 1982.
- The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A11.1—Computation of PIA based on Windfall Elimination Provision (WEP), by year enacted**

Year effective	Provision																				
	<i>Enacted in 1983</i>																				
1986	Workers first eligible for pensions based on noncovered employment and disability or retired workers after December 31, 1985. <sup>a</sup> The benefit computation formula uses a reduced factor of the usual first AIME bend point.																				
	<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><i>Year eligible</i></th> <th style="text-align: left;"><i>Factor (percent)</i></th> </tr> </thead> <tbody> <tr><td>1986</td><td>80</td></tr> <tr><td>1987</td><td>70</td></tr> <tr><td>1988</td><td>60</td></tr> <tr><td>1989</td><td>50</td></tr> <tr><td>1990 and later</td><td>40</td></tr> </tbody> </table>	<i>Year eligible</i>	<i>Factor (percent)</i>	1986	80	1987	70	1988	60	1989	50	1990 and later	40								
<i>Year eligible</i>	<i>Factor (percent)</i>																				
1986	80																				
1987	70																				
1988	60																				
1989	50																				
1990 and later	40																				
	WEP is not applicable to persons who were federal employees or nonprofit employees on January 1, 1984, and who were covered by Social Security on that date with no Civil Service Retirement System coverage; to persons with Railroad Retirement pensions; or to workers with 30 years of substantial Social Security earnings. Workers with 26–29 years of coverage have less than full WEP applied. <sup>b</sup> For benefits payable before January 1989:																				
	<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><i>Years of coverage</i></th> <th style="text-align: left;"><i>Factor (percent)</i></th> </tr> </thead> <tbody> <tr><td>26</td><td>50</td></tr> <tr><td>27</td><td>60</td></tr> <tr><td>28</td><td>70</td></tr> <tr><td>29</td><td>80</td></tr> </tbody> </table>	<i>Years of coverage</i>	<i>Factor (percent)</i>	26	50	27	60	28	70	29	80										
<i>Years of coverage</i>	<i>Factor (percent)</i>																				
26	50																				
27	60																				
28	70																				
29	80																				
	<i>Enacted in 1988</i>																				
1989	5 percent added to factor for each year of coverage over 20.																				
	<table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><i>Years of coverage</i></th> <th style="text-align: left;"><i>Factor (percent)</i></th> </tr> </thead> <tbody> <tr><td>21</td><td>45</td></tr> <tr><td>22</td><td>50</td></tr> <tr><td>23</td><td>55</td></tr> <tr><td>24</td><td>60</td></tr> <tr><td>25</td><td>65</td></tr> <tr><td>26</td><td>70</td></tr> <tr><td>27</td><td>75</td></tr> <tr><td>28</td><td>80</td></tr> <tr><td>29</td><td>85</td></tr> </tbody> </table>	<i>Years of coverage</i>	<i>Factor (percent)</i>	21	45	22	50	23	55	24	60	25	65	26	70	27	75	28	80	29	85
<i>Years of coverage</i>	<i>Factor (percent)</i>																				
21	45																				
22	50																				
23	55																				
24	60																				
25	65																				
26	70																				
27	75																				
28	80																				
29	85																				

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A11.1—Computation of PIA based on Windfall Elimination Provision (WEP), by year enacted—Continued**

Year effective	Provision
	<i>Enacted in 1988 (cont.)</i>
1991	Earnings required for a year of substantial coverage (decoupled from the definition of a year of coverage for special minimum PIA). <sup>b</sup>
	<i>Earnings (dollars)</i>
	<i>Year</i>
	1991
	1992
	1993
	1994
	1995
	1996
	1997
	1998
	1999
	2000
	2001
	2002
	2003
	2004

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

- a. Reduction in PIA will not be greater than one-half of the periodic payment based on noncovered employment performed after 1956.
- b. See Table 2.A12. Before 1991, a year of substantial coverage for WEP was the same amount as for the minimum PIA (25 percent of the "old law" contribution and benefit base). For 1991 and following, a year of substantial coverage under WEP provisions remains 25 percent of the old law base, while the criterion for computing the special minimum PIA was changed to 15 percent of the base.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.



2.A OASDI: Benefit Computation and Automatic Adjustments

Table 2.A12—Special minimum PIA (formula applies to years of coverage), by year enacted

Year enacted	Number of years of coverage		PIA computation	
1972	For 1937–1950, the number (disregarding any remainder and not exceeding 14) obtained by dividing total creditable wages in 1937–1950 by \$900			<i>Maximum amount<sup>a</sup> for workers with 30 or more years of coverage (dollars)</i>
	After 1950, the number of years with creditable earnings equal to at least 25 percent of the effective annual maximum taxable earnings, that is:		<i>Amount<sup>a</sup> per year of coverage over 10 years (dollars)</i>	
	<i>Year</i>	<i>Amount (dollars)</i>	<i>Effective date</i>	
			January 1973	8.50 170.00
	1951–1954	900		
	1955–1958	1,050		
	1959–1965	1,200		
	1966–1967	1,650		
	1968–1971	1,950		
	1972	2,250		
	1973	2,700		
	1974	3,300		
	1975	3,525		
	1976	3,825		
	1977	4,125		
	1978	4,425		
1973	...			<i>Maximum amount<sup>a</sup> for workers with 30 or more years of coverage (dollars)</i>
			<i>Effective date</i>	
			March 1974	9.00 180.00
1977 <sup>b</sup>	After 1978, the number of years with creditable earnings equal to at least 25 percent of what the annual taxable maximum would have been if the statutory increases in the maximum under the 1977 amendments had not been enacted (the "old law" contribution and benefit base), that is:		<i>Effective date</i>	<i>Maximum amount<sup>a</sup> for workers with 30 or more years of coverage (dollars)</i>
	<i>Year</i>	<i>Amount (dollars)</i>		
			January 1979	11.50 230.00
	1979	4,725	June 1979	<sup>c</sup> 12.64 252.80
	1980	5,100	June 1980	<sup>c</sup> 14.45 289.00
	1981	5,500	June 1981	<sup>c</sup> 16.07 321.40
	1982	6,075	June 1982	<sup>c</sup> 17.26 345.10
	1983	6,675	December 1983	<sup>c</sup> 17.86 357.10
	1984	7,050	December 1984	<sup>c</sup> 18.49 369.50
	1985	7,425	December 1985	<sup>c</sup> 19.06 380.90
	1986	7,875	December 1986	<sup>c</sup> 19.31 385.80
	1987	8,175	December 1987	<sup>c</sup> 20.12 402.00
	1988	8,400	December 1988	<sup>c</sup> 20.92 418.00
	1989	8,925	December 1989	<sup>c</sup> 21.90 437.60
	1990	9,525	December 1990	<sup>c</sup> 23.08 461.20
			December 1991	<sup>c</sup> 23.93 478.20
			December 1992	<sup>c</sup> 24.65 492.50
			December 1993	<sup>c</sup> 25.29 505.30
			December 1994	<sup>c</sup> 26.00 519.40
			December 1995	<sup>c</sup> 26.68 532.90
			December 1996	<sup>c</sup> 27.45 548.30
			December 1997	<sup>c</sup> 28.03 559.80
			December 1998	<sup>c</sup> 28.39 567.00
			December 1999	<sup>c,d</sup> 29.10 <sup>d</sup> 581.10
			December 2000	<sup>c</sup> 30.12 601.40
			December 2001	<sup>c</sup> 30.90 617.00
			December 2002	<sup>c</sup> 31.33 625.60
			December 2003	<sup>c</sup> 31.99 638.70

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A12—Special minimum PIA (formula applies to years of coverage), by year enacted—Continued**

Year enacted	Number of years of coverage	PIA computation
1990	After 1990, the number of years with creditable earnings equal to at least 15 percent of what the annual taxable maximum would have been if the statutory increases in the maximum under the 1977 amendments had not been enacted (the "old law" contribution and benefit base), that is: <sup>e</sup>	...
	<i>Year</i>	<i>Amount (dollars)</i>
	1991	5,940
	1992	6,210
	1993	6,435
	1994	6,750
	1995	6,795
	1996	6,975
	1997	7,290
	1998	7,605
	1999	8,055
	2000	8,505
	2001	8,955
	2002	9,450
	2003	9,675
	2004	9,765

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTES: Alternative PIA applicable when it exceeds the regularly computed PIA. The usual rates of actuarial reduction apply for retirement before the full retirement age. No delayed retirement credits are applicable to the benefit derived from the special minimum PIA. However, the resulting retirement benefit will be raised if necessary to equal the benefit derived from the regularly computed PIA plus any delayed retirement credits.

... = not applicable.

- The amount effective for a given month applies, as of that month, to all workers from the date of entitlement to benefits.
- Provision for future automatic cost-of-living increases of amount per year of coverage (and maximum amount), beginning with the June 1979 increase.
- Factors were obtained by applying cost-of-living increases to initial 1979 factor of \$11.50 and rounding each one to nearest cent. An approximate PIA may be computed by multiplying factor in year of entitlement by the number of years of coverage in excess of 10 with a maximum of 20. Actual PIAs are published yearly in the *Federal Register*.
- The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.
- For 1991 and following, a year of substantial coverage under the Windfall Elimination Provision remains 25 percent of the old law base, while the criterion for the special minimum PIA was changed to 15 percent of the base.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A13—Formulas enacted in 1977 for computing maximum family benefit from PIA and cost-of-living adjustments for workers who were first eligible in 1979 or later, by year of first eligibility**

Eligibility year	Calculation of maximum family benefit (based on percentage of PIA) (dollars)				First applicable cost-of-living adjustment	
	150 percent of the first	Plus 272 percent of the next	Plus 134 percent of the next	Plus 175 percent of the amount above	Effective date	Percentage increase
1979	230	102	101	433	June 1979	9.9
1980	248	110	109	467	June 1980	14.3
1981	270	120	118	508	June 1981	11.2
1982	294	131	129	554	June 1982	7.4
1983	324	144	142	610	December 1983	3.5
1984	342	151	150	643	December 1984	3.5
1985	358	159	158	675	December 1985	3.1
1986	379	169	166	714	December 1986	1.3
1987	396	175	174	745	December 1987	4.2
1988	407	181	179	767	December 1988	4.0
1989	433	193	190	816	December 1989	4.7
1990	455	201	200	856	December 1990	5.4
1991	473	209	208	890	December 1991	3.7
1992	495	219	217	931	December 1992	3.0
1993	513	227	226	966	December 1993	2.6
1994	539	240	237	1,016	December 1994	2.8
1995	544	241	239	1,024	December 1995	2.6
1996	559	247	246	1,052	December 1996	2.9
1997	581	258	255	1,094	December 1997	2.1
1998	609	271	267	1,147	December 1998	1.3
1999	645	286	283	1,214	December 1999	<sup>a</sup> 2.5
2000	679	301	298	1,278	December 2000	3.5
2001	717	317	315	1,349	December 2001	2.6
2002	756	336	332	1,424	December 2002	1.4
2003	774	344	340	1,458	December 2003	2.1
2004	782	347	343	1,472	December 2004	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTES: The 1977 amendments provided for annual automatic adjustments of bend points (PIA brackets) in the maximum family benefit formula in proportion to increases in the average wage level. As a result, separate formulas are applicable to workers first eligible in successive calendar years.

Eligible workers are those who attained age 62 or died in the given year.

... = not available.

- a. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A14—Formulas for computing maximum family benefit and cost-of-living adjustments for workers first eligible for disability benefits in 1979 or later, by year of enactment**

Eligibility year	Formula
<i>Enacted in 1977<sup>a</sup></i>	
1979 <sup>b</sup>	150% of first \$230 of PIA + 272% of next \$102 of PIA + 134% of next \$101 of PIA + 175% of PIA over \$433 <sup>c</sup>
1980 <sup>b</sup>	150% of first \$248 of PIA + 272% of next \$110 of PIA + 134% of next \$109 of PIA + 175% of PIA over \$467 <sup>c</sup>
<i>Enacted in 1980<sup>d</sup></i>	
1979 or later	Smaller of (1) 85% of the AIME (or 100% of PIA, if larger) and (2) 150% of PIA <sup>e</sup>

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

- a. The 1977 amendments provided for annual automatic adjustments of bend points (PIA brackets) in maximum family benefit formula in proportion to increases in average wage level. As a result, separate formulas are applicable to workers first eligible in successive calendar years.
- b. Applicability of formula limited to workers with initial entitlement before July 1980, as a result of 1980 amendments.
- c. Calculated amount subject to cost-of-living adjustments beginning with the one effective for June of the year of first eligibility.
- d. Formula for computing maximum family benefit revised effective for workers with initial entitlement in or after July 1980. New formula remains unchanged for workers eligible in successive calendar years because it has no bend points requiring adjustments.
- e. Calculated amount subject to cost-of-living adjustments beginning with the one effective in year of first eligibility (or in 1981, if later).

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pautzenga (410) 965-7210.

2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A16—Formulas for computing primary insurance amount (PIA) from average monthly wage (AMW) based on earnings after 1950, and percentage increases in PIA**

AMW (dollars)	April 1952	September 1952	September 1954	January 1959	January 1965	February 1968	January 1970	January 1971	September 1972	June 1974
First 110	<sup>a</sup> 50.00	<sup>a</sup> 55.00	55.00	58.85	62.97	71.16	81.83	90.01	108.01	119.89
Next 290	<sup>b</sup> 15.00	<sup>b</sup> 15.00	<sup>c</sup> 20.00	21.40	22.90	25.88	29.76	32.74	39.29	43.61
Next 150	...	...	...	...	21.40	24.18	27.81	30.59	36.71	40.75
Next 100	...	...	...	...	...	28.43	32.69	35.96	43.15	47.90
Next 100	...	...	...	...	...	...	...	20.00	24.00	26.64
Next 250	...	...	...	...	...	...	...	...	<sup>d</sup> 20.00	22.20
Next 175	...	...	...	...	...	...	...	...	...	<sup>e</sup> 20.00
Percentage increase in PIA	<sup>f</sup> 77.0	<sup>g</sup> 12.5	<sup>h</sup> 13.0	<sup>i</sup> 7.0	<sup>j</sup> 7.0	13.0	15.0	10.0	20.0	<sup>k</sup> 11.0

(Continued)

**Table 2.A16—Formulas for computing primary insurance amount (PIA) from average monthly wage (AMW) based on earnings after 1950, and percentage increases in PIA—Continued**

AMW (dollars)	June 1975	June 1976	June 1977	June 1978	June 1979	June 1980	June 1981	June 1982	December 1983	December 1984
First 110	129.48	137.77	145.90	155.38	170.76	195.18	217.04	233.10	241.26	249.70
Next 290	47.10	50.10	53.06	56.51	62.10	70.98	78.93	84.77	87.74	90.81
Next 150	44.01	46.82	49.58	52.81	58.04	66.34	73.77	79.23	82.00	84.87
Next 100	51.73	55.05	58.30	62.09	68.24	78.00	86.74	93.16	96.42	99.79
Next 100	28.77	30.61	32.42	34.53	37.95	43.38	48.24	51.81	53.62	55.50
Next 250	23.98	25.51	27.02	28.78	31.63	36.15	40.20	43.17	44.68	46.24
Next 175	21.60	22.98	24.34	25.92	28.49	32.56	36.21	38.89	40.25	41.66
Next 100	20.00	21.28	22.54	24.01	26.39	30.16	33.54	36.02	37.28	38.58
Next 100	...	20.00	21.18	22.56	24.79	28.33	31.50	33.83	35.01	36.24
Next 100	...	...	20.00	21.30	23.41	26.76	29.76	31.96	33.08	34.24
Next 435	...	...	...	20.00	21.98	25.12	27.93	30.00	31.05	32.14
Next 250	...	...	...	...	20.00	22.86	25.42	27.30	28.26	29.25
Next 315	...	...	...	...	...	20.00	22.24	23.89	24.73	25.60
Next 225	...	...	...	...	...	...	20.00	21.48	22.23	23.01
Next 275	...	...	...	...	...	...	...	20.00	20.70	21.42
Next 175	...	...	...	...	...	...	...	...	20.00	20.70
Next 150	...	...	...	...	...	...	...	...	...	20.00
Percentage increase in PIA	<sup>l</sup> 8.0	6.4	5.9	6.5	9.9	14.3	11.2	7.4	3.5	3.5

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A16—Formulas for computing primary insurance amount (PIA) from average monthly wage (AMW) based on earnings after 1950, and percentage increases in PIA—Continued**

AMW (dollars)	December 1985	December 1986	December 1987	December 1988	December 1989	December 1990	December 1991	December 1992	December 1993	December 1994
First 110	257.44	260.79	271.74	282.61	295.89	311.87	323.41	333.11	341.77	351.34
Next 290	93.62	94.84	98.82	102.77	107.60	113.42	117.62	121.15	124.30	127.78
Next 150	87.50	88.64	92.36	96.05	100.56	105.99	109.91	113.21	116.15	119.40
Next 100	102.88	104.22	108.60	112.94	118.25	124.64	129.25	133.13	136.59	140.41
Next 100	57.22	57.96	60.39	62.81	65.76	69.31	71.87	74.03	75.95	78.08
Next 250	47.67	48.29	50.32	52.33	54.79	57.75	59.89	61.69	63.29	65.06
Next 175	42.95	43.51	45.34	47.15	49.37	52.04	53.97	55.59	57.04	58.64
Next 100	39.78	40.30	41.99	43.67	45.72	48.19	49.97	51.47	52.81	54.29
Next 100	37.36	37.85	39.44	41.02	42.95	45.27	46.94	48.35	49.61	51.00
Next 100	35.30	35.76	37.26	38.75	40.57	42.76	44.34	45.67	46.86	48.17
Next 435	33.14	33.57	34.98	36.38	38.09	40.15	41.64	42.89	44.01	45.24
Next 250	30.16	30.55	31.83	33.10	34.66	36.53	37.88	39.02	40.03	41.15
Next 315	26.39	26.73	27.85	28.96	30.32	31.96	33.14	34.13	35.02	36.00
Next 225	23.72	24.03	25.04	26.04	27.26	28.73	29.79	30.68	31.48	32.36
Next 275	22.08	22.37	23.31	24.24	25.38	26.75	27.74	28.57	29.31	30.13
Next 175	21.34	21.62	22.53	23.43	24.53	25.85	26.81	27.61	28.33	29.12
Next 150	20.63	20.90	21.78	22.65	23.71	24.99	25.91	26.69	27.38	28.15
Next 200	20.00	20.26	21.11	21.95	22.98	24.22	25.12	25.87	26.54	27.28
Next 150	...	20.00	20.84	21.67	22.69	23.92	24.81	25.55	26.21	26.94
Next 100	...	...	20.00	20.80	21.78	22.96	23.81	24.52	25.16	25.86
Next 250	...	...	...	20.00	20.94	22.07	22.89	23.58	24.19	24.87
Next 275	...	...	...	...	20.00	21.08	21.86	22.52	23.11	23.76
Next 175	...	...	...	...	...	20.00	20.74	21.36	21.92	22.53
Next 175	...	...	...	...	...	...	20.00	20.60	21.14	21.73
Next 175	...	...	...	...	...	...	...	20.00	20.52	21.73
Next 250	...	...	...	...	...	...	...	...	20.00	21.09
Next 50	...	...	...	...	...	...	...	...	...	20.56
Percentage increase in PIA	3.1	1.3	4.2	4.0	4.7	5.4	3.7	3.0	2.6	2.8

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A16—Formulas for computing primary insurance amount (PIA) from average monthly wage (AMW) based on earnings after 1950, and percentage increases in PIA—Continued**

AMW (dollars)	December 1995	December 1996	December 1997	December 1998	December 1999	December 2000	December 2001	December 2002	December 2003
First 110	360.47	370.93	378.72	383.64	393.23	407.00	417.58	423.43	432.32
Next 290	131.10	134.90	137.73	139.52	143.01	148.02	151.87	153.99	157.23
Next 150	122.50	126.06	128.71	130.38	133.64	138.32	141.91	143.90	146.92
Next 100	144.06	148.24	151.35	153.32	157.15	162.65	166.88	169.22	172.77
Next 100	80.11	82.43	84.16	85.26	87.39	90.45	92.80	94.10	96.07
Next 250	66.75	68.69	70.13	71.04	72.82	75.37	77.33	78.41	80.06
Next 175	60.16	61.91	63.21	64.03	65.63	67.93	69.70	70.67	72.16
Next 100	55.70	57.32	58.52	59.28	60.77	62.89	64.53	65.43	66.81
Next 100	52.33	53.84	54.97	55.69	57.08	59.08	60.61	61.46	62.75
Next 100	49.42	50.86	51.93	52.60	53.92	55.81	57.26	58.06	59.28
Next 435	46.42	47.76	48.76	49.40	50.63	52.40	53.77	54.52	55.66
Next 250	42.22	43.44	44.35	44.93	46.05	47.66	48.90	49.59	50.63
Next 315	36.94	38.01	38.81	39.31	40.30	41.71	42.79	43.39	44.30
Next 225	33.20	34.16	34.88	35.33	36.21	37.48	38.46	38.99	39.81
Next 275	30.91	31.81	32.48	32.90	33.72	34.90	35.81	36.31	37.07
Next 175	29.88	30.74	31.39	31.79	32.59	33.73	34.61	35.09	35.83
Next 150	28.88	29.72	30.34	30.74	31.51	32.61	33.46	33.93	34.64
Next 200	27.99	28.80	29.40	29.79	30.53	31.60	32.42	32.88	33.57
Next 150	27.64	28.44	29.04	29.41	30.15	31.21	32.02	32.46	33.15
Next 100	26.53	27.30	27.87	28.24	28.94	29.95	30.73	31.16	31.82
Next 250	25.52	26.26	26.81	27.16	27.84	28.81	29.56	29.98	30.61
Next 275	24.38	25.08	25.61	25.94	26.59	27.52	28.23	28.63	29.23
Next 175	23.12	23.79	24.29	24.61	25.22	26.10	26.78	27.16	27.73
Next 175	22.29	22.94	23.42	23.73	24.32	25.17	25.82	26.19	26.74
Next 175	21.64	22.27	22.74	23.03	23.61	24.44	25.07	25.42	25.96
Next 250	21.09	21.71	22.17	22.45	23.02	23.82	24.44	24.78	25.30
Next 50	20.52	21.12	21.56	21.84	22.39	23.17	23.78	24.11	24.62
Next 125	20.00	20.58	21.01	21.29	21.82	22.58	23.17	23.49	23.99
Next 225	...	20.00	20.42	20.69	21.20	21.94	22.52	22.83	23.31
Next 250	...	...	20.00	20.26	20.77	21.49	22.05	22.36	22.83
Next 350	...	...	...	20.00	20.50	21.22	21.77	22.07	22.54
Next 300	...	...	...	...	20.00	20.70	21.24	21.54	21.99
Next 350	...	...	...	...	...	20.00	20.52	20.81	21.24
Next 375	...	...	...	...	...	...	20.00	20.28	20.71
Next 175	...	...	...	...	...	...	...	20.00	20.42
Next 75	...	...	...	...	...	...	...	...	20.00
Percentage increase in PIA	2.6	2.9	2.1	1.3	<sup>m</sup> 2.5	3.5	2.6	1.4	2.1

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not applicable.

- a. Applied to first \$100 of AMW.
- b. Applied to next \$200 of AMW.
- c. Applied to next \$190 before 1955 and to next \$240 effective for January 1955.
- d. Applied to next \$150 effective for January 1973 and to next \$350 effective for January 1974.
- e. Applied to next \$100 before January 1975.
- f. Average increase in benefits of about 77 percent—from 100 percent at the lowest level to 50 percent at the highest level.
- g. Increase of 12.5 percent or \$5, if larger.
- h. Average increase of about 13 percent, with minimum increase of \$5.
- i. Increase of 7 percent or \$3, if larger.
- j. Increase of 7 percent or \$4, if larger.
- k. Increase effective in two steps: 7 percent for March–May and 4 percent for June.
- l. Beginning June 1975, all benefit increases are based on automatic cost-of-living adjustments.
- m. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A17—Minimum primary insurance amount (PIA) and maximum family benefit for workers who attained age 62, were first eligible for disabled-worker benefits, or died before 1979**

Year enacted	Effective date	Minimum PIA <sup>a</sup> (dollars)	Maximum family benefit	
			Percentage of AMW	Not less than—
1935	...	10.00	...	...
1939	...	...	Lesser of 80%, \$85, or 200% of PIA	\$20.00
1950	September 1950	20.00	80% of first \$187.50	\$40.00
1952	September 1952	25.00	80% of first \$210.93	\$45.00
1954	September 1954	30.00	80% of first \$250	\$50.00 or 150% of PIA
1958	January 1959	33.00	80% of first \$317.50	\$20.00 + PIA or 150% of PIA
1961	August 1961	40.00	80% of first \$317.50	150% of PIA
1965	January 1965	44.00	80% of first \$370 + 40% of next \$180	150% of PIA
1967	February 1968	55.00	80% of first \$436 + 40% of next \$214	150% of PIA
1969	January 1970	64.00	80% of first \$436 + 40% of next \$180	150% of PIA
1971	January 1971	70.40	88% of first \$436 + 44% of next \$191 <sup>b</sup>	150% of PIA
1972	September 1972	84.50	105.6% of first \$436 + 52.8% of next \$191 <sup>b</sup>	150% of PIA
1973 <sup>c</sup>	June 1974	89.50	111.8% of first \$436 + 55.9% of next \$191 <sup>b</sup>	150% of PIA
1973 <sup>d</sup>	March 1974	90.50	113.0% of first \$436 + 56.5% of next \$191 <sup>b</sup>	150% of PIA
	June 1974	93.80	117.2% of first \$436 + 58.6% of next \$191 <sup>b</sup>	150% of PIA
	June 1975	101.40	126.6% of first \$436 + 63.3% of next \$191 <sup>b</sup>	150% of PIA
	June 1976	107.90	134.7% of first \$436 + 67.3% of next \$191 <sup>b</sup>	150% of PIA
	June 1977	114.30	142.6% of first \$436 + 71.3% of next \$191 <sup>b</sup>	150% of PIA
	June 1978	121.80	151.9% of first \$436 + 76.0% of next \$191 <sup>b</sup>	150% of PIA
	June 1979	133.90	167.0% of first \$436 + 83.5% of next \$191 <sup>b</sup>	150% of PIA
	June 1980	153.10	190.9% of first \$436 + 95.4% of next \$191 <sup>b</sup>	150% of PIA
	June 1981	170.30	212.2% of first \$436 + 106.1% of next \$191 <sup>b</sup>	150% of PIA

(Continued)



## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A17—Minimum primary insurance amount (PIA) and maximum family benefit for workers who attained age 62, were first eligible for disabled-worker benefits, or died before 1979—Continued**

Year enacted	Effective date	Minimum PIA <sup>a</sup> (dollars)	Maximum family benefit	
			Percentage of AMW	Not less than—
1981 <sup>e</sup>	March 1982	f	190.9% of first \$436 + 106.1% of next \$191 <sup>b</sup>	150% of PIA
1981	June 1982	182.90	227.9% of first \$436 + 114.0% of next \$191 <sup>b</sup>	150% of PIA
	December 1983	189.30	235.9% of first \$436 + 118.0% of next \$191 <sup>b</sup>	150% of PIA
	December 1984	195.90	244.2% of first \$436 + 122.1% of next \$191 <sup>b</sup>	150% of PIA
	December 1985	201.90	251.8% of first \$436 + 125.9% of next \$191 <sup>b</sup>	150% of PIA
	December 1986	204.50	255.1% of first \$436 + 127.5% of next \$191 <sup>b</sup>	150% of PIA
	December 1987	213.00	265.8% of first \$436 + 132.9% of next \$191 <sup>b</sup>	150% of PIA
	December 1988	221.50	276.4% of first \$436 + 138.2% of next \$191 <sup>b</sup>	150% of PIA
	December 1989	231.90	289.4% of first \$436 + 144.7% of next \$191 <sup>b</sup>	150% of PIA
	December 1990	244.40	305.0% of first \$436 + 152.5% of next \$191 <sup>b</sup>	150% of PIA
	December 1991	253.40	316.3% of first \$436 + 158.1% of next \$191 <sup>b</sup>	150% of PIA
	December 1992	261.00	325.8% of first \$436 + 162.8% of next \$191 <sup>b</sup>	150% of PIA
	December 1993	267.70	334.3% of first \$436 + 167.0% of next \$191 <sup>b</sup>	150% of PIA
	December 1994	275.10	343.7% of first \$436 + 171.7% of next \$191 <sup>b</sup>	150% of PIA
	December 1995	282.20	352.6% of first \$436 + 176.2% of next \$191 <sup>b</sup>	150% of PIA
	December 1996	290.30	362.8% of first \$436 + 181.3% of next \$191 <sup>b</sup>	150% of PIA
	December 1997	296.30	370.4% of first \$436 + 185.1% of next \$191 <sup>b</sup>	150% of PIA
	December 1998	300.10	375.2% of first \$436 + 187.5% of next \$191 <sup>b</sup>	150% of PIA
	December 1999 <sup>g</sup>	307.60	384.6% of first \$436 + 192.2% of next \$191 <sup>b</sup>	150% of PIA
	December 2000	318.30	398.1% of first \$436 + 198.9% of next \$191 <sup>b</sup>	150% of PIA
	December 2001	326.50	408.5% of first \$436 + 204.1% of next \$191 <sup>b</sup>	150% of PIA
	December 2002	331.00	414.2% of first \$436 + 206.9% of next \$191 <sup>b</sup>	150% of PIA
	December 2003	337.90	422.9% of first \$436 + 211.2% of next \$191 <sup>b</sup>	150% of PIA

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: AMW = average monthly wage; . . . = not applicable.

- a. Based on earnings; subject to reduction if claimed before age 65.
- b. For AMW of \$628 or more, 175 percent of PIA.
- c. Superseded by legislation in 1973.
- d. Beginning in 1975, minimum PIA and percentages in maximum family benefit formula are subject to automatic cost-of-living increases. (Superseded legislation in 1972 for automatic increases beginning in 1974.)
- e. Superseded by legislation in 1981 that restored the minimum PIA for these groups.
- f. Minimum PIA eliminated by legislation in 1981.
- g. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A17.1—Full retirement age and maximum reduction of retired-worker benefits, by year of birth**

Year of birth <sup>a</sup>	Year of attainment of age 62	Year of attainment of age 65	Full retirement age	Maximum reduction months	Maximum reduction at age 62 <sup>b</sup>
1935	1997	2000	65 years	36	0.2000000
1936	1998	2001	65 years	36	0.2000000
1937	1999	2002	65 years	36	0.2000000
1938	2000	2003	65 years and 2 months	38	0.2083333
1939	2001	2004	65 years and 4 months	40	0.2166667
1940	2002	2005	65 years and 6 months	42	0.2250000
1941	2003	2006	65 years and 8 months	44	0.2333333
1942	2004	2007	65 years and 10 months	46	0.2416667
1943–1954	2005–2016	2008–2019	66 years	48	0.2500000
1955	2017	2020	66 years and 2 months	50	0.2583333
1956	2018	2021	66 years and 4 months	52	0.2666667
1957	2019	2022	66 years and 6 months	54	0.2750000
1958	2020	2023	66 years and 8 months	56	0.2833333
1959	2021	2024	66 years and 10 months	58	0.2916667
1960 or later	2022 and later	2025 and later	67 years	60	0.3000000

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

a. If birthday is January 1, refer to previous year.

b. The monthly reduction factor is 0.0055556 for the first 36 months and 0.0041667 for additional months.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A18—Automatic adjustment provisions**

Year enacted	Provision
	<i>Quarter of coverage</i>
1977	Mandatory annual determination, beginning in 1978, as to whether or not an adjustment is required in the amount of wages and self-employment earnings an individual needs in order to be credited with a quarter of coverage (QC) in the succeeding year. The amount required for a QC is the product of \$250 (in effect in 1978) multiplied by the following quotient: the national average wage for the year before the year of determination, divided by the average wage for 1976 (see Table 2.A8 for average annual wages after 1950). The resulting product, rounded to the nearest multiple of \$10, is the new amount required for a QC. In no case, however, is the new amount reduced below the amount in effect in the year of determination.
	<i>Maximum amount of taxable and creditable earnings</i>
1972	The 1972 Act (as modified by the legislation in 1973) mandated a determination in 1974, and in every subsequent year in which a cost-of-living benefit increase is established, as to whether or not an adjustment is required in the maximum amount of annual earnings that will be taxed and credited toward benefits.  The determination in the years after 1975 is made by multiplying the "maximum" in effect in the year of determination by the following quotient: the national average wage for the year before the year of determination, divided by the average wage for the year before the most recent year in which an automatic determination was made that resulted in an increase or in which an increase in the maximum was enacted. (See Table 2.A8 for annual amounts of the average wage after 1950). The resulting product, rounded to the nearest multiple of \$300, is the new maximum amount of taxable and creditable earnings, effective with respect to remuneration paid after the year of determination and with respect to taxable years beginning after that year. In no case, however, is the maximum reduced to an amount below the maximum in the year of determination.
1976	In the 1974 and 1975 determinations, the quotient was the average wage for the year of determination, estimated from data for the first calendar quarter, divided by the corresponding amount for the year before the year of determination. Public Law (P.L.) 94-202 (signed January 2, 1976) revised the adjustment method by increasing by a year the lag in average wages used in the computation. Thus, for example, the determination in 1976 was based on the percentage increase in the average wage from 1974 to 1975.
1977	Statutory in lieu of automatic increases in the maximum instituted for 1979, 1980, and 1981. Also, for purposes of establishing a "year of coverage" used in the computation of the special minimum primary insurance amount (PIA), annual maximum taxable and creditable earnings after 1978 are the amounts that would have been determined under the automatic adjustment provisions if the statutory increases in the maximum under the 1977 Act had not been enacted (see Table 2.A12).
1989	Automatic increases in the maximum for 1990, 1991, and 1992 determined under a transitional rule, specified by the Omnibus Budget Reconciliation Act of 1989, for computing "deemed" average annual wage for 1988, 1989, and 1990. The purpose of the legislation was to include contributions to certain "deferred compensation" plans, most importantly section 401(k) pension plans, in the average annual average wage.
1994	The determination for years after 1994 is made by multiplying \$60,600, the "maximum" for 1994, by the following quotient: the national average wage index for the year before the year in which the determination is made, divided by the national average wage index for 1992. (See Table 2.A8 for annual amounts of the national average wage index.) The resulting product, rounded to the nearest \$300, is the new maximum amount of taxable and creditable earnings, effective with respect to remuneration paid in (and taxable years beginning in) the year following the year the determination is made. In no case, however, is the new maximum reduced to an amount below the maximum in the year of determination.
	<i>Benefits Computation</i>
1977	New benefit computation method based on average indexed monthly earnings (AIME) after 1950, effective for workers first eligible after 1978. Provision for automatic adjustment of the dollar amounts, or bend points, defining (1) the AIME brackets in the PIA formula (see Table 2.A11) and (2) the PIA brackets in the maximum family benefit formula (see Table 2.A13). New bend points are established by multiplying the bend points in effect in 1979—\$180 and \$1,085 for the PIA formula and \$230, \$332, and \$433 for the maximum family benefit formula—by the following quotient: the national average wage for the second year before the year for which the determination was made, divided by the average wage for 1977 (see Table 2.A8 for average annual wages after 1950). The resulting products, rounded to the nearest dollar, are the new bend points.
1980	Modified maximum family benefit formula applicable to workers with initial entitlement to disability benefits in or after July 1980 (see Table 2.A14). New formula for disabled workers has no bend points subject to automatic adjustment.
	<i>Cost-of-living increase</i>
1972	Under the original provisions (based on 1972 and 1973 legislation), the arithmetical mean of the consumer price index (CPI) for January, February, and March in the year of determination was compared with the arithmetical mean of the CPI for the later of (a) January, February, and March of the year in which the last effective cost-of-living increase was established or (b) the 3 months of the calendar quarter in which the effective month of the last general benefit increase occurred. (Before the introduction, in 1977, of the alternative CPI series for "all urban consumers," or the CPI-U, the CPI-W was referred to as the CPI.) If the percentage increase in the CPI, rounded to the nearest one-tenth of 1 percent, was at least 3.0 (the triggering requirement), a cost-of-living benefit increase was established and the level of benefits was increased by the same percentage, effective for June of the year in which the determination was made.

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A18—Automatic adjustment provisions—Continued**

Year enacted	Provision
	<b>Benefits (cont.)</b> <i>Cost-of-living increase (cont.)</i>
1983	<p>The 1983 Act moved the effective date for a cost-of-living benefit increase from June to December, beginning in 1983, and eliminated the “triggering requirement” for the 1983 increase only. Effective with the determination made in 1984, the two periods used in calculating the CPI-W percentage increase were shifted from the first to the third quarter.</p> <p>The 1983 Act also introduced an alternative method for determining the size of a cost-of-living adjustment. This method, called the stabilizer provision, is applied when the ratio of the combined OASDI trust fund assets to estimated outgo falls below a certain percentage. The “triggering” percentage is 15 percent for 1985–1988 and 20 percent for years after 1988. Under these circumstances, the cost-of-living adjustment is based on the lesser of the CPI-W percentage increase determined above or the increase in average wages. The latter increase is the percentage, rounded to the nearest one-tenth of 1 percent by which the national average wage for the year before the year of determination exceeds the average wage for the year before the most recent year in which either a cost-of-living increase or a general benefit increase occurred. (See Table 2.A8 for the annual amount of the average wage after 1950 and footnote a in that table for the underlying data sources.)</p> <p>The 1983 legislation also included a provision for making up any benefit increases that are based on a lower wage increase rather than on the increase in the cost of living. When the fund ratio is greater than 32 percent, additional increases will be provided so that benefits are increased to the level at which they would have been if all increases had been based on the CPI-W. (See Table 2.A19 for the cumulative effect of statutory and automatic increases in benefits.)</p>
1986	Triggering requirement eliminated for cost-of-living increases in and after 1986 by P.L. 99-509 (signed October 21, 1986).
2001	The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.
	<b>Earnings test</b>
1972	<p>The 1972 Act (as modified by the 1973 Acts) mandated a determination in 1974, and in every subsequent year in which a cost-of-living increase is established, as to whether or not an adjustment in the exempt amount—the amount of earnings permitted without reduction in benefits—is required.</p> <p>The determination in the years after 1975 is made by multiplying the monthly exempt amount in effect in the year of determination by the following quotient: the national average wage for the year before the year of determination, divided by the average wage for the year before the most recent year in which an automatic determination was made that resulted in an increase or in which an increase in the exempt amount was enacted. (See Table 2.A8 for annual amounts of the average wage after 1950.) The resulting product, rounded to the nearest multiple of \$10, is the new monthly exempt amount, effective with respect to remuneration paid after the year of determination and with respect to taxable year beginning after that year. In no case, however, is the new exempt amount reduced below the exempt amount in the year of determination. The new annual exempt amount is determined by multiplying the new monthly amount by 12.</p>
1976	In the 1974 and 1975 determinations, the quotient was the average wage for the year of determination, estimated from data for the first calendar quarter, divided by the corresponding amount for the year before the year of determination. Public Law 94-202 (signed January 2, 1976) revised the adjustment method by increasing by a year the lag in average wages used in the computation. Thus, for example, the 1976 determination was based on the percentage increase in the average wage from 1974 to 1975.
1994	The determination for years after 1994 is made by multiplying the monthly exempt amounts in effect for 1994 (\$930 for beneficiaries who have, \$670 for beneficiaries who have not yet, reached “full retirement age”; see footnote f in Table 2.A29) by the following quotient: the national average wage for the year before the year in which the determination is made, divided by the national average wage for 1992. (See Table 2.A8 for annual amounts of the national average wage.) The resulting products, rounded to the nearest \$10, are the new monthly exempt amounts effective for the year following the year the determination is made. The new annual exempt amounts are determined by multiplying the new monthly amounts by 12.
1996	Public Law 104-121, enacted March 29, 1996, suspended the automatic indexing of the exempt amounts through the year 2002 for workers aged 65–69. It legislated ad hoc increases in the annual exempt amounts to \$12,500 in 1996; \$13,500 in 1997; \$14,500 in 1998; \$15,500 in 1999; \$17,000 in 2000; \$25,000 in 2001; and \$30,000 in 2002. Thereafter, the exempt amounts will increase automatically based on the annual increase in the national average wage as under the 1994 legislation.
2000	Public Law 106-182, enacted April 7, 2000, eliminated the earnings test beginning with the month a beneficiary reaches full retirement age (FRA). The annual earnings test that applies in the year of attainment of FRA is based on the annual limits established under P.L. 104-121 (including the \$1 for \$3 withholding rate). In determining annual earnings for purposes of the annual earnings test under this legislation, only earnings before the month of attainment of FRA will be considered. Public Law 106-182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year, which continues to be pegged to increases in the average wage.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, “Cost-of-Living Increase and Other Determinations for 2004,” *Federal Register*, vol. 68, no. 204 (October 22, 2003).

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A19—Illustrative benefit growth: Cumulative effect of statutory and automatic increases in benefits using a 100 dollar base benefit**

Base date	August 1950	September 1950	September 1952	September 1954	January 1959	January 1965	February 1968	January 1970	January 1971	September 1972	June 1974	June 1975	June 1976
August 1950	100	177	199	225	241	258	291	335	368	442	491	530	564
September 1950	...	100	113	127	136	146	164	189	208	250	277	299	318
September 1952	...	...	100	113	121	129	146	168	185	222	246	266	283
September 1954	...	...	...	100	107	114	129	149	164	196	218	235	250
January 1959	...	...	...	...	100	107	121	139	153	184	204	220	234
January 1965	...	...	...	...	...	100	113	130	143	172	190	206	219
February 1968	...	...	...	...	...	...	100	115	127	152	168	182	194
January 1970	...	...	...	...	...	...	...	100	110	132	147	158	168
January 1971	...	...	...	...	...	...	...	...	100	120	133	144	153
September 1972	...	...	...	...	...	...	...	...	...	100	111	120	128
June 1974	...	...	...	...	...	...	...	...	...	...	100	108	115
June 1975	...	...	...	...	...	...	...	...	...	...	...	100	106
June 1976	...	...	...	...	...	...	...	...	...	...	...	...	100
Cost-of-living adjustment	...	77.0	12.5	13.0	7.0	7.0	13.0	15.0	10.0	20.0	11.0	8.0	6.4

(Continued)

**Table 2.A19—Illustrative benefit growth: Cumulative effect of statutory and automatic increases in benefits using a 100 dollar base benefit—Continued**

Base date	June 1977	June 1978	June 1979	June 1980	June 1981	June 1982	December 1983	December 1984	December 1985	December 1986	December 1987	December 1988	December 1989
August 1950	597	636	699	799	888	954	987	1,022	1,053	1,067	1,112	1,156	1,211
September 1950	337	359	395	451	502	539	558	577	595	603	628	653	684
September 1952	300	319	351	401	446	479	496	513	529	536	558	581	608
September 1954	265	283	310	355	395	424	439	454	468	474	494	514	538
January 1959	248	264	290	332	369	396	410	424	437	443	462	480	503
January 1965	232	247	271	310	345	370	383	397	409	414	432	449	470
February 1968	205	218	240	274	305	328	339	351	362	367	382	397	416
January 1970	178	190	209	239	265	285	295	305	315	319	332	345	362
January 1971	162	173	190	217	241	259	268	277	286	290	302	314	329
September 1972	135	144	158	181	201	216	223	231	238	241	252	262	274
June 1974	122	130	142	163	181	194	201	208	215	218	227	236	247
June 1975	113	120	132	151	168	180	186	193	199	201	210	218	229
June 1976	106	113	124	142	158	169	175	181	187	189	197	205	215
June 1977	100	107	117	134	149	160	165	171	176	179	186	194	203
June 1978	...	100	110	126	140	150	155	161	166	168	175	182	190
June 1979	...	...	100	114	127	137	141	146	151	153	159	166	173
June 1980	...	...	...	100	111	119	124	128	132	134	139	145	152
June 1981	...	...	...	...	100	107	111	115	119	120	125	130	136
June 1982	...	...	...	...	...	100	104	107	110	112	117	121	127
December 1983	...	...	...	...	...	...	100	104	107	108	113	117	123
December 1984	...	...	...	...	...	...	...	100	103	104	109	113	118
December 1985	...	...	...	...	...	...	...	...	100	101	106	110	115
December 1986	...	...	...	...	...	...	...	...	...	100	104	108	113
December 1987	...	...	...	...	...	...	...	...	...	...	100	104	109
December 1988	...	...	...	...	...	...	...	...	...	...	...	100	105
December 1989	...	...	...	...	...	...	...	...	...	...	...	...	100
Cost-of-living adjustment	5.9	6.5	9.9	14.3	11.2	7.4	3.5	3.5	3.1	1.3	4.2	4.0	4.7

(Continued)

## 2.A OASDI: Benefit Computation and Automatic Adjustments

**Table 2.A19—Illustrative benefit growth: Cumulative effect of statutory and automatic increases in benefits using a 100 dollar base benefit—Continued**

Base date	Decem-ber 1990	Decem-ber 1991	Decem-ber 1992	Decem-ber 1993	Decem-ber 1994	Decem-ber 1995	Decem-ber 1996	Decem-ber 1997	Decem-ber 1998	Decem-ber 1999	Decem-ber 2000	Decem-ber 2001	Decem-ber 2002	Decem-ber 2003
August 1950	1,276	1,323	1,363	1,398	1,437	1,475	1,518	1,549	1,570	1,609	1,665	1,708	1,732	1,769
September 1950	721	748	770	790	812	833	857	875	887	909	941	965	979	999
September 1952	641	665	684	702	722	741	762	778	788	808	836	858	870	888
September 1954	567	588	606	621	639	655	674	689	698	715	740	759	770	786
January 1959	530	550	566	581	597	613	630	644	652	668	692	710	720	735
January 1965	495	514	529	543	558	573	589	601	609	625	646	663	672	687
February 1968	438	455	468	480	494	507	521	532	539	553	572	587	595	608
January 1970	381	395	407	418	429	441	453	463	469	481	497	510	517	528
January 1971	347	359	370	380	390	401	412	421	426	437	452	464	470	480
September 1972	289	299	308	316	325	334	343	351	355	364	377	387	392	400
June 1974	260	270	278	285	293	301	309	316	320	328	339	348	353	361
June 1975	241	250	257	264	271	278	286	292	296	304	314	323	327	334
June 1976	226	235	242	248	255	262	269	275	278	285	295	303	307	314
June 1977	214	222	228	234	241	247	254	260	263	270	279	286	290	296
June 1978	201	208	214	220	226	232	239	244	247	253	262	269	273	278
June 1979	183	189	195	200	206	211	217	222	225	230	238	245	248	253
June 1980	160	166	171	175	180	185	190	194	197	201	209	214	217	222
June 1981	144	149	153	157	162	166	171	174	177	181	188	192	195	199
June 1982	134	139	143	147	151	155	159	162	165	169	175	179	182	185
December 1983	129	134	138	142	146	149	154	157	159	163	169	173	176	179
December 1984	125	130	133	137	141	144	149	152	154	157	163	167	170	173
December 1985	121	126	129	133	136	140	144	147	149	153	158	162	164	168
December 1986	120	124	128	131	135	138	142	145	147	151	156	160	162	166
December 1987	115	119	123	126	129	133	137	139	141	145	150	154	156	159
December 1988	110	114	118	121	124	128	131	134	136	139	144	148	150	153
December 1989	105	109	113	116	119	122	125	128	130	133	138	141	143	146
December 1990	100	104	107	110	113	116	119	121	123	126	131	134	136	139
December 1991	...	100	103	106	109	111	115	117	119	122	126	129	131	134
December 1992	...	...	100	103	105	108	111	114	115	118	122	125	127	130
December 1993	...	...	...	100	103	105	109	111	112	115	119	122	124	126
December 1994	...	...	...	...	100	103	106	108	109	112	116	119	121	123
December 1995	...	...	...	...	...	100	103	105	106	109	113	116	117	120
December 1996	...	...	...	...	...	...	100	102	103	106	110	113	114	117
December 1997	...	...	...	...	...	...	...	100	101	104	107	110	112	114
December 1998	...	...	...	...	...	...	...	...	100	103	106	109	110	113
December 1999	...	...	...	...	...	...	...	...	...	100	104	106	108	110
December 2000	...	...	...	...	...	...	...	...	...	...	100	103	104	106
December 2001	...	...	...	...	...	...	...	...	...	...	...	100	101	104
December 2002	...	...	...	...	...	...	...	...	...	...	...	...	100	102
December 2003	...	...	...	...	...	...	...	...	...	...	...	...	...	100
Cost-of-living adjustment	5.4	3.7	3.0	2.6	2.8	2.6	2.9	2.1	1.3	<sup>a</sup> 2.5	3.5	2.6	1.4	2.1

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTES: Growth reflects cost-of-living adjustments only. Data are rounded to the nearest dollar.

... = not applicable.

- a. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

Table 2.A20—Monthly benefits for retired and disabled workers

Year enacted	Age	Percentage of PIA	Condition or qualification																																	
<b>Retired worker</b>																																				
1935	65 or older	100	Fully insured. Amount based on cumulative wages.																																	
1939	...	...	Amount based on PIA.																																	
1956	Women: 62–64	...	Reduced 5/9 of 1% for each month under age 65.																																	
1961	Men: 62–64	...	Reduced 5/9 of 1% for each month under age 65.																																	
1972	...	...	Increased 1/12 of 1% for each month between ages 65 and 72 for which no benefits received after 1970 (PIA based on AMW only). Applicable only to worker whose benefit has not been actuarially reduced.																																	
1977	...	...	Increased 1/4 of 1% for each month after 1981 and between ages 65 and 72 in which no benefits received. Requirement for nonreceipt of actuarially reduced benefit removed.																																	
1983	65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be gradually increased, as follows: <table style="margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><i>Applicable PIA payable at age—</i></th> <th style="text-align: left;"><i>Applicable to workers who attain age 62 in—</i></th> </tr> </thead> <tbody> <tr><td>65 and 2 months</td><td>2000</td></tr> <tr><td>65 and 4 months</td><td>2001</td></tr> <tr><td>65 and 6 months</td><td>2002</td></tr> <tr><td>65 and 8 months</td><td>2003</td></tr> <tr><td>65 and 10 months</td><td>2004</td></tr> <tr><td>66</td><td>2005–2016</td></tr> <tr><td>66 and 2 months</td><td>2017</td></tr> <tr><td>66 and 4 months</td><td>2018</td></tr> <tr><td>66 and 6 months</td><td>2019</td></tr> <tr><td>66 and 8 months</td><td>2020</td></tr> <tr><td>66 and 10 months</td><td>2021</td></tr> <tr><td>67</td><td>2022 and later</td></tr> </tbody> </table>	<i>Applicable PIA payable at age—</i>	<i>Applicable to workers who attain age 62 in—</i>	65 and 2 months	2000	65 and 4 months	2001	65 and 6 months	2002	65 and 8 months	2003	65 and 10 months	2004	66	2005–2016	66 and 2 months	2017	66 and 4 months	2018	66 and 6 months	2019	66 and 8 months	2020	66 and 10 months	2021	67	2022 and later							
<i>Applicable PIA payable at age—</i>	<i>Applicable to workers who attain age 62 in—</i>																																			
65 and 2 months	2000																																			
65 and 4 months	2001																																			
65 and 6 months	2002																																			
65 and 8 months	2003																																			
65 and 10 months	2004																																			
66	2005–2016																																			
66 and 2 months	2017																																			
66 and 4 months	2018																																			
66 and 6 months	2019																																			
66 and 8 months	2020																																			
66 and 10 months	2021																																			
67	2022 and later																																			
	62–66	...	Reduced 5/9 of 1% for each of the first 36 months of receipt of benefits immediately preceding the age at which 100% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.																																	
	...	...	Increased by the following percentage for each month between the age at which 100% of PIA is payable and age 70 in which no benefits are received: <table style="margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><i>Age 62 in years—</i></th> <th style="text-align: left;"><i>Rate of increase</i></th> <th style="text-align: left;"><i>Annual rate (percent)</i></th> </tr> </thead> <tbody> <tr><td>1987–1988</td><td>7/24 of 1%</td><td>3.5</td></tr> <tr><td>1989–1990</td><td>1/3 of 1%</td><td>4</td></tr> <tr><td>1991–1992</td><td>9/24 of 1%</td><td>4.5</td></tr> <tr><td>1993–1994</td><td>10/24 of 1%</td><td>5</td></tr> <tr><td>1995–1996</td><td>11/24 of 1%</td><td>5.5</td></tr> <tr><td>1997–1998</td><td>1/2 of 1%</td><td>6</td></tr> <tr><td>1999–2000</td><td>13/24 of 1%</td><td>6.5</td></tr> <tr><td>2001–2002</td><td>14/24 of 1%</td><td>7</td></tr> <tr><td>2003–2004</td><td>15/24 of 1%</td><td>7.5</td></tr> <tr><td>2005 and later</td><td>2/3 of 1%</td><td>8</td></tr> </tbody> </table>	<i>Age 62 in years—</i>	<i>Rate of increase</i>	<i>Annual rate (percent)</i>	1987–1988	7/24 of 1%	3.5	1989–1990	1/3 of 1%	4	1991–1992	9/24 of 1%	4.5	1993–1994	10/24 of 1%	5	1995–1996	11/24 of 1%	5.5	1997–1998	1/2 of 1%	6	1999–2000	13/24 of 1%	6.5	2001–2002	14/24 of 1%	7	2003–2004	15/24 of 1%	7.5	2005 and later	2/3 of 1%	8
<i>Age 62 in years—</i>	<i>Rate of increase</i>	<i>Annual rate (percent)</i>																																		
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1993–1994	10/24 of 1%	5																																		
1995–1996	11/24 of 1%	5.5																																		
1997–1998	1/2 of 1%	6																																		
1999–2000	13/24 of 1%	6.5																																		
2001–2002	14/24 of 1%	7																																		
2003–2004	15/24 of 1%	7.5																																		
2005 and later	2/3 of 1%	8																																		
	...	...	No further increases for months of nonreceipt of benefits after age 70, effective 1984.																																	
	...	...	Partial offset for receipt of pension based on noncovered employment, phased in over a 5-year period beginning in 1986 for individuals first eligible for Social Security and noncovered pension after 1985 (see Table 2.A11).																																	

(Continued)

## 2.A OASDI: Benefit Types and Levels

**Table 2.A20—Monthly benefits for retired and disabled workers—Continued**

Year enacted	Age	Percentage of PIA	Condition or qualification
<i>Disabled worker</i>			
1956	50–64	...	Disability insured. Waiting period of 6 calendar months. Reduced by amount of workers' compensation.
1958	...	...	Reduction for workers' compensation eliminated.
1960	Under 50	...	...
1965	...	...	Reduced if benefits plus workers' compensation exceed 80% of the higher of AMW or high 5-year average taxable earnings in covered employment. Adjusted periodically for rises in wage levels.
1967	...	...	Reduced if benefits plus workers' compensation exceed 80% of the higher of AMW or high 5-year average earnings in covered employment, regardless of taxable limit.
1972	...	...	Reduced if benefits plus workers' compensation exceed 80% of the highest of (a) AMW, (b) high 5-year average earnings or (c) highest annual earnings in the period consisting of year of disability onset and 5 preceding years in covered employment.
	...	...	Waiting period reduced to 5 full calendar months.
1983	...	...	Partial offset for receipt of pension based on noncovered employment phased in over a 5-year period beginning in 1986 for individuals first eligible for Social Security and noncovered pension after 1985.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

NOTE: PIA = primary insurance amount; AMW = average monthly wage; ... = not applicable.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.



Table 2.A21—Monthly benefits for spouses and children of retired and disabled workers

Year enacted	Age	Percentage of PIA	Condition or qualification
<i>Wife</i>			
1939	65 or older	50	Fully insured.
1956	62–64	...	Reduced 25/36 of 1% for each month under age 65.
1967	...	...	Maximum \$105.
1969	...	...	Maximum eliminated.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<i>Divorced wife</i>			
1965	65 or older	...	Fully insured. Dependent. Married 20 years. Not counted toward family maximum.
	62–64	...	Reduced 25/36 of 1% for each month under age 65.
1967	...	...	Maximum \$105.
1969	...	...	Maximum eliminated.
1972	...	...	Dependency requirement eliminated.
1977	...	...	Married 10 years.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Can be independently entitled to benefits if divorced for 2 years or more (after marriage of 10 or more years) and worker could be entitled to benefits if he applied. Effective with benefits for months after December 1984.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<i>Wife (mother)</i>			
1950	Under 65	...	Fully insured. Caring for eligible child.
1965	...	...	Eligible child excludes student aged 18–21.
1967	...	...	Maximum \$105.
1969	...	...	Maximum eliminated.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.

(Continued)

## 2.A OASDI: Benefit Types and Levels

**Table 2.A21—Monthly benefits for spouses and children of retired and disabled workers—Continued**

Year enacted	Age	Percentage of PIA	Condition or qualification
<b>Child</b>			
1939	Under 18	...	Fully insured. <sup>a</sup>
1965	18–21	...	Full-time student.
1972	...	...	Benefits extended to end of quarter or semester in which 22nd birthday occurs while undergraduate student.
	...	...	Includes grandchild under certain circumstances.
1981	18–22	...	Student benefits eliminated (to be phased out gradually for those entitled before May 1982), except for elementary or secondary school students under age 19.
1996	...	...	Stepchildren must be dependent on worker.
<b>Disabled child</b>			
1956	18 or older	...	Fully insured. <sup>a</sup> Disabled before age 18.
1972	...	...	Disabled before age 22.
	...	...	Includes grandchild under certain circumstances.
<b>Husband</b>			
1950	65 or older	50	Fully and currently insured. Dependent.
1961	62–64	...	Reduced 25/36 of 1% for each month under age 65.
1967	...	...	Currently insured requirement eliminated. Maximum \$105.
1969	...	...	Maximum eliminated.
1977	...	...	Dependency requirement eliminated.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and dependent.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Divorced husband</b>			
1977 <sup>b</sup>	65 or older	...	Fully insured. Married 10 years. Not counted toward family maximum.
	62–64	...	Reduced 25/36 of 1% for each month under age 65.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible after June 1983.
	...	...	Can be independently entitled to benefits if divorced for 2 years or more (after marriage of 10 or more years) and worker could be entitled to benefits if she applied. Effective with benefits for months after December 1984.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.

(Continued)

Table 2.A21—Monthly benefits for spouses and children of retired and disabled workers—*Continued*

Year enacted	Age	Percentage of PIA	Condition or qualification
<b>Husband (father)</b>			
1978 <sup>c</sup>	Under 65	...	Fully insured. Caring for eligible child. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

NOTE: PIA = primary insurance amount; ... = not applicable.

- a. Under the Act of 1939, generally not available to child of married female worker. Under the Act of 1950, available if female worker is fully and currently insured. Currently insured requirement eliminated by the Act of 1967.
- b. Northern District of California District Court decision in *Oliver v. Califano*, June 24, 1977. Statutory change enacted in 1983.
- c. Eastern District of Pennsylvania District Court decision in *Cooper v. Califano*, December 29, 1978. Statutory change enacted in 1983.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

## 2.A OASDI: Benefit Types and Levels

**Table 2.A22—Monthly benefits for survivors of deceased workers**

Year enacted	Age	Percentage of PIA	Condition or qualification																										
<b>Widow</b>																													
1939	65 or older	75	Fully insured.																										
1956	62–64	...	...																										
1961	...	82.5	...																										
1965	60–61	...	Reduced 5/9 of 1% for each month under age 62.																										
1972	65 or older	100	Limited, if husband retired before age 65, to amount husband would be receiving if still living, but not less than 82 1/2% of PIA.																										
	60–64	...	Reduced 19/40 of 1% each month under age 65. In addition, for a widow aged 62–64 whose husband retired before age 65 limited to amount he would be receiving if still living, but not less than 82 1/2% of PIA.																										
1977	...	...	Increased by any delayed retirement credit husband would be receiving.																										
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.																										
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.																										
	65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be gradually increased, as follows: <table style="margin-left: 40px; border: none;"> <tr> <td style="text-align: center;"><i>Applicable PIA payable at age—</i></td> <td style="text-align: center;"><i>Applicable to widows who attain age 60 in—</i></td> </tr> <tr> <td style="text-align: center;">65 and 2 months</td> <td style="text-align: center;">2000</td> </tr> <tr> <td style="text-align: center;">65 and 4 months</td> <td style="text-align: center;">2001</td> </tr> <tr> <td style="text-align: center;">65 and 6 months</td> <td style="text-align: center;">2002</td> </tr> <tr> <td style="text-align: center;">65 and 8 months</td> <td style="text-align: center;">2003</td> </tr> <tr> <td style="text-align: center;">65 and 10 months</td> <td style="text-align: center;">2004</td> </tr> <tr> <td style="text-align: center;">66</td> <td style="text-align: center;">2005–2016</td> </tr> <tr> <td style="text-align: center;">66 and 2 months</td> <td style="text-align: center;">2017</td> </tr> <tr> <td style="text-align: center;">66 and 4 months</td> <td style="text-align: center;">2018</td> </tr> <tr> <td style="text-align: center;">66 and 6 months</td> <td style="text-align: center;">2019</td> </tr> <tr> <td style="text-align: center;">66 and 8 months</td> <td style="text-align: center;">2020</td> </tr> <tr> <td style="text-align: center;">66 and 10 months</td> <td style="text-align: center;">2021</td> </tr> <tr> <td style="text-align: center;">67</td> <td style="text-align: center;">2022 and later</td> </tr> </table>	<i>Applicable PIA payable at age—</i>	<i>Applicable to widows who attain age 60 in—</i>	65 and 2 months	2000	65 and 4 months	2001	65 and 6 months	2002	65 and 8 months	2003	65 and 10 months	2004	66	2005–2016	66 and 2 months	2017	66 and 4 months	2018	66 and 6 months	2019	66 and 8 months	2020	66 and 10 months	2021	67	2022 and later
<i>Applicable PIA payable at age—</i>	<i>Applicable to widows who attain age 60 in—</i>																												
65 and 2 months	2000																												
65 and 4 months	2001																												
65 and 6 months	2002																												
65 and 8 months	2003																												
65 and 10 months	2004																												
66	2005–2016																												
66 and 2 months	2017																												
66 and 4 months	2018																												
66 and 6 months	2019																												
66 and 8 months	2020																												
66 and 10 months	2021																												
67	2022 and later																												
	60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.																										
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.																										
<b>Disabled widow</b>																													
1967	50–59	82.5	Fully insured. Reduced 13 1/3%, plus 43/198 of 1% for each month under age 60. Includes divorced wife, dependent and married 20 years.																										
1972	...	100	Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60.																										
1977	...	...	Increased by any delayed retirement credit husband would be receiving.																										
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.																										
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.																										
	...	...	Additional reduction for each month under age 60 eliminated.																										
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.																										
<b>Surviving divorced wife</b>																													
1965	60 or older	82.5	Fully insured. Dependent. Married 20 years. Not counted toward family maximum. Reduced 5/9 of 1% for each month under age 62.																										
1972	65 or older	100	Limited, if former husband retired before age 65, to amount he would be receiving if still living, but not less than 82 1/2% of PIA.																										
	60–64	...	Reduced 19/40 of 1% for each month under age 65. In addition, for widow aged 62–64 whose former husband retired before age 65, limited to amount he would be receiving if still living, but not less than 82 1/2% of PIA.																										

(Continued)

Table 2.A22—Monthly benefits for survivors of deceased workers—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
<b>Surviving divorced wife (cont.)</b>			
1977	...	...	Dependency requirement eliminated.
	...	...	Increased by any delayed retirement increment former husband would be receiving.
	...	...	Married 10 years.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be gradually increased (see Widow).
	60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Disabled surviving divorced wife</b>			
1967	50–59	82.5	Fully insured. Dependent. Married 20 years. Not counted toward family maximum. Reduced 13 1/3%, plus 43/198 of 1% for each month under age 62.
1972	...	100	Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60.
	...	...	Dependency requirement eliminated.
1977	...	...	Increased by any delayed retirement increment husband (or former husband) would be receiving.
	...	...	Married 10 years.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Widowed mother</b>			
1939	Under 65	75	Fully or currently insured. Caring for eligible child.
1965	...	...	Eligible child excludes student over age 18.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Surviving divorced mother</b>			
1950	Under 65	75	Fully or currently insured. Caring for eligible child. Dependent. Not counted toward family maximum.
1965	...	...	Eligible child excludes student over age 18.
1972	...	...	Dependency requirement eliminated.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Child</b>			
1939	Under 18	50	Fully or currently insured. <sup>a</sup> Student aged 16–17.
1946	...	...	Student requirement eliminated.
1950	...	...	Plus 25% of PIA divided among the children.
1960	...	75	Additional 25% of PIA eliminated.

(Continued)

## 2.A OASDI: Benefit Types and Levels

**Table 2.A22—Monthly benefits for survivors of deceased workers—Continued**

Year enacted	Age	Percentage of PIA	Condition or qualification
<b>Child (cont.)</b>			
1965	...	...	Full-time student.
1972	...	...	Benefits extended to end of quarter or semester in which 22nd birthday occurs while undergraduate student.
	...	...	Includes grandchild under certain circumstances.
1981	18–22	...	Student category eliminated (to be phased out gradually for those entitled before May 1982), except for elementary or secondary school students under age 19.
1996	...	...	Stepchildren must be dependent on worker.
<b>Disabled child</b>			
1956	18 or older	50	Fully or currently insured. <sup>a</sup> Disabled before age 18. Plus 25% of PIA divided among the children.
1960	...	75	Additional 25% of PIA eliminated.
1972	...	...	Disabled before age 22.
	...	...	Includes grandchild under certain circumstances.
<b>Parent</b>			
1939	65 or older	50	Fully insured. Dependent. No surviving widow or child under age 18.
1946	...	...	No surviving eligible widow or child.
1950	...	75	...
1956	62–64	...	Women.
1958	...	...	No-other-survivor requirement eliminated.
1961	62 or older	82.5	75% each if two parents.
<b>Widower</b>			
1950	65 or older	75	Fully and currently insured. Dependent.
1961	62 or older	82.5	...
1967	...	...	Currently insured requirement eliminated.
1972	65 or older	100	Limited, if wife retired before age 65, to amount wife would be receiving if still living, but not less than 82 1/2% of PIA.
	60–64	...	Reduced 19/40 of 1% for each month under age 65. In addition, for a widower aged 62–64 whose wife retired before age 65, limited to amount she would be receiving if still living, but not less than 82 1/2% of PIA.
1977	...	...	Dependency requirement eliminated.
	...	...	Increased by any delayed retirement increment wife would be receiving.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982, dependent, and not remarried before age 60.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be gradually increased (see Widow).
	60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Disabled widower</b>			
1967	50–61	82.5	Fully insured. Dependent. Reduced 5/9 of 1% per month between ages 60–62, plus 43/198 of 1% for each month under age 60.
1972	50–59	100	Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60. Disability requirement eliminated for ages 60–61.
	...	...	Dependency requirement eliminated.
1977	...	...	Increased by any delayed retirement increment wife would be receiving.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982, dependent, and not remarried before age 60.

(Continued)

Table 2.A22—Monthly benefits for survivors of deceased workers—*Continued*

Year enacted	Age	Percentage of PIA	Condition or qualification
<b>Disabled widower (cont.)</b>			
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Surviving divorced husband</b>			
1980 <sup>b</sup>	65 or older	100	Fully insured. Married 10 years. Increased by any delayed retirement credit former wife would be receiving. Limited, if former wife retired before age 65, to amount she would be receiving if still living, but not less than 82 1/2% of PIA. Not counted toward family maximum. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
	60–64	...	Reduced 19/40 of 1% for each month under age 65. In addition, for a widower aged 62–64 whose wife retired before age 65, limited to amount she would be receiving if still living, but not less than 82 1/2% of PIA.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be gradually increased (see Widower).
	60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Disabled surviving divorced husband</b>			
1980 <sup>b</sup>	50–59	100	Fully insured. Married 10 years. Increased by any delayed retirement credit former wife would be receiving. Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60. Not counted toward family maximum. Reduced by full amount of pension payable based on own earnings in noncovered employment (noncovered pension offset).
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
<b>Widowed father</b>			
1975 <sup>c</sup>	Under 65	75	Fully or currently insured. Caring for eligible child under age 18.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset to two-thirds of such pension.
<b>Surviving divorced father</b>			
1979 <sup>d</sup>	Under 65	75	Fully or currently insured. Caring for eligible child under age 18. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

NOTE: PIA = primary insurance amount; ... = not applicable.

- a. Under the Act of 1939, generally not available to child of married female worker. Under the Act of 1950, available if female worker is fully and currently insured; currently insured requirement eliminated by the Act of 1967.
- b. Oregon District Court decision in *Ambrose v. Harris*, July 17, 1980. Statutory change enacted in 1983.
- c. Supreme Court decision in *Weinberger v. Wiesenfeld*, March 19, 1975. Statutory change enacted in 1983.
- d. Western District Court decision in *Yates v. Califano*, January 28, 1979. Statutory change enacted in 1983.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

## 2.A OASDI: Benefit Types and Levels

**Table 2.A23—Monthly benefits for transitionally insured workers and their spouses and surviving spouses, aged 72 before 1969**

Type of benefit	Effective date	Amount
<i>Enacted in 1965</i>		
Worker	September 1965	\$35.00
	October 1966	Same as benefit for individual receiving special age-72 benefits (see Table 2.A24)
Wife	September 1963	One-half of worker's benefit
Widow	September 1963	Same as worker's benefit
<i>Enacted in 1983</i>		
Husband	May 1983	One-half of worker's benefit
Widower	May 1983	Same as worker's benefit

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.



Table 2.A24—Monthly benefits for individuals and couples insured for special age-72 (Prouty) benefits

Year enacted	Effective date	Age	Amount <sup>a</sup> (dollars)	
			Individual	Couple
1966	October 1966	72	35.00	52.50
1967	February 1968	...	40.00	60.00
1969	January 1970	...	46.00	69.00
1971	January 1971	...	48.30	72.50
1972 <sup>b</sup>	September 1972	...	58.00	87.00
1973 <sup>c</sup>	June–December 1974	...	61.50	92.30
1973 <sup>d</sup>	March 1974	...	62.10	93.20
	June 1974	...	64.40	96.60
	June 1975	...	69.50	104.40
	June 1976	...	74.10	111.20
	June 1977	...	78.50	117.80
	June 1978	...	83.70	125.60
	June 1979	...	92.00	138.10
	June 1980	...	105.20	157.90
	June 1981	...	117.00	175.70
	June 1982	...	125.60	188.60
1983 <sup>e</sup>	December 1983	...	129.90	...
	December 1984	...	134.40	...
	December 1985	...	138.50	...
	December 1986	...	140.30	...
	December 1987	...	146.10	...
	December 1988	...	151.90	...
	December 1989	...	159.00	...
1990	December 1990	72 before 1972 <sup>f</sup>	167.50	...
	December 1991	...	173.60	...
	December 1992	...	178.80	...
	December 1993	...	183.40	...
	December 1994	...	188.50	...
	December 1995	...	193.40	...
	December 1996	...	199.00	...
	December 1997	...	203.10	...
	December 1998	...	205.70	...
	December 1999 <sup>g</sup>	...	210.80	...
	December 2000	...	218.10	...
	December 2001	...	223.70	...
	December 2002	...	226.80	...
December 2003	...	231.50	...	

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not applicable.

- Monthly benefit reduced by amount of any government pension excluding workers' compensation benefits and veterans' compensation for service-connected disability or death. Not available for persons receiving assistance.
- Provision for future automatic cost-of-living adjustments.
- Suspended by legislation in 1973.
- Beginning June 1975, subject to automatic cost-of-living adjustments. Benefits no longer available to persons receiving payments under the Supplemental Security Income program.
- Separate rate for couples eliminated. Rate for individuals applied to all beneficiaries.
- Effective for applications after November 5, 1990.
- The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

## 2.A OASDI: Benefit Types and Levels

**Table 2.A25—Lump-sum benefits and vocational rehabilitation services, by type of benefit**

Year enacted	Provision
<i><b>Lump-sum refund</b></i>	
1935	Persons not insured at age 65 eligible for lump-sum refund equal to 3.5 percent of cumulative wage credits.
1939	Lump-sum refund eliminated.
<i><b>Lump-sum death payment</b></i>	
1935	Under age 65: 3.5 percent of cumulative wage credits. Aged 65 or older and fully insured: 3.5 percent of cumulative wage credits, less monthly benefits received.
1939	Fully and currently insured: 6 times PIA if no survivor eligible for monthly benefits.
1950	3 times PIA for all deaths.
1954	3 times PIA with maximum of \$255.
1981	Payable only to a widow or widower who was living with the worker at time of the death or to a widow, widower, or children eligible for monthly benefits. Amount of lump sum fixed at \$255.
<i><b>Vocational rehabilitation services</b></i>	
1965	Available to selected disabled individuals. Costs of services payable from OASDI trust funds to state vocational rehabilitation agencies. Reimbursement in any year may not exceed 1 percent of the total amount of OASDI disability benefits disbursed in the prior year.
1972	Maximum annual reimbursement increased to 1.25 percent for fiscal year ending June 30, 1973, and 1.50 percent thereafter.
1981	Reimbursement from trust funds for cost of rehabilitation services made if the services result in the disabled individual's return to work (performance of substantial gainful activity for 9 consecutive months).
1999	Enhancements including expanded beneficiary choice of service providers and extended health care for beneficiaries who return to work.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

**Table 2.A26—Monthly benefit amount for selected beneficiary families with first eligibility in 2003, by average indexed monthly earnings for stipulated yearly wage levels, effective December 2003 (in dollars)**

Beneficiary family	Federal minimum wage <sup>a</sup>	75% of average wage	Average wage <sup>b</sup>	150% of average wage	Maximum taxable earnings <sup>c</sup>
<b>Retired-worker families<sup>d</sup></b>					
Average indexed monthly earnings	1,271.00	2,058.00	2,744.00	4,038.00	5,729.00
Primary insurance amount	774.10	1,031.20	1,255.30	1,611.20	1,870.20
Maximum family benefit	1,161.10	1,840.70	2,293.20	2,820.40	3,273.70
Monthly benefit amount for retired worker claiming benefits at age 62					
Worker alone	593.00	790.00	962.00	1,235.00	1,433.00
Worker with spouse claiming benefits at—					
Full retirement age or older <sup>e</sup>	980.00	1,305.00	1,589.00	2,040.00	2,368.00
Age 62	870.00	1,159.00	1,411.00	1,812.00	2,103.00
<b>Survivor families<sup>f</sup></b>					
Average indexed monthly earnings	1,035.00	2,059.00	2,745.00	4,118.00	6,720.00
Primary insurance amount	696.90	1,031.50	1,255.60	1,623.40	2,021.90
Maximum family benefit	1,045.40	1,841.50	2,293.50	2,841.80	3,539.10
Monthly benefit amount for survivor of worker deceased at age 40					
1 surviving child	522.00	773.00	941.00	1,217.00	1,516.00
Widowed mother or father and 1 child	1,044.00	1,546.00	1,882.00	2,434.00	3,032.00
Widowed mother or father and 2 children	1,044.00	1,839.00	2,292.00	2,841.00	3,537.00
<b>Disabled-worker families<sup>g</sup></b>					
Average indexed monthly earnings	1,175.00	2,058.00	2,744.00	4,117.00	6,535.00
Primary insurance amount	742.60	1,031.20	1,255.30	1,623.30	1,993.70
Maximum family benefit <sup>h</sup>	1,019.60	1,546.80	1,882.90	2,435.00	2,990.50
Monthly benefit amount for disabled worker age 50					
Worker alone	742.00	1,031.00	1,255.00	1,623.00	1,993.00
Worker, spouse, and 1 child	1,018.00	1,545.00	1,881.00	2,433.00	2,989.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

- a. Annual earnings are calculated by multiplying the federal minimum wage by 2,080 hours (see Table 3.B3). Increases in the minimum wage during the year are prorated.
- b. See Table 2.A8.
- c. See Table 2.A9.
- d. Assumes the worker began to work at age 22, retired at age 62 in 2003 with maximum reduction, and had no prior period of disability.
- e. The full retirement age is the earliest age at which an unreduced spousal benefit is payable.
- f. Assumes the deceased worker began to work at age 22, died in 2003 at age 40, had no earnings in that year, and had no prior period of disability.
- g. Assumes the worker began to work at age 22, became disabled at age 50 in 2003, had no earnings in that year, and had no prior period of disability.
- h. The Amendments of 1980 to the Social Security Act provide for a different family maximum amount in disability cases. For disabled workers entitled after June 1980, the maximum is the smaller of (1) 85 percent of the worker's average indexed monthly earnings (or 100 percent of the primary insurance amount, if larger) or (2) 150 percent of the primary insurance amount.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Types and Levels

**Table 2.A27—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 62, by year they attained age 62, 1957–2004 (in dollars)**

Year <sup>a</sup>	Minimum benefit payable		Maximum benefit payable			
	At retirement	Effective December 2003 <sup>b</sup>	At retirement		Effective December 2003 <sup>b</sup>	
			Men	Women	Men	Women
1957	24.00	318.30	...	86.80	...	784.70
1958	24.00	318.30	...	86.80	...	784.70
1959	26.40	318.30	...	92.80	...	784.70
1960	26.40	316.90	...	95.20	...	804.90
1961	26.40	315.10	...	96.00	...	810.70
1962	32.00	314.20	93.60	96.80	817.90	817.90
1963	32.00	312.60	94.40	97.60	823.30	823.30
1964	32.00	312.60	95.20	98.40	828.70	828.70
1965	35.20	312.20	102.80	105.40	826.90	826.90
1966	35.20	309.50	102.80	106.20	829.80	829.80
1967	35.20	307.70	105.40	108.80	846.70	846.70
1968	<sup>c</sup> 44.00	303.70	<sup>c</sup> 121.00	<sup>c</sup> 124.80	851.90	851.90
1969	44.00	300.70	124.80	128.40	867.40	867.40
1970	51.20	296.40	146.80	151.90	880.30	880.30
1971	56.40	292.50	163.60	170.50	886.10	886.10
1972	56.40	288.40	167.10	172.90	885.90	885.90
1973	67.60	284.40	207.60	212.90	895.60	895.60
1974	67.60	279.80	217.00	219.70	910.00	910.00
1975	75.10	276.10	253.10	253.10	931.00	931.00
1976	81.20	272.90	285.60	285.60	961.30	961.30
1977	86.40	270.80	319.40	319.40	1,003.60	1,003.60
1978	91.50	269.60	354.60	354.60	1,049.60	1,049.60
1979	97.60	270.70	<sup>d</sup> 388.90	<sup>d</sup> 388.90	1,081.10	1,081.10
1980	97.60	246.00	<sup>d</sup> 402.80	<sup>d</sup> 402.80	1,018.70	1,018.70
1981	97.60	214.90	432.00	432.00	955.50	955.50
1982	<sup>e</sup>	<sup>e</sup>	474.60	474.60	944.30	944.30
1983	<sup>e</sup>	<sup>e</sup>	526.40	526.40	974.80	974.80
1984	<sup>e</sup>	<sup>e</sup>	559.40	559.40	1,001.00	1,001.00
1985	<sup>e</sup>	<sup>e</sup>	591.30	591.30	1,022.80	1,022.80
1986	<sup>e</sup>	<sup>e</sup>	630.50	630.50	1,057.70	1,057.70
1987	<sup>e</sup>	<sup>e</sup>	662.10	662.10	1,096.50	1,096.50
1988	<sup>e</sup>	<sup>e</sup>	686.70	686.70	1,091.50	1,091.50
1989	<sup>e</sup>	<sup>e</sup>	734.00	734.00	1,121.70	1,121.70
1990	<sup>e</sup>	<sup>e</sup>	774.60	774.60	1,130.80	1,130.80
1991	<sup>e</sup>	<sup>e</sup>	810.00	810.00	1,121.90	1,121.90
1992	<sup>e</sup>	<sup>e</sup>	854.10	854.10	1,141.10	1,141.10
1993	<sup>e</sup>	<sup>e</sup>	893.60	893.60	1,159.20	1,159.20
1994	<sup>e</sup>	<sup>e</sup>	948.00	948.00	1,198.60	1,198.60
1995	<sup>e</sup>	<sup>e</sup>	965.90	965.90	1,188.10	1,188.10
1996	<sup>e</sup>	<sup>e</sup>	999.90	999.90	1,198.80	1,198.80
1997	<sup>e</sup>	<sup>e</sup>	1,049.10	1,049.10	1,222.50	1,222.50
1998	<sup>e</sup>	<sup>e</sup>	1,109.60	1,109.60	1,266.50	1,266.50
1999	<sup>e</sup>	<sup>e</sup>	1,183.60	1,183.60	<sup>f</sup> 1,333.50	<sup>f</sup> 1,333.50

(Continued)

**Table 2.A27—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 62, by year they attained age 62, 1957–2004 (in dollars)—Continued**

Year <sup>a</sup>	Minimum benefit payable		Maximum benefit payable			
	At retirement	Effective December 2003 <sup>b</sup>	At retirement		Effective December 2003 <sup>b</sup>	
			Men	Women	Men	Women
2000	e	e	1,241.70	1,241.70	1,364.90	1,364.90
2001	e	e	1,307.30	1,307.30	1,388.40	1,388.40
2002	e	e	1,375.30	1,375.30	1,423.70	1,423.70
2003	e	e	1,404.30	1,404.30	1,433.70	1,433.70
2004	e	e	1,414.80	1,414.80	...	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTES: Benefit first available at age 62 to female workers effective November 1956 and to male workers effective August 1961.

... = not applicable.

- a. Assumes the worker began to work at age 22, retired at the beginning of the year, had no prior disability, and received the maximum reduction. Through 1999, the assumed reduction was 36 months at 5/9 of 1 percent per month or 20 percent. In 2000, with the increase in the full retirement age (FRA) to 65 and 2 months, the reduction increased to 20.008333 percent (see Tables 2.A17.1 and 2.A20). In 2001, the FRA increased to 65 and 4 months for a maximum reduction to 21.666667 percent. In 2002, the FRA increased to 65 and 6 months for a maximum reduction of 22.5 percent. In 2003, the FRA increased to 65 and 8 months for a maximum reduction of 23.333333 percent. In 2004, the FRA increased to 65 and 10 months for a maximum reduction of 24.16667 percent.
- b. Final benefit amount payable after Supplementary Medical Insurance (SMI) premium or any other deduction is rounded to next lower \$1.
- c. Effective February 1968.
- d. Derived from transitional guarantee computation based on primary insurance amount (PIA) table of 1978.
- e. In 1981, legislation eliminated the minimum PIA for workers who attain age 62 in 1982 or later. (The minimum is retained until 1991 for members of religious orders who were under a vow of poverty, provided that the order had elected Social Security coverage before December 29, 1981.)
- f. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Benefit Types and Levels

**Table 2.A28—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 65, by year they attained age 65, 1940–2004 (in dollars)**

Year <sup>a</sup>	Minimum benefit payable		Maximum benefit payable			
	At retirement	Effective December 2003 <sup>b</sup>	At retirement		Effective December 2003 <sup>b</sup>	
			Men	Women	Men	Women
1940	10.00	337.60	41.20	41.20	654.70	654.70
1941	10.00	337.60	41.60	41.60	654.70	654.70
1942	10.00	337.60	42.00	42.00	662.50	662.50
1943	10.00	337.60	42.40	42.40	662.50	662.50
1944	10.00	337.60	42.80	42.80	662.50	669.60
1945	10.00	337.60	43.20	43.20	669.60	669.60
1946	10.00	337.60	43.60	43.60	677.70	677.70
1947	10.00	337.60	44.00	44.00	684.00	684.00
1948	10.00	337.60	44.40	44.40	684.00	684.00
1949	10.00	337.60	44.80	44.80	691.00	691.00
1950	10.00	337.60	45.20	45.20	699.50	699.50
1951	20.00	337.60	68.50	68.50	699.50	699.50
1952	20.00	337.60	68.50	68.50	699.50	699.50
1953	25.00	337.60	85.00	85.00	772.80	772.80
1954	25.00	337.60	85.00	85.00	772.80	772.80
1955	30.00	337.60	98.50	98.50	772.80	772.80
1956	30.00	337.60	103.50	103.50	816.50	816.50
1957	30.00	337.60	108.50	108.50	853.40	853.40
1958	30.00	337.60	108.50	108.50	853.40	853.40
1959	33.00	337.60	116.00	116.00	853.40	853.40
1960	33.00	337.60	119.00	119.00	874.80	874.80
1961	33.00	337.60	120.00	120.00	881.80	881.80
1962	40.00	337.60	121.00	123.00	889.90	905.00
1963	40.00	337.60	122.00	125.00	896.90	918.50
1964	40.00	337.60	123.00	127.00	905.00	933.90
1965	44.00	337.60	131.70	135.90	905.00	933.90
1966	44.00	337.60	132.70	135.90	911.60	933.90
1967	44.00	337.60	135.90	140.00	933.90	961.50
1968	<sup>c</sup> 55.00	337.60	<sup>c</sup> 156.00	<sup>c</sup> 161.60	947.90	982.00
1969	55.00	337.60	160.50	167.30	975.70	1,016.70
1970	64.00	337.60	189.80	196.40	1,003.00	1,038.70
1971	70.40	337.60	213.10	220.40	1,023.50	1,057.80
1972	70.40	337.60	216.10	224.70	1,038.70	1,079.20
1973	84.50	337.60	266.10	276.40	1,065.20	1,106.50
1974	84.50	337.60	274.60	284.90	1,098.60	1,140.40
1975	93.80	337.60	316.30	333.70	1,140.40	1,203.10
1976	101.40	337.60	364.00	378.80	1,214.30	1,263.80
1977	107.90	337.60	412.70	422.40	1,294.40	1,324.40
1978	114.30	337.60	459.80	459.80	1,361.70	1,361.70
1979	121.80	337.60	503.40	503.40	1,399.50	1,399.50
1980	133.90	337.60	572.00	572.00	1,447.00	1,447.00
1981	153.10	337.60	677.00	677.00	1,498.40	1,498.40
1982	<sup>d</sup> 170.30	337.60	<sup>d</sup> 679.30	<sup>d</sup> 679.30	1,351.30	1,351.30
1983	<sup>d</sup> 166.40	307.20	709.50	709.50	1,314.60	1,314.60
1984	<sup>d</sup> 150.50	268.00	703.60	703.60	1,259.40	1,259.40
1985	<sup>e</sup>	<sup>e</sup>	717.20	717.20	1,240.70	1,240.70
1986	<sup>e</sup>	<sup>e</sup>	760.10	760.10	1,275.30	1,275.30
1987	<sup>e</sup>	<sup>e</sup>	789.20	789.20	1,307.30	1,307.30
1988	<sup>e</sup>	<sup>e</sup>	838.60	838.60	1,333.30	1,333.30
1989	<sup>e</sup>	<sup>e</sup>	899.60	899.60	1,375.00	1,375.00
1990	<sup>e</sup>	<sup>e</sup>	975.00	975.00	1,423.70	1,423.70
1991	<sup>e</sup>	<sup>e</sup>	1,022.90	1,022.90	1,417.20	1,417.20
1992	<sup>e</sup>	<sup>e</sup>	1,088.70	1,088.70	1,454.70	1,454.70
1993	<sup>e</sup>	<sup>e</sup>	1,128.80	1,128.80	1,464.40	1,464.40
1994	<sup>e</sup>	<sup>e</sup>	1,147.50	1,147.50	1,450.90	1,450.90
1995	<sup>e</sup>	<sup>e</sup>	1,199.10	1,199.10	1,474.90	1,474.90
1996	<sup>e</sup>	<sup>e</sup>	1,248.90	1,248.90	1,497.30	1,497.30
1997	<sup>e</sup>	<sup>e</sup>	1,326.60	1,326.60	1,545.90	1,545.90
1998	<sup>e</sup>	<sup>e</sup>	1,342.80	1,342.80	1,532.60	1,532.60
1999	<sup>e</sup>	<sup>e</sup>	1,373.10	1,373.10	<sup>f</sup> 1,547.10	<sup>f</sup> 1,547.10

(Continued)

**Table 2.A28—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 65, by year they attained age 65, 1940–2004 (in dollars)—Continued**

Year <sup>a</sup>	Minimum benefit payable		Maximum benefit payable			
	At retirement	Effective December 2003 <sup>b</sup>	At retirement		Effective December 2003 <sup>b</sup>	
			Men	Women	Men	Women
2000	e	e	1,435.30	1,435.30	1,577.80	1,577.80
2001	e	e	1,538.20	1,538.20	1,633.70	1,633.70
2002	e	e	1,660.50	1,660.50	1,719.00	1,719.00
2003 <sup>g</sup>	e	e	<sup>g</sup> 1,721.70	<sup>g</sup> 1,721.70	1,757.80	1,757.80
2004	e	e	<sup>h</sup> 1,784.80	<sup>h</sup> 1,784.80	...	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not applicable.

- a. Through 2002, assumptions are that the worker began to work at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability. Effective 2003, the same assumptions apply except that the benefit is reduced by 2 months, because for a worker retiring at age 65 in 2003, the age at which one can receive an unreduced benefit—the full retirement age (FRA)—has been raised from 65 to 65 and 2 months. In 2004, the FRA is 65 and 4 months, so the benefit is reduced by 4 months.
- b. Final benefit amount payable after Supplementary Medical Insurance (SMI) premium or any other deduction is rounded to next lower \$1.
- c. Effective for February 1968.
- d. Derived from transitional guarantee computation based on 1978 PIA table.
- e. Minimum PIA eliminated by 1981 legislation for workers who attain age 62 in 1982 or later. (The minimum is retained until 1991 for members of religious orders who are under a vow of poverty, provided that the order had elected Social Security coverage before December 29, 1981.)
- f. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.
- g. The full retirement benefit at age 65 and 2 months is \$1,741.10.
- h. The full retirement benefit at age 65 and 4 months is \$1,825.40.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A29—Earnings (retirement) test, by year enacted

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit <sup>a</sup>
				Annual earnings (dollars)	Monthly wages <sup>b</sup> (dollars)	
<b>For all beneficiaries</b>						
1935	...	...	Covered	...	...	Full monthly benefit
1939	1940	...	...	...	14.99	...
1950	1951	Aged 75 or older	...	<sup>c</sup> 600	50.00	...
1952	1953	...	...	<sup>c</sup> 900	75.00	...
1954	1955	Aged 72 or older	All <sup>d</sup>	1,200	80.00	One month's full benefit for each \$80.00 or fraction thereof
1956	1958	Disabled	...	...	...	...
1958	1959	...	...	...	100.00	...
1960	1961	...	...	...	...	\$1 for each \$2 of earnings from \$1,201–\$1,500
						\$1 for each \$1 of earnings above \$1,500
1961	1962	...	...	...	...	\$1 for each \$2 of earnings from \$1,201–\$1,700
						\$1 for each \$1 of earnings above \$1,700
1965	1966	...	...	1,500	125.00	\$1 for each \$2 of earnings from \$1,501–\$2,700
						\$1 for each \$1 of earnings above \$2,700
1967	1968	...	...	1,680	140.00	\$1 for each \$2 of earnings from \$1,681–\$2,880
						\$1 for each \$1 of earnings above \$2,880
1972	1973	...	Up to age 72	2,100	175.00	\$1 for each \$2 of earnings above \$2,100
1973	1974	...	...	2,400	200.00	\$1 for each \$2 of earnings above \$2,400
	1975			<sup>e</sup> 2,520	<sup>e</sup> 210.00	\$1 for each \$2 of earnings above \$2,520
	1976			<sup>e</sup> 2,760	<sup>e</sup> 230.00	\$1 for each \$2 of earnings above \$2,760
	1977			<sup>e</sup> 3,000	<sup>e</sup> 250.00	\$1 for each \$2 of earnings above \$3,000
<b>For beneficiaries who have not reached full retirement age <sup>f</sup></b>						
1977	1978	...	...	<sup>e</sup> 3,240	<sup>e</sup> 270.00	\$1 for each \$2 of earnings above \$3,240
	1979			<sup>e</sup> 3,480	<sup>e</sup> 290.00	\$1 for each \$2 of earnings above \$3,480
	1980			<sup>e</sup> 3,720	<sup>e</sup> 310.00	\$1 for each \$2 of earnings above \$3,720
	1981			<sup>e</sup> 4,080	<sup>e</sup> 340.00	\$1 for each \$2 of earnings above \$4,080
	1982			<sup>e</sup> 4,440	<sup>e</sup> 370.00	\$1 for each \$2 of earnings above \$4,440
	1983			<sup>e</sup> 4,920	<sup>e</sup> 410.00	\$1 for each \$2 of earnings above \$4,920
	1984			<sup>e</sup> 5,160	<sup>e</sup> 430.00	\$1 for each \$2 of earnings above \$5,160
	1985			<sup>e</sup> 5,400	<sup>e</sup> 450.00	\$1 for each \$2 of earnings above \$5,400
	1986			<sup>e</sup> 5,760	<sup>e</sup> 480.00	\$1 for each \$2 of earnings above \$5,760
	1987			<sup>e</sup> 6,000	<sup>e</sup> 500.00	\$1 for each \$2 of earnings above \$6,000
	1988			<sup>e</sup> 6,120	<sup>e</sup> 510.00	\$1 for each \$2 of earnings above \$6,120
	1989			<sup>e</sup> 6,480	<sup>e</sup> 540.00	\$1 for each \$2 of earnings above \$6,480
	1990			<sup>e</sup> 6,840	<sup>e</sup> 570.00	\$1 for each \$2 of earnings above \$6,840
	1991			<sup>e</sup> 7,080	<sup>e</sup> 590.00	\$1 for each \$2 of earnings above \$7,080
	1992			<sup>e</sup> 7,440	<sup>e</sup> 620.00	\$1 for each \$2 of earnings above \$7,440
	1993			<sup>e</sup> 7,680	<sup>e</sup> 640.00	\$1 for each \$2 of earnings above \$7,680
	1994			<sup>e</sup> 8,040	<sup>e</sup> 670.00	\$1 for each \$2 of earnings above \$8,040
	1995			<sup>e</sup> 8,160	<sup>e</sup> 680.00	\$1 for each \$2 of earnings above \$8,160
	1996			<sup>e</sup> 8,280	<sup>e</sup> 690.00	\$1 for each \$2 of earnings above \$8,280
	1997			<sup>e</sup> 8,640	<sup>e</sup> 720.00	\$1 for each \$2 of earnings above \$8,640
	1998			<sup>e</sup> 9,120	<sup>e</sup> 760.00	\$1 for each \$2 of earnings above \$9,120
	1999			<sup>e</sup> 9,600	<sup>e</sup> 800.00	\$1 for each \$2 of earnings above \$9,600

(Continued)



2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A29—Earnings (retirement) test, by year enacted—Continued

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit <sup>a</sup>
				Annual earnings (dollars)	Monthly wages <sup>b</sup> (dollars)	
<i>For beneficiaries who have reached full retirement age <sup>f</sup></i>						
1977	1978	...	...	<sup>g</sup> 4,000	<sup>g</sup> 333.33	\$1 for each \$2 of earnings above \$4,000
	1979			<sup>g</sup> 4,500	<sup>g</sup> 375.00	\$1 for each \$2 of earnings above \$4,500
	1980			<sup>g</sup> 5,000	<sup>g</sup> 416.66	\$1 for each \$2 of earnings above \$5,000
	1981			<sup>g</sup> 5,500	<sup>g</sup> 458.33	\$1 for each \$2 of earnings above \$5,500
	1982			<sup>g</sup> 6,000	<sup>g</sup> 500.00	\$1 for each \$2 of earnings above \$6,000
1981	1983	Aged 70 or older	Up to age 70	...	...	...
	1983			<sup>e</sup> 6,600	<sup>e</sup> 550.00	\$1 for each \$2 of earnings above \$6,600
	1984			<sup>e</sup> 6,960	<sup>e</sup> 580.00	\$1 for each \$2 of earnings above \$6,960
	1985			<sup>e</sup> 7,320	<sup>e</sup> 610.00	\$1 for each \$2 of earnings above \$7,320
	1986			<sup>e</sup> 7,800	<sup>e</sup> 650.00	\$1 for each \$2 of earnings above \$7,800
	1987			<sup>e</sup> 8,160	<sup>e</sup> 680.00	\$1 for each \$2 of earnings above \$8,160
	1988			<sup>e</sup> 8,400	<sup>e</sup> 700.00	\$1 for each \$2 of earnings above \$8,400
	1989			<sup>e</sup> 8,880	<sup>e</sup> 740.00	\$1 for each \$2 of earnings above \$8,880
1983	1990	...	...	...	...	\$1 for each \$3 of earnings above exempt amount
	1990			<sup>e</sup> 9,360	<sup>e</sup> 780.00	\$1 for each \$3 of earnings above \$9,360
	1991			<sup>e</sup> 9,720	<sup>e</sup> 810.00	\$1 for each \$3 of earnings above \$9,720
	1992			<sup>e</sup> 10,200	<sup>e</sup> 850.00	\$1 for each \$3 of earnings above \$10,200
	1993			<sup>e</sup> 10,560	<sup>e</sup> 880.00	\$1 for each \$3 of earnings above \$10,560
	1994			<sup>e</sup> 11,160	<sup>e</sup> 930.00	\$1 for each \$3 of earnings above \$11,160
	1995			<sup>e</sup> 11,280	<sup>e</sup> 940.00	\$1 for each \$3 of earnings above \$11,280
1996	1996	...	...	12,500	<sup>h</sup> 1,041.67	\$1 for each \$3 of earnings above \$12,500
	1997			13,500	1,125.00	\$1 for each \$3 of earnings above \$13,500
	1998			14,500	<sup>i</sup> 1,208.33	\$1 for each \$3 of earnings above \$14,500
	1999			15,500	<sup>j</sup> 1,291.67	\$1 for each \$3 of earnings above \$15,500
2000	2000	...	EARNINGS TEST ELIMINATED <sup>k</sup>	...	...	...
<i>For beneficiaries who will not reach full retirement age during year <sup>f</sup></i>						
2000	2000	...	...	<sup>e</sup> 10,080	<sup>e</sup> 840	\$1 for each \$2 of earnings above \$10,080
	2001			<sup>e</sup> 10,680	<sup>e</sup> 890	\$1 for each \$2 of earnings above \$10,680
	2002			<sup>e</sup> 11,280	<sup>e</sup> 940	\$1 for each \$2 of earnings above \$11,280
	2003			<sup>e</sup> 11,520	<sup>e</sup> 960	\$1 for each \$2 of earnings above \$11,520
	2004			<sup>e</sup> 11,640	<sup>e</sup> 970	\$1 for each \$2 of earnings above \$11,640

(Continued)

## 2.A OASDI: Effect of Current Earnings and Taxation of Benefits

**Table 2.A29—Earnings (retirement) test, by year enacted—Continued**

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit <sup>a</sup>
				Annual earnings (dollars)	Monthly wages <sup>b</sup> (dollars)	
<b>For beneficiaries who will reach full retirement age during year <sup>f</sup></b>						
2000	2000	...	...	17,000	<sup>l</sup> 1,416.67	\$1 for each \$3 of earnings above \$17,000
	2001			25,000	<sup>m</sup> 2,083.33	\$1 for each \$3 of earnings above \$25,000
	2002			30,000	2,500.00	\$1 for each \$3 of earnings above \$30,000
	2003			30,720	2,560.00	\$1 for each \$3 of earnings above \$30,720
	2004			31,080	2,590.00	\$1 for each \$3 of earnings above \$31,080

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTE: ... = not applicable.

- a. Earnings of a retired-worker beneficiary affect total monthly family benefit. Earnings of a dependent or survivor beneficiary affect only his or her benefit. However, effective January 1985, earnings of a retired-worker beneficiary do not affect the benefit to a divorced spouse who has been divorced at least 2 years. Effective for benefits after December 1990, the 2-year requirement is waived, if the worker was entitled to benefits before the divorce.
- b. Monthly test for self-employment income is defined in terms of substantial services. For taxable years beginning after December 31, 1977, monthly test eliminated for wage and self-employment income except that each individual may use a monthly test for 1 grace year, usually the year of retirement.
- c. Applied to self-employment income only.
- d. Special provisions for earnings in noncovered employment outside the United States.
- e. Became effective because of automatic adjustment provisions mandated by legislation in 1972 and 1973.
- f. Full retirement age is 65 for beneficiaries who attain age 62 (age 60 for widow(er)s) before 2000, gradually increasing to age 67 for beneficiaries who attain age 62 in 2022 or later.
- g. Discretionary increase included in legislation of 1977.
- h. Actual amount is \$1,041.66 2/3.
- i. Actual amount is \$1,208.33 1/3.
- j. Actual amount is \$1,291.66 2/3.
- k. Public Law (P.L.) 106-182, enacted April 7, 2000, eliminated the earnings test beginning with the month a beneficiary reaches full retirement age (FRA). The annual earnings test that applies in the year of attainment of FRA is based on the annual limits established under P.L. 104-121 (including the \$1 for \$3 withholding rate). In determining annual earnings for purposes of the annual earnings test under this legislation, only earnings before the month of attainment of FRA will be considered. Public Law 106-182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year, which continues to be pegged to increases in the average wage.
- l. Actual amount is \$1,416.66 2/3.
- m. Actual amount is \$2,083.33 1/3.

CONTACT: Joseph Bondar (410) 965-0162 or Curt Pauzenga (410) 965-7210.

## 2.A OASDI: Effect of Current Earnings and Taxation of Benefits

**Table 2.A30—Monthly earnings guidelines for substantial gainful activity, 1961–2004 (in dollars)**

Year	Nonblind beneficiaries <sup>a</sup>		Blind beneficiaries <sup>b</sup>
	Minimum	Maximum	
1961–1965	50	100	c
1966–June 1968	75	125	c
July 1968–1973	90	140	c
1974–1975	130	200	c
1976	150	230	c
1977	160	240	c
1978	170	260	334
1979	180	280	375
1980	190	300	417
1981	190	300	459
1982	190	300	500
1983–1989	190	300	d
1990	300	500	780
1991	300	500	810
1992	300	500	850
1993	300	500	880
1994	300	500	930
1995	300	500	940
1996	300	500	960
1997	300	500	1,000
1998	300	500	1,050
January–June 1999	300	500	1,110
July 1999	300	700	1,110
January 2000	300	700	1,170
January 2001	Discontinued	740	1,240
January 2002	...	780	1,300
January 2003	...	800	1,330
January 2004	...	<sup>e</sup> 810	<sup>f</sup> 1,350

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2004," *Federal Register*, vol. 68, no. 204 (October 22, 2003).

NOTES: Earnings are net of any wage subsidies and impairment related expenses.

The guidelines for substantial gainful activity (SGA) for self-employed individuals differ from the guidelines for wage earners.

Self-employment activity is generally examined in terms of time spent and degree of effort, as compared with that of nondisabled self-employed individuals.

... = not applicable.

- a. Earnings above the maximum amount ordinarily demonstrate SGA; earnings below the minimum amount show that SGA has not occurred. When earnings are between the minimum and maximum, other factors are considered.
- b. The amendments in 1977 provided that, effective 1978, earnings of blind beneficiaries would be evaluated under different SGA guidelines than are nonblind beneficiaries.
- c. Guidelines pre-1978 are the same as those applicable to nonblind beneficiaries.
- d. Annual amounts were determined by automatic adjustments linked to increases in average wage level. The amounts equal the monthly exempt amounts under the earnings test applicable to beneficiaries who have reached full retirement age (see Table 2.A29 for the amounts for 1983–1995).
- e. Computed as follows: Nonblind SGA amount for 2000, multiplied by the ratio of the 2003 national average wage index to the 1992 index. Rounding is to the nearest multiple of \$10. (Had this computation produced a lower SGA level than the level for 2003, then the level for 2003 would have been used.)
- f. Computed as follows: Blind SGA amount for 1994, multiplied by the ratio of the 2002 national average wage index to the 1998 index. Rounding is to the nearest multiple of \$10. (Had this computation produced a lower SGA level than the level for 2003, then the level for 2003 would have been used.)

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

## 2.A OASDI: Effect of Current Earnings and Taxation of Benefits

**Table 2.A31—Taxation of Social Security benefits**

Year enacted	Individuals or couples with income exceeding (dollars)—	Benefits included in gross income	Effective for taxable years—
<b>Married filing jointly</b>			
1983	32,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$32,000	Ending after December 31, 1983
1993	32,000 but not 44,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$32,000	Beginning after December 31, 1993
	44,000	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or the sum of \$6,000 plus 85 percent of income over \$44,000	Beginning after December 31, 1993
<b>Married filing separate returns<sup>a</sup></b>			
1983	0	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income	Ending after December 31, 1983
1993	0	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or 85 percent of income	Beginning after December 31, 1993
<b>Individuals in all other filing categories</b>			
1983	25,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$25,000	Ending after December 31, 1983
1993	25,000 but not 34,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$25,000	Beginning after December 31, 1993
	34,000	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or the sum of \$4,500 plus 85 percent of income over \$34,000	Beginning after December 31, 1993

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Taxation of Social Security benefits is governed by the Internal Revenue Service Code. IRS describes the rules governing taxation of Social Security benefits in IRS publication 915, available at <http://www.irs.gov/pub/irs-pdf/p915.pdf>.

NOTES: Income is defined as modified adjusted gross income, plus 50 percent of Social Security and Tier 1 Railroad Retirement benefits. Modified adjusted gross income is adjusted gross income (before Social Security or Railroad Retirement benefits are considered), plus tax-exempt interest income, with further modification of adjusted gross income in some cases involving certain tax provisions of limited applicability among the beneficiary population.

Social Security and Tier 1 Railroad Retirement benefits include workers' compensation benefits to the extent they cause a reduction in Social Security or Tier 1 Railroad Retirement disability benefits.

a. Includes only married taxpayers filing separately who lived with their spouse at any time during the tax year; married individuals filing separately who did not live with their spouse are treated the same as unmarried individuals.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A32—Taxation of Social Security benefits: Examples (in dollars)

Modified adjusted gross income <sup>a</sup>	Amount of benefits <sup>b</sup>	One-half of benefits <sup>b</sup>	Income to be compared with base amount	Relevant base amount <sup>c</sup>	Income in excess of base amount	One-half of excess	85 percent of excess income	Lower of one-half of benefits, or one-half of income between upper and lower base amounts	85 percent of benefits	Taxable benefits included in gross income	
										If income does not exceed upper base amount—lessor of one-half of benefits or one-half of income over base amount (K = lesser of C or G)	If income exceeds upper base amount—lessor of 85 percent of benefits or one-half of income between base amounts plus 85 percent of income over upper base amount (L = lesser of J or I + H)
(A)	(B)	(C)	(D = A + C)	(E)	(F = D - E)	(G = F / 2)	(H = .85 F)	(I)	(J = .85 B)	(K)	(L)
<b>Married filing jointly</b>											
25,000	10,000	5,000	30,000	32,000	0	...	...	...	...	...	...
28,000	10,000	5,000	33,000	32,000	1,000	500	...	...	...	500	...
33,000	10,000	5,000	38,000	32,000	6,000	3,000	...	...	...	3,000	...
38,000	10,000	5,000	43,000	32,000	11,000	5,500	...	...	...	5,000	...
40,000	10,000	5,000	45,000	44,000	1,000	...	850	5,000	8,500	...	5,850
43,000	10,000	5,000	48,000	44,000	4,000	...	3,400	5,000	8,500	...	8,400
45,000	10,000	5,000	50,000	44,000	6,000	...	5,100	5,000	8,500	...	8,500
<b>Married filing separate returns <sup>d</sup></b>											
0	6,000	3,000	3,000	0	3,000	...	2,550	0	5,100	...	2,550
2,000	6,000	3,000	5,000	0	5,000	...	4,250	0	5,100	...	4,250
4,000	6,000	3,000	7,000	0	7,000	...	5,950	0	5,100	...	5,100
10,000	6,000	3,000	13,000	0	13,000	...	11,050	0	5,100	...	5,100
20,000	6,000	3,000	23,000	0	23,000	...	19,550	0	5,100	...	5,100
<b>Individuals in all other filing categories</b>											
20,000	8,000	4,000	24,000	25,000	0	...	...	...	...	...	...
25,000	8,000	4,000	29,000	25,000	4,000	2,000	...	...	...	2,000	...
30,000	8,000	4,000	34,000	25,000	9,000	4,500	...	...	...	4,000	...
32,000	8,000	4,000	36,000	34,000	2,000	...	1,700	4,000	6,800	...	5,700
35,000	8,000	4,000	39,000	34,000	5,000	...	4,250	4,000	6,800	...	6,800
40,000	8,000	4,000	44,000	34,000	10,000	...	8,500	4,000	6,800	...	6,800

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Taxation of Social Security benefits is governed by the Internal Revenue Service Code. IRS describes the rules governing taxation of Social Security benefits in IRS publication 915, available at <http://www.irs.gov/pub/irs-pdf/p915.pdf>.

NOTE: ... = not applicable.

- a. Adjusted gross income (before Social Security or Railroad Retirement benefits are considered), plus tax-exempt interest income, with further modification of adjusted gross income in some cases involving certain tax provisions of limited applicability among the beneficiary population.
- b. Social Security and Tier 1 Railroad Retirement benefits, including workers' compensation benefits to the extent they cause a reduction in either of these two types of benefits.
- c. For married couples filing joint returns, up to 50 percent of benefits are subject to income tax if gross income is over \$32,000 but less than \$44,000. If gross income is less than \$32,000, none of the Social Security benefits will be taxable. If gross income exceeds \$44,000, up to 85 percent of Social Security benefits will be taxable income. Similar lower and upper level thresholds or "base amounts" for single individuals are \$25,000 and \$34,000. There is no similar threshold or base amount for married individuals who live together but file separate returns (for example, up to 85 percent of Social Security benefits in those cases may be considered taxable income).
- d. Includes only married taxpayers filing separately who lived with their spouse at any time during the tax year; married individuals filing separately who did not live with their spouse are treated the same as unmarried individuals.

CONTACT: Curt Pauzenga (410) 965-7210 or Joseph Bondar (410) 965-0162.

## 2.B SSI: History of Provisions

**Table 2.B1—Federal benefit rates, by living arrangement, 1974–2004**

Act	Effective date	Amount <sup>a</sup> (dollars)	
		Individual	Couple
<b>Own household <sup>b</sup></b>			
1972	January 1, 1974 <sup>c</sup>	130.00	195.00
1973	January 1, 1974	140.00	210.00
1973	July 1, 1974	146.00	219.00
1974 <sup>d</sup>	July 1, 1975	157.70	236.60
	July 1, 1976	167.80	251.80
	July 1, 1977	177.70	266.70
	July 1, 1978	189.40	284.10
	July 1, 1979	208.20	312.30
	July 1, 1980	238.00	357.00
	July 1, 1981	264.70	397.00
1983	July 1, 1982	284.30	426.40
	July 1, 1983 <sup>e</sup>	304.30	456.40
	January 1, 1984	314.00	472.00
	January 1, 1985	325.00	488.00
	January 1, 1986	336.00	504.00
	January 1, 1987	340.00	510.00
	January 1, 1988	354.00	532.00
	January 1, 1989	368.00	553.00
	January 1, 1990	386.00	579.00
	January 1, 1991	407.00	610.00
	January 1, 1992	422.00	633.00
	January 1, 1993	434.00	652.00
	January 1, 1994	446.00	669.00
	January 1, 1995	458.00	687.00
	January 1, 1996	470.00	705.00
	January 1, 1997	484.00	726.00
	January 1, 1998	494.00	741.00
January 1, 1999	500.00	751.00	
January 1, 2000	<sup>f</sup> 513.00	769.00	
January 1, 2001	<sup>f</sup> 531.00	796.00	
January 1, 2002	545.00	817.00	
January 1, 2003	552.00	829.00	
January 1, 2004	564.00	846.00	
<b>Receiving institutional care covered by Medicaid <sup>g</sup></b>			
1972	January 1, 1974	25.00	50.00
1987	July 1, 1988	30.00	60.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2003; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at <http://www.socialsecurity.gov/regulations/index.htm>. Social Security Administration, Office of the Chief Actuary, "SSI Federal Payment Amounts," <http://www.socialsecurity.gov/OACT/COLA/SSlams.html>.

NOTE: For those in another person's household receiving support and maintenance there, the federal benefit rate is reduced by one-third.

- a. For those without countable income. These payments are reduced by the amount of countable income of the individual or couple.
- b. Includes persons in private institutions whose care is not provided by Medicaid.
- c. Superseded by the provision of 1973.
- d. Mechanism established for providing cost-of-living adjustments.
- e. General benefit increase.
- f. Benefits originally paid in 2000 and through July 2001 were based on federal benefit rates of \$512.00 and \$530.00, respectively. Pursuant to Public Law 106-554, monthly payments beginning in August 2001 were effectively based on the higher \$531 amount. Lump-sum compensation payments were made on the basis of an adjusted benefit rate for months prior to August 2001.
- g. Must be receiving more than 50 percent of the cost of the care from Medicaid (Title XIX of the Social Security Act).

CONTACT: Alfreda Brooks (410) 965-9849.

Table 2.C1—Medicare cost sharing and premium amounts, 1966–2005

Effective date <sup>a</sup>	Hospital Insurance (Medicare Part A)				Supplementary Medical Insurance (Medicare Part B) <sup>b</sup>							
	All expenses in "benefit period" covered except—				Monthly premium <sup>c</sup> (dollars)	Annual deductible <sup>d</sup> (dollars)	Coinsurance <sup>d</sup> (percent)	Monthly premium (dollars)				
	Inpatient hospital deductible (IHD) covers first 60 days (dollars)	Inpatient hospital daily coinsurance		Skilled nursing facility daily coinsurance after 20 days (1/8 X IHD) (dollars)				For enrollee <sup>e,f</sup> (aged and disabled)	Government amounts for—		Aged	Disabled <sup>f</sup>
		Days 61 through 90 (1/4 X IHD) (dollars)	Lifetime reserve days after 90 days (1/2 X IHD)									
1966	40	10	g	g	...	50	20	3.00	3.00	...		
1967	40	10	g	5.00	...	50	20	3.00	3.00	...		
1968	40	10	20	5.00	...	<sup>h</sup> 50	<sup>h</sup> 20	<sup>i</sup> 4.00	<sup>i</sup> 4.00	...		
1969	44	11	22	5.50	...	50	20	4.00	4.00	...		
1970	52	13	26	6.50	...	50	20	5.30	5.30	...		
1971	60	15	30	7.50	...	50	20	5.60	5.60	...		
1972	68	17	34	8.50	...	50	<sup>j</sup> 20	5.80	5.80	...		
1973	72	18	36	9.00	33	60	20	<sup>k</sup> 6.30	6.30	22.70		
1974	84	21	42	10.50	36	60	20	6.70	6.70	29.30		
1975	92	23	46	11.50	40	60	20	6.70	8.30	30.30		
1976	104	26	52	13.00	45	60	20	7.20	14.20	30.80		
1977	124	31	62	15.50	54	60	20	7.70	16.90	42.30		
1978	144	36	72	18.00	63	60	20	8.20	18.60	41.80		
1979	160	40	80	20.00	69	60	20	8.70	18.10	41.30		
1980	180	45	90	22.50	78	60	20	9.60	23.00	41.40		
1981	204	51	102	25.50	89	<sup>l,m</sup> 60	<sup>m</sup> 20	11.00	34.20	62.20		
1982	260	65	130	32.50	113	<sup>n</sup> 75	<sup>n</sup> 20	12.20	37.00	72.00		
1983	304	76	152	38.00	113	75	20	12.20	41.80	80.00		
1984	356	89	178	44.50	155	75	20	14.60	43.80	94.00		
1985	400	100	200	50.00	174	75	20	15.50	46.50	89.90		
1986	492	123	246	61.50	214	75	20	15.50	46.50	66.10		
1987	520	130	260	65.00	226	75	20	17.90	53.70	88.10		
1988	540	135	270	67.50	234	75	20	24.80	74.40	72.40		
1989	<sup>o</sup> 560	<sup>o</sup>	<sup>o</sup>	<sup>p</sup> 25.50	156	75	20	<sup>q</sup> 31.90	83.70	40.70		
1990	592	148	296	74.00	175	75	20	28.60	85.80	59.60		
1991	628	157	314	78.50	177	100	20	29.90	95.30	82.10		
1992	652	163	326	81.50	192	100	20	31.80	89.80	129.80		
1993	676	169	338	84.50	221	100	20	36.60	104.40	129.20		
1994	696	174	348	87.00	<sup>r</sup> 245	100	20	41.10	82.50	111.10		
1995	716	179	358	89.50	<sup>r</sup> 261	100	20	46.10	100.10	165.50		
1996	736	184	368	92.00	<sup>r</sup> 289	100	20	42.50	127.30	167.70		
1997	760	190	380	95.00	<sup>r</sup> 311	100	20	43.80	131.40	177.00		
1998	764	191	382	95.50	<sup>r</sup> 309	100	20	43.80	132.00	150.40		
1999	768	192	384	96.00	<sup>r</sup> 309	100	20	45.50	139.10	160.50		

(Continued)

## 2.C Medicare: History of Provisions

**Table 2.C1—Medicare cost sharing and premium amounts, 1966–2005—Continued**

Effective date <sup>a</sup>	Hospital Insurance (Medicare Part A)					Supplementary Medical Insurance (Medicare Part B) <sup>b</sup>					
	All expenses in "benefit period" covered except—					Monthly premium <sup>c</sup> (dollars)	Annual deductible <sup>d</sup> (dollars)	Coinsurance <sup>d</sup> (percent)	Monthly premium (dollars)		
	Inpatient hospital deductible (IHD) covers first 60 days (dollars)	Inpatient hospital daily coinsurance		Skilled nursing facility daily coinsurance after 20 days (1/8 X IHD) (dollars)	For enrollee <sup>e,f</sup> (aged and disabled)				Government amounts for—		
		Days 61 through 90 (1/4 X IHD) (dollars)	Lifetime reserve days after 90 days (1/2 X IHD)						Aged	Disabled <sup>f</sup>	
2000	776	194	388	97.00	† 301	100	20	45.50	138.30	196.70	
2001	792	198	396	99.00	† 300	100	20	50.00	152.00	214.40	
2002	812	203	406	101.50	† 319	100	20	54.00	164.60	192.20	
2003	840	210	420	105.00	† 316	100	20	58.70	178.70	223.30	
2004	876	219	438	109.50	† 343	100	20	66.60	199.80	284.40	
2005	912	228	456	114.00	† 375	110	20	78.20	234.60	305.40	

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: . . . = not applicable.

- a. The deductible and coinsurance amounts begin in January unless otherwise noted. The monthly premium amounts were effective in July through 1983 and in January for 1984 and succeeding years.
- b. Supplementary Medical Insurance (SMI) is composed of Medicare Part B and, beginning in 2004, Medicare Part D. However, for the years shown, the Part D program is in a transitional stage, with premiums and deductibles not applicable until 2006.
- c. Standard premium rate paid for voluntary enrollment by certain aged and disabled individuals not otherwise entitled to Hospital Insurance (HI). (Most individuals aged 65 and older and many disabled individuals under age 65 are insured for HI benefits without payment of any premium.) In certain cases, a surcharge applies for those beneficiaries who enroll after their initial enrollment period.
- d. Most (but not all) services under Part B are subject to the annual deductible amounts and coinsurance percentages shown. (Original sources of authority, such as the laws, regulations, and rulings for Part B, should be consulted if specific details are required.)
- e. Standard premium rate paid by most Part B enrollees. However, two provisions alter the premium rate for certain Part B enrollees. First, in most cases, there is a surcharge for those beneficiaries who enroll after their initial enrollment period. Second, a "hold-harmless" provision lowers the premium rate for certain individuals who have their premium deducted from their Social Security check. On an individual basis, this provision limits the dollar increase in the Part B premium to the dollar increase in the individual's Social Security check. As a result, the person affected pays a lower Part B premium, and the net amount of the individual's Social Security check does not decrease, despite the greater increase in the premium. (A third premium-altering provision is scheduled to take effect in 2007.)
- f. Beginning in July 1973 for the disabled.
- g. Benefit not provided.
- h. Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance, beginning in April 1968.
- i. Beginning in April 1968.
- j. Home health services not subject to coinsurance, beginning in January 1973.
- k. Monthly premium for July and August 1973 was reduced to \$5.80 and \$6.10, respectively, by the Cost of Living Council.
- l. Home health services not subject to deductible.
- m. Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance, beginning in April 1968, but only when physician accepts assignment.
- n. Effective October 1, 1982, professional inpatient services of pathologists and radiologists are subject to deductible and coinsurance.
- o. Unlike all other years, the 1989 deductible was applied on an annual, rather than a benefit period, basis. Once the deductible was paid by the beneficiary, Medicare paid the balance of expenses for covered hospital services, regardless of the number of days of hospitalization (except for psychiatric hospital care, which was still limited by the 190-day lifetime maximum).
- p. The coinsurance amount in 1989 was equal to 20 percent of the estimated national average daily cost of covered skilled nursing facility care, rather than 1/8 of the inpatient hospital deductible. The beneficiary paid the coinsurance amount for the first 8 days of care in 1989, rather than for days of care 21 to 100 in a benefit period as in all other years. Skilled nursing facility benefits were available for up to 150 days of care per year in 1989, rather than for up to 100 days of care per benefit period as in all other years.
- q. Includes the standard monthly Part B premium and a supplemental monthly flat premium under the Medicare Catastrophic Coverage Act of 1988. Amount shown is for most Part B enrollees. Residents of Puerto Rico and other territories and commonwealths, as well as persons enrolled in Part B only, paid different supplemental flat premiums, resulting in a smaller premium than that shown.
- r. A reduced premium is available to individuals aged 65 or older who are not otherwise entitled to HI but who have (or who were married to, widowed, or divorced from a spouse for certain periods of time who has or had) at least 30 quarters of Social Security coverage. The reduced premium is \$184, \$183, \$188, \$187, \$170, \$170, \$166, \$165, \$175, \$174, \$189, and \$206 for 1994 to 2005, respectively.

CONTACT: Clare McFarland (410) 786-6390 or Rita DiSimone (202) 358-6221.



**Table 2.C2—Federal medical assistance percentage and enhanced federal medical assistance percentage, by state or other area, 2003–2005**

State or area	Federal medical assistance percentage <sup>a</sup>			Enhanced federal medical assistance percentage <sup>b</sup>	
	2003 <sup>c</sup>	2004 <sup>d</sup>	2005 <sup>e</sup>	2004	2005
Alabama	70.60	70.75	70.83	79.53	79.58
Alaska	58.27	58.39	57.58	70.87	70.31
Arizona	67.25	67.62	67.45	77.08	77.22
Arkansas	74.28	74.67	74.75	82.27	82.33
California	50.00	50.00	50.00	65.00	65.00
Colorado	50.00	50.00	50.00	65.00	65.00
Connecticut	50.00	50.00	50.00	65.00	65.00
Delaware	50.00	50.00	50.38	65.00	65.27
District of Columbia	70.00	70.00	70.00	79.00	79.00
Florida	58.83	58.93	58.90	71.25	71.23
Georgia	59.60	59.58	60.44	71.71	72.31
Hawaii	58.77	58.90	58.47	71.23	70.93
Idaho	70.96	70.46	70.62	79.32	79.43
Illinois	50.00	50.00	50.00	65.00	65.00
Indiana	61.97	62.32	62.78	73.62	73.95
Iowa	63.50	63.93	63.55	74.75	74.49
Kansas	60.15	60.82	61.01	72.57	72.71
Kentucky	69.89	70.09	69.60	79.06	78.72
Louisiana	71.28	71.63	71.04	80.14	79.73
Maine	66.22	66.01	64.89	76.21	75.42
Maryland	50.00	50.00	50.00	65.00	65.00
Massachusetts	50.00	50.00	50.00	65.00	65.00
Michigan	55.42	55.89	56.71	69.12	69.70
Minnesota	50.00	50.00	50.00	65.00	65.00
Mississippi	76.62	77.08	77.08	83.96	83.96
Missouri	61.23	61.47	61.15	73.03	72.81
Montana	72.96	72.85	71.90	81.00	80.33
Nebraska	59.52	59.89	59.64	71.92	71.75
Nevada	52.39	54.93	55.90	68.45	69.13
New Hampshire	50.00	50.00	50.00	65.00	65.00
New Jersey	50.00	50.00	50.00	65.00	65.00
New Mexico	74.56	74.85	74.30	82.40	82.01
New York	50.00	50.00	50.00	65.00	65.00
North Carolina	62.56	62.85	63.63	74.00	74.54
North Dakota	68.36	68.31	67.49	77.82	77.24
Ohio	58.83	59.23	59.68	71.46	71.78
Oklahoma	70.56	70.24	70.18	79.17	79.13
Oregon	60.16	60.81	61.12	72.57	72.78
Pennsylvania	54.69	54.76	53.84	68.33	67.69
Rhode Island	55.40	56.03	55.38	69.22	68.77
South Carolina	69.81	69.86	69.89	78.90	78.92
South Dakota	65.29	65.67	66.03	75.97	76.22
Tennessee	64.59	64.40	64.81	75.08	75.37
Texas	59.99	60.22	60.87	72.15	72.61
Utah	71.24	71.72	72.14	80.20	80.50
Vermont	62.41	61.34	60.11	72.94	72.08
Virginia	50.53	50.00	50.00	65.00	65.00
Washington	50.00	50.00	50.00	65.00	65.00
West Virginia	75.04	75.19	74.65	82.63	82.26
Wisconsin	58.43	58.41	58.31	70.89	70.82
Wyoming	61.32	59.77	57.90	71.84	70.53

(Continued)

## 2.C Medicaid: History of Provisions

**Table 2.C2—Federal medical assistance percentage and enhanced federal medical assistance percentage, by state or other area, 2003–2005—Continued**

State or area	Federal medical assistance percentage <sup>a</sup>			Enhanced federal medical assistance percentage <sup>b</sup>	
	2003 <sup>c</sup>	2004 <sup>d</sup>	2005 <sup>e</sup>	2004	2005
Outlying areas					
American Samoa	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 65.00	<sup>f</sup> 65.00
Guam	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 65.00	<sup>f</sup> 65.00
Northern Mariana Islands	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 65.00	<sup>f</sup> 65.00
Puerto Rico	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 65.00	<sup>f</sup> 65.00
Virgin Islands	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 50.00	<sup>f</sup> 65.00	<sup>f</sup> 65.00

SOURCE: Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.

- a. Section 1905(b) of the Social Security Act (the Act) specifies the method to be used to compute the federal medical assistance percentage. From this section the following formula is derived:  $N = 3\text{-year average national per capita personal income}$ ;  $S = 3\text{-year average state per capita personal income}$ . Federal medical assistance percentage:  $\text{State share} = (S^2/N^2) \times 45$  or  $(45/N^2) \times S^2$ ;  $\text{Federal share} = 100 - \text{state share}$  with 50–83 percent limits.
- b. This is the Title XXI enhanced federal medical assistance percentage rate specified in section 2105(b) of the Act. The enhanced federal medical assistance percentage is limited to no more than 85 percent.
- c. Effective October 1, 2002, through September 30, 2003.
- d. Effective October 1, 2003, through September 30, 2004.
- e. Effective October 1, 2004, through September 30, 2005.
- f. For purposes of section 1118 of the Social Security Act, the federal medical assistance percentage used under titles I, X, XIV, and XVI, and part A of title IV will be 75 percent.

CONTACT: Adelle Simmons (202) 401-6119.

**Table 2.F1—Number of SSA offices, 2003**

Office	Number
Headquarters (Baltimore, Maryland)	1
Regional offices <sup>a</sup>	10
Field offices <sup>b</sup>	1,329
Level 1	615
Level 2	667
Resident stations	47
Teleservice centers	36
Program service centers <sup>c</sup>	6
Data operations center <sup>d</sup>	1
Office of Hearings and Appeals	
Headquarters (Falls Church, Virginia)	1
Regional offices	10
Hearing offices	140
Satellite offices	4

SOURCES: Social Security Administration, Office of Public Service and Operations Support's database and Office of Hearings and Appeals Case Control System.

- a. Regional offices are located in Boston, Massachusetts; New York, New York; Philadelphia, Pennsylvania; Atlanta, Georgia; Chicago, Illinois; Dallas, Texas; Kansas City, Missouri; Denver, Colorado; San Francisco, California; and Seattle, Washington.
- b. In December 1997, the field offices were redesignated as Level 1, 2, or resident stations depending on the characteristics of the facility, service area, and other conditions.
- c. Program service centers are located in Jamaica, New York; Philadelphia, Pennsylvania; Birmingham, Alabama; Chicago, Illinois; Kansas City, Missouri; and Richmond, California.
- d. The data operations center is located in Wilkes-Barre, Pennsylvania.

CONTACT: Harold Atkins for SSA data (410) 965-2367 and Leola Britford for Office of Hearings and Appeals data (703) 605-8219.

## 2.F SSA Administrative Data: Offices and Staff

**Table 2.F2—Number of SSA employees and percentage with selected characteristics by grade, September 30, 2003**

Characteristic	All grade levels	GS 1–4	GS 5–8	GS 9–12	GS 13–15	SES
	<i>Number</i>					
Total <sup>a</sup>	65,191	1,107	21,434	32,816	8,308	132
	<i>Percentage of total</i>					
Women	70.6	76.5	79.2	72.5	50.4	34.8
Minorities	43.9	49.5	57.0	40.7	26.3	28.0
Black	27.3	39.8	34.8	25.0	17.9	20.5
Hispanic	11.9	6.6	16.4	11.2	5.1	6.8
Asian or Pacific Islander	3.5	2.0	4.7	3.2	2.2	0.8
American Indian or Alaska Native	1.2	1.1	1.2	1.2	1.1	0.0
Severely disabled	2.3	9.1	3.8	1.4	0.9	0.8

SOURCE: Social Security Administration's Affirmative Employment Plan.

a. Includes all full-time and part-time permanent employees.

CONTACT: Nelson Izquierdo (410) 965-4364.

**Table 2.F3—Number of work years, fiscal years 1993–2003**

Year	Full-time permanent staff <sup>a</sup>	Total work years <sup>b</sup>
1993	61,640	66,623
1994	62,434	66,741
1995 <sup>c</sup>	62,504	67,063
1996	62,133	66,726
1997	61,224	69,378
1998	59,943	67,210
1999	59,752	66,459
2000	60,434	65,521
2001	61,490	65,562
2002	61,914	65,742
2003	63,569	65,343

SOURCE: Social Security Administration's Payroll Reports.

a. On duty at end of fiscal year; includes seasonal employees.

b. Includes full-time, part-time, and temporary employees; employees in special programs; and overtime hours worked.

c. Includes 1,055 positions that were transferred from the Department of Health and Human Services to SSA when SSA became an independent agency (under P.L. 103-296, Social Security Independence and Program Improvements Act of 1994, effective March 31, 1995).

CONTACT: Donna Frocke (410) 965-3094.

**Table 2.F4—Number of Old-Age and Survivors Insurance claims, fiscal year 2003 (in thousands)**

Workload	Total	Worker	Family members and survivors
Beginning-of-year pending	120.1	52.1	68.0
Received	3,200.7	1,767.5	1,433.2
Processed <sup>a</sup>	3,240.1	1,784.5	1,455.6
End-of-year pending	80.7	35.1	45.6

SOURCES: Office of Systems' Integrated Work Measurement System and the Office of Disability Operations, Division of Direct Service Operations Report.

a. See Table 6.A1 for data on number of awards.

CONTACT: Shirley Hodges (410) 965-0635.

**Table 2.F5—Number of Disability Insurance claims, fiscal year 2003 (in thousands)**

Workload	Total	Worker	Family members and survivors
Beginning-of-year pending	528.5	503.0	25.5
Received	2,185.7	1,934.9	250.8
Processed <sup>a</sup>	2,209.8	1,952.6	257.2
End-of-year pending	504.4	485.3	19.1

SOURCES: Office of Systems' Integrated Work Measurement System and Office of Disability Operations, Division of Direct Service Operations Report.

a. See Table 6.A1 for data on number of awards.

CONTACT: Shirley Hodges (410) 965-0635.

**Table 2.F6—Number of Supplemental Security Income claims, fiscal year 2003 (in thousands)**

Workload	Total	Aged	Blind or disabled
Beginning-of-year pending	447.6	4.0	443.6
Received	2,161.6	173.6	1,988.0
Processed <sup>a</sup>	2,142.4	173.4	1,969.0
End-of-year pending	466.8	4.2	462.6

SOURCES: Office of Systems' Integrated Work Measurement System and Office of Disability Operations, Division of Direct Service Operations Report.

a. See Table 7.A8 for data on number of awards.

CONTACT: Shirley Hodges (410) 965-0635.

## 2.F SSA Administrative Data: Service Delivery

**Table 2.F7—Accuracy rates and use of 800 telephone number, fiscal years 1998–2003**

Item	1999	2000	2001	2002	2003
<i>Accuracy rates (percent)</i>					
OASI payments					
Index of dollar accuracy	99.6	99.6	99.9	a	a
Payment review/stewardship results					
Excess payments	99.8	99.9	99.9	99.9	99.9
Underpayments	99.9	99.9	99.8	99.9	99.9
SSI payments <sup>b</sup>					
Index of dollar accuracy <sup>c</sup>	94.2	94.0	91.4	a	a
Payment review/stewardship results <sup>d</sup>					
Excess payments	94.3	94.7	93.3	93.4	93.9
Underpayments	98.3	98.6	98.8	98.6	98.8
Disability Insurance benefits <sup>e</sup>					
Initial claims	94.3	94.2	93.9	94.2	93.3
Allowances	96.5	97.0	96.8	97.1	96.6
Denials	93.0	92.4	92.0	92.4	91.5
Reconsideration	92.3	92.2	91.0	90.5	90.9
Reversals of denials	96.0	96.9	96.8	95.9	96.6
Affirmations of denials	91.6	91.3	89.9	89.4	89.9
<i>National 800 number network (1-800-772-1213)</i>					
Number of calls received (millions)	78.7	76.3	74.8	62.3	64.0
Average time calls answered (minutes)	2.0	2.5	2.8	4.7	3.8

SOURCE: Social Security Administration, Office of Finance, Assessment and Management, Office of Central Operations.

- a. OASI and SSI Index of Dollar Accuracy Reviews were terminated in 2003.
- b. Excludes determinations of disability.
- c. Prior to fiscal year 1999, percentages exclude errors of less than \$5. Any payments to ineligible beneficiaries are included regardless of the dollar amount of the error.
- d. Beginning with fiscal year 2000, the SSI payment review/stewardship results are reported as the percentage of payments free of preventable error.
- e. Represents cases free of decisional and documentation errors.

CONTACT: Bob Marks (410) 965-4527 or John Hebert (410) 965-3915.

## 2.F SSA Administrative Data: Hearings and Appeals

**Table 2.F8—Workload of SSA’s Administrative Law Judges (ALJs), fiscal years 2002–2004**

Item	2002	2003	2004 <sup>a</sup>
Number of ALJs	969	975	944
Average monthly hearing dispositions per ALJ	45	49	52
Average hearings pending per ALJ	470	581	682

SOURCES: Social Security Administration, Office of Hearings and Appeals. Actual data from the Key Workload Indicator Report. Estimated data from the Government Performance and Results Act, Annual Performance Plan.

NOTE: Data based on Administrative Law Judges’ availability during fiscal year 2002; data excludes Regional Chief ALJs.

a. Estimated data.

CONTACT: Beverly Nateghi (703) 605-8788.

**Table 2.F9—Number of hearing receipts, dispositions, and end-of-year pending cases, fiscal years 2003–2004**

Program	Hearing receipts		Hearing dispositions		End-of-year pending cases	
	2003	2004 <sup>a</sup>	2003	2004 <sup>a</sup>	2003	2004 <sup>a</sup>
Total	662,733	640,308	571,928	588,300	591,562	643,570
OASI	3,097	3,237	2,717	3,236	3,231	3,350
Disability						
DI	226,881	210,821	183,640	203,529	201,317	215,763
SSI	165,896	172,437	149,715	167,360	165,997	168,572
DI and SSI	191,365	181,813	157,849	164,175	185,824	198,692
Medicare (Parts A and B and adversarial)	75,493	72,000	78,005	50,000	35,193	57,193
Black Lung	1	0	2	0	0	0

SOURCES: Social Security Administration, Office of Hearings and Appeals. Actual data from the Key Workload Indicator Report. Estimated data from the Government Performance and Results Act, Annual Performance Plan.

a. Estimated data.

CONTACT: Beverly Nateghi (703) 605-8788.

**Table 2.F11—Number of SSA Appeals Council cases, fiscal years 2002–2004**

Cases	2002	2003	2004 <sup>a</sup>
Beginning-of-year pending	92,185	59,781	51,078
Receipts	83,063	92,047	97,925
Dispositions	115,467	100,750	96,949
End-of-year pending	59,781	51,078	52,054

SOURCES: Social Security Administration, Office of Hearings and Appeals. Actual data from the Key Workload Indicator Report. Estimated data from the Government Performance and Results Act, Annual Performance Plan.

a. Estimated data.

CONTACT: Beverly Nateghi (703) 605-8788.





## **Section 3. Social Welfare and the Economy**

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<b>Employment and Earnings</b>	<b>3.1</b>
<b>Interprogram Data</b>	<b>3.3</b>
<b>Poverty</b>	<b>3.13</b>



**Table 3.B3—Federal minimum wage rates under the Fair Labor Standards Act of 1938 and average hourly earnings and average weekly hours for production workers in manufacturing, selected years 1938–2003**

Effective date	Minimum hourly wage for workers in jobs first covered by—				Production workers in manufacturing <sup>a</sup>	
	1938 act <sup>b</sup> (dollars)	1961 amendments <sup>c</sup> (dollars)	1966 and subsequent amendments <sup>d</sup>		Average gross hourly earnings (dollars)	Average weekly hours
			Nonfarm (dollars)	Farm (dollars)		
October 24 1938	0.25	...	...	...	0.62	35.6
1939	0.30	...	...	...	0.63	37.7
1945	0.40	...	...	...	1.02	43.5
January 25, 1950	0.75	...	...	...	1.44	40.5
March 1, 1956	1.00	...	...	...	1.95	40.4
September 3 1961	1.15	1.00	...	...	2.32	39.8
1963	1.25	1.00	...	...	2.46	40.5
1964	1.25	1.15	...	...	2.53	40.7
1965	1.25	1.25	...	...	2.61	41.2
February 1 1967	1.40	1.40	1.00	1.00	2.83	40.6
1968	1.60	1.60	1.15	1.15	3.01	40.7
1969	1.60	1.60	1.30	1.30	3.19	40.6
1970	1.60	1.60	1.45	1.30	3.36	39.8
1971	1.60	1.60	1.60	1.30	3.57	39.9
May 1, 1974	2.00	2.00	1.90	1.60	4.42	40.0
January 1 1975	2.10	2.10	2.00	1.80	4.83	39.5
1976	2.30	2.30	2.20	2.00	5.22	40.1
1977	2.30	2.30	2.30	2.20	5.68	40.3
1978	2.65	2.65	2.65	2.65	6.17	40.4
1979	2.90	2.90	2.90	2.90	6.70	40.2
1980	3.10	3.10	3.10	3.10	7.27	39.7
1981	3.35	3.35	3.35	3.35	7.99	39.8
1982	3.35	3.35	3.35	3.35	8.49	38.9
1983	3.35	3.35	3.35	3.35	8.83	40.1
1984	3.35	3.35	3.35	3.35	9.19	40.7
1985	3.35	3.35	3.35	3.35	9.54	40.5
1986	3.35	3.35	3.35	3.35	9.73	40.7
1987	3.35	3.35	3.35	3.35	9.91	41.0
1988	3.35	3.35	3.35	3.35	10.19	41.1
1989	3.35	3.35	3.35	3.35	10.48	41.0
April 1 1990 <sup>e</sup>	3.80	3.80	3.80	3.80	10.83	40.8
1991 <sup>e</sup>	4.25	4.25	4.25	4.25	11.18	40.7
1992 <sup>e</sup>	4.25	4.25	4.25	4.25	11.46	41.0
1993 <sup>e</sup>	4.25	4.25	4.25	4.25	11.74	41.4
1994	4.25	4.25	4.25	4.25	12.07	42.0
1995	4.25	4.25	4.25	4.25	12.37	41.6
October 1, 1996 <sup>e</sup>	4.75	4.75	4.75	4.75	12.77	41.6
September 1, 1997 <sup>e</sup>	5.15	5.15	5.15	5.15	13.17	42.0

(Continued)

### 3.B Employment and Earnings

**Table 3.B3—Federal minimum wage rates under the Fair Labor Standards Act of 1938 and average hourly earnings and average weekly hours for production workers in manufacturing, selected years 1938–2003—Continued**

Effective date	Minimum hourly wage for workers in jobs first covered by—				Production workers in manufacturing <sup>a</sup>	
	1938 act <sup>b</sup> (dollars)	1961 amendments <sup>c</sup> (dollars)	1966 and subsequent amendments <sup>d</sup>		Average gross hourly earnings (dollars)	Average weekly hours
			Nonfarm (dollars)	Farm (dollars)		
January 1						
1998 <sup>e</sup>	5.15	5.15	5.15	5.15	13.45	41.4
1999 <sup>e</sup>	5.15	5.15	5.15	5.15	13.85	41.4
2000 <sup>e</sup>	5.15	5.15	5.15	5.15	14.32	41.3
2001 <sup>e</sup>	5.15	5.15	5.15	5.15	14.76	40.3
2002 <sup>e</sup>	5.15	5.15	5.15	5.15	15.29	40.5
2003 <sup>e</sup>	5.15	5.15	5.15	5.15	15.74	40.4

SOURCE: Department of Labor, Bureau of Labor Statistics.

NOTE: . . . = not applicable.

- a. For year in which minimum wage rate changes were effective.
- b. The 1938 act was applicable generally to employees engaged in interstate commerce or in the production of goods for interstate commerce.
- c. The 1961 amendments extended coverage primarily to employees in large retail and service trades as well as local transit, construction, and gasoline service station employees.
- d. The 1966 amendments extended coverage to state and local government employees of hospitals, nursing homes, and schools, and to employees of laundries, dry cleaners, large hotels and motels, restaurants, and farms. Subsequent amendments extended coverage to the remaining federal, state, and local employees not protected in 1966, to certain workers in retail and service trades previously exempted, and to certain domestic workers in private household employment.
- e. A training wage may be paid for a period of 90 days to an employee who has not attained age 20. The training wage was \$3.35 per hour effective April 1, 1990, and \$3.61 per hour effective April 1, 1991, through March 31, 1993. Effective October 1, 1996, the training wage is \$4.25 per hour.

CONTACT: Greg Diez (410) 965-0153.

**Table 3.C3—Contributions to the Social Security and Medicare trust funds, by program and source, selected years 1965–2003 (in millions of dollars)**

Program and source	1965	1970	1975	1980	1985	1990	1995	1999	2000	2001	2002	2003
<b>Social Security trust funds</b>												
Old-Age and Survivors Insurance <sup>a</sup>	16,017	30,257	56,815	103,456	178,010	270,507	309,906	407,023	432,977	453,354	468,107	468,574
Employer	7,618	14,489	27,184	49,731	83,682	125,272	143,978	188,461	200,431	210,659	215,897	217,675
Employee	7,440	14,204	26,947	49,436	83,400	124,481	143,335	187,160	198,736	207,999	215,039	216,222
Self-employed	959	1,564	2,684	4,289	7,720	15,906	17,103	20,503	22,216	22,793	24,262	22,179
Taxation of benefits	...	...	...	...	3,208	4,848	5,490	10,899	11,594	11,903	12,909	12,497
Disability Insurance <sup>a</sup>	1,188	4,481	7,444	13,255	17,204	28,498	54,695	63,827	71,813	75,743	78,202	78,386
Employer	564	2,154	3,562	6,307	8,119	13,414	25,665	29,936	33,971	35,759	36,655	36,962
Employee	551	2,117	3,530	6,254	8,087	13,338	25,545	29,730	33,701	35,312	36,503	36,716
Self-employed	73	210	352	694	776	1,602	3,144	3,500	3,420	3,861	4,114	3,764
Taxation of benefits	...	...	...	...	222	144	341	661	721	811	930	944
<b>Medicare trust funds</b>												
Hospital Insurance <sup>a</sup>	...	4,880	11,510	23,866	47,173	71,753	103,301	140,306	154,520	160,896	162,650	159,164
Employer	...	2,379	5,578	11,591	22,613	33,850	45,839	61,826	67,526	71,181	71,334	69,885
Employee	...	2,332	5,530	11,518	22,549	33,635	45,852	61,826	67,526	71,181	71,334	69,885
Self-employed	...	169	395	739	1,970	4,146	6,743	8,655	9,299	9,631	10,040	9,472
Voluntarily enrolled <sup>b</sup>	...	...	7	18	41	122	954	1,447	1,382	1,370	1,626	1,604
Taxation of benefits	...	...	...	...	...	...	3,913	6,552	8,787	7,533	8,316	8,318
Supplementary Medical Insurance <sup>a,c</sup>	...	1,096	1,917	3,011	5,613	11,319	19,717	18,966	20,556	22,764	25,066	27,402
Aged	...	1,096	1,759	2,707	5,105	10,311	17,651	16,604	17,892	19,905	21,610	23,546
Disabled	...	...	158	304	508	1,008	2,066	2,362	2,664	2,859	3,456	3,856

SOURCE: Department of the Treasury.

NOTE: ... = not applicable.

- a. For OASI, DI, and HI contribution rates and wage base, see Table 2.A3. Beginning in 1952 (1959 for DI, 1968 for HI) employer and employee contributions differ by estimated amount of refunds of employee tax overpayments and, beginning in 1966, by employee tax on tips. For SMI premium rates, see Table 2.C1.
- b. Beginning in July 1973, aged ineligible may voluntarily enroll for HI.
- c. Includes premiums paid on behalf of eligibles by state governments under "buy-in" arrangements.

CONTACT: Jeff Kunkel (410) 965-3013.

### 3.C Interprogram Data

**Table 3.C4—Average monthly amount of Social Security and selected public assistance programs, December 1950–2003 (in current and 2003 dollars)**

Year	Average monthly Social Security benefit in current-payment status				Average monthly amount per recipient under—				Consumer price index <sup>a</sup>
	Retired workers		Widowed mother or father and 2 children		Supplemental Security Income <sup>b</sup>		Temporary Assistance for Needy Families <sup>c</sup>		
	Current dollars	2003 dollars	Current dollars	2003 dollars	Current dollars	2003 dollars	Current dollars	2003 dollars	
1950	43.86	323.34	93.90	692.24	43.05	317.37	20.85	153.71	25.0
1951	42.14	293.08	93.80	93.80	44.55	309.84	22.00	153.01	26.5
1952	49.25	339.96	106.00	106.00	48.80	336.85	23.45	161.87	26.7
1953	51.10	350.11	111.90	111.90	48.90	335.03	23.20	158.96	26.9
1954	59.14	408.23	130.50	130.50	48.70	336.16	23.25	160.49	26.7
1955	61.90	425.68	135.40	135.40	50.05	344.19	23.50	161.61	26.8
1956	63.09	421.29	141.00	141.00	53.25	355.58	24.80	165.61	27.6
1957	64.58	419.09	146.30	146.30	55.50	360.17	25.40	164.84	28.4
1958	66.35	423.13	151.70	151.70	56.95	363.18	26.65	169.96	28.9
1959	72.78	456.24	170.70	170.70	56.70	355.44	27.30	171.14	29.4
1960	74.04	457.91	188.00	188.00	58.90	364.28	28.35	175.34	29.8
1961	75.65	464.75	189.30	189.30	57.60	353.86	29.45	180.93	30.0
1962	76.19	461.91	190.70	190.70	61.55	373.15	29.30	177.64	30.4
1963	76.88	458.55	192.50	192.50	62.80	374.57	29.70	177.15	30.9
1964	77.57	458.21	193.40	193.40	63.65	375.99	31.50	186.08	31.2
1965	83.92	486.37	219.80	219.80	63.10	365.71	32.85	190.39	31.8
1966	84.35	472.52	221.90	221.90	68.05	381.21	36.25	203.07	32.9
1967	85.37	464.13	224.40	224.40	70.15	381.38	39.50	214.75	33.9
1968	98.86	513.24	257.10	257.10	69.55	361.08	44.75	232.33	35.5
1969	100.40	490.82	255.80	255.80	73.90	361.27	45.15	220.73	37.7
1970	118.10	546.89	291.10	291.10	77.65	359.58	50.30	232.93	39.8
1971	132.17	592.68	320.00	320.00	77.50	347.53	52.30	234.53	41.1
1972	162.35	704.03	383.10	383.10	79.95	346.71	54.10	234.61	42.5
1973	166.42	663.88	391.00	391.00	76.15	303.78	56.95	227.19	46.2
1974	188.21	668.35	438.40	438.40	91.06	323.36	63.37	225.04	51.9
1975	207.18	687.99	468.60	468.60	90.93	301.96	69.69	231.43	55.5
1976	224.86	712.06	503.40	503.40	94.37	298.84	75.20	238.14	58.2
1977	243.00	721.18	546.60	546.60	96.62	286.75	80.08	237.67	62.1
1978	263.20	716.52	591.90	591.90	100.43	273.41	83.60	227.59	67.7
1979	294.30	707.17	655.00	655.00	122.67	294.76	90.34	217.08	76.7
1980	341.40	729.09	759.20	759.20	128.20	273.79	97.10	207.37	86.3
1981	385.97	756.75	858.00	858.00	137.81	270.20	103.15	202.24	94.0
1982	419.30	791.78	885.50	885.50	145.69	275.11	106.33	200.79	97.6
1983	440.77	801.92	923.00	923.00	157.89	287.26	109.93	200.01	101.3
1984	460.57	806.11	948.30	948.30	157.88	276.33	114.72	200.79	105.3
1985	478.62	807.05	981.50	981.50	164.26	276.98	118.17	199.26	109.3
1986	488.44	814.66	994.00	994.00	173.66	289.65	122.09	203.64	110.5
1987	512.65	818.73	1032.30	1032.30	180.64	288.50	125.19	199.94	115.4
1988	536.77	820.97	1070.40	1070.40	188.23	287.90	130.30	199.29	120.5
1989	566.85	828.48	1120.04	1120.04	198.81	290.57	131.89	192.77	126.1
1990	602.56	829.99	1177.70	1177.70	212.66	292.93	135.96	187.28	133.8
1991	629.32	841.08	1216.76	1216.76	221.30	295.77	134.98	180.40	137.9
1992	652.64	847.66	1252.40	1252.40	227.39	295.34	132.92	172.64	141.9
1993	674.06	852.06	1282.60	1282.60	236.52	298.98	132.87	167.96	145.8
1994	697.34	858.52	1328.40	1328.40	242.54	298.60	133.71	164.62	149.7
1995	719.80	864.23	1365.50	1365.50	250.65	300.95	134.35	161.31	153.5
1996	744.96	865.68	1450.60	1450.60	260.75	303.01	133.53	155.17	158.6
1997	774.84	885.33	1502.60	1502.60	268.46	306.75	170.71	195.06	161.3
1998	779.69	876.74	1537.70	1537.70	277.45	311.99	129.04	145.11	163.9
1999	804.30	880.77	1590.40	1590.40	289.19	316.69	<sup>d</sup> 133.41	146.10	168.3

(Continued)

**Table 3.C4—Average monthly amount of Social Security and selected public assistance programs, December 1950–2003 (in current and 2003 dollars)**

Year	Average monthly Social Security benefit in current-payment status				Average monthly amount per recipient under—				Consumer price index <sup>a</sup>
	Retired workers		Widowed mother or father and 2 children		Supplemental Security Income <sup>b</sup>		Temporary Assistance for Needy Families <sup>c</sup>		
	Current dollars	2003 dollars	Current dollars	2003 dollars	Current dollars	2003 dollars	Current dollars	2003 dollars	
2000	844.48	894.47	1675.40	1675.40	299.69	317.44	151.29	160.25	174.0
2001	874.44	912.06	1755.10	1755.10	314.22	327.74	<sup>d</sup> 155.83	162.54	176.7
2002	895.00	911.83	1812.10	1812.10	330.04	336.25	<sup>d</sup> 160.09	163.10	180.9
2003	922.08	922.08	1880.97	1880.97	342.28	342.28	161.47	161.47	184.3

SOURCES: Social Security Administration, Supplemental Security Record, and the Department of Health and Human Services, 100 percent data.

- Data from Bureau of Labor Statistics, consumer price index for all urban consumers (CPI-U) for all items (1982–1984 = 100).
- For 1940–1973, data refer to Old-Age Assistance program. Beginning January 1974, the Supplemental Security Income program superseded the Old-Age Assistance program in the 50 states and the District of Columbia.
- Effective July 1, 1997, the Temporary Assistance for Needy Families (TANF) block grant program replaced the Aid to Families with Dependent Children (AFDC) program. Beginning in 1997, payments include services.
- Revised data.

CONTACT: Stella M. Coleman (410) 965-0157.

### 3.C Interprogram Data

**Table 3.C5—Population aged 65 or older receiving Social Security (OASDI) benefits, Supplemental Security Income (SSI) payments, or both, by state, December 1940–2003, selected years**

Year and state	Population aged 65 or older receiving—						Persons receiving both OASDI and SSI as a percentage of—	
	OASDI		SSI <sup>a</sup>		OASDI and SSI, number per 1,000	OASDI, SSI, or both, number per 1,000	OASDI beneficiaries	SSI recipients
	Number per 1,000	State rank	Number per 1,000	State rank				
1940	7	...	217	...	1	223	14.3	0.5
1945	62	...	194	...	5	251	8.1	2.6
1950	164	...	224	...	22	366	12.6	9.8
1955	394	...	179	...	34	539	8.6	19.2
1960	616	...	141	...	41	716	6.6	28.5
1965	752	...	117	...	52	817	7.0	44.7
1970	855	...	104	...	63	896	7.4	60.4
1975	904	...	111	...	78	939	8.6	69.5
1980	914	...	87	...	61	941	6.7	70.2
1985	917	...	71	...	51	937	5.5	71.1
1990	924	...	66	...	46	944	4.9	69.2
1995	913	...	63	...	39	937	4.3	62.6
2000	911	...	57	...	34	934	3.7	59.1
2001	908	...	56	...	33	931	3.6	58.4
2002	901	...	56	...	32	924	3.6	57.8
2003								
United States	908	...	55	...	32	932	3.5	57.4
Alabama	932	26	65	10	52	946	5.6	79.3
Alaska	919	34	74	5	43	950	4.7	58.4
Arizona	852	49	32	30	19	865	2.2	58.7
Arkansas	924	31	55	13	46	933	4.9	82.6
California	844	50	133	1	64	912	7.6	48.4
Colorado	914	37	31	31	18	927	1.9	57.4
Connecticut	950	12	26	37	13	964	1.3	47.5
Delaware	957	7	23	41	15	965	1.5	64.8
District of Columbia	789	51	66	9	39	816	5.0	59.8
Florida	852	48	47	19	24	875	2.8	51.5
Georgia	919	35	65	11	47	937	5.1	72.2
Hawaii	884	45	50	17	22	912	2.5	44.0
Idaho	958	5	19	44	14	963	1.5	75.1
Illinois	912	39	38	24	16	934	1.8	42.5
Indiana	950	10	17	49	11	955	1.2	68.8
Iowa	953	9	17	48	12	958	1.2	71.6
Kansas	941	18	19	45	12	947	1.3	64.1
Kentucky	935	22	69	7	51	953	5.4	73.6
Louisiana	902	42	75	4	56	921	6.2	74.0
Maine	950	13	30	32	24	955	2.6	81.8
Maryland	877	47	40	23	19	898	2.2	48.0
Massachusetts	914	38	56	12	31	939	3.4	55.8
Michigan	957	6	29	33	17	969	1.8	58.3
Minnesota	938	19	26	38	13	951	1.4	49.7
Mississippi	925	30	96	2	77	944	8.3	80.0

(Continued)



**Table 3.C5—Population aged 65 or older receiving Social Security (OASDI) benefits, Supplemental Security Income (SSI) payments, or both, by state, December 1940–2003, selected years—Continued**

Year and state	Population aged 65 or older receiving—						Persons receiving both OASDI and SSI as a percentage of—	
	OASDI		SSI <sup>a</sup>		OASDI and SSI, number per 1,000	OASDI, SSI, or both, number per 1,000	OASDI beneficiaries	SSI recipients
	Number per 1,000	State rank	Number per 1,000	State rank				
2003 (cont.)								
Missouri	938	20	28	35	20	946	2.1	71.3
Montana	931	27	20	43	15	936	1.6	77.0
Nebraska	941	17	17	47	12	947	1.3	69.5
Nevada	922	33	33	29	19	936	2.1	57.8
New Hampshire	981	1	12	51	8	985	0.8	66.7
New Jersey	919	36	45	21	20	943	2.2	45.3
New Mexico	892	44	68	8	47	913	5.3	68.6
New York	880	46	89	3	41	929	4.6	45.6
North Carolina	943	16	51	16	39	954	4.2	77.7
North Dakota	944	15	21	42	16	949	1.7	75.6
Ohio	934	23	24	39	14	944	1.5	59.4
Oklahoma	928	28	36	25	26	938	2.9	73.4
Oregon	956	8	27	36	16	967	1.6	57.5
Pennsylvania	936	21	34	27	21	949	2.2	61.1
Rhode Island	933	24	49	18	30	951	3.2	61.5
South Carolina	928	29	52	15	41	940	4.4	77.7
South Dakota	958	4	29	34	20	968	2.1	67.7
Tennessee	946	14	52	14	40	959	4.2	75.9
Texas	900	43	74	6	50	923	5.6	68.0
Utah	910	40	18	46	9	919	1.0	50.3
Vermont	950	11	34	28	27	956	2.9	80.8
Virginia	908	41	44	22	27	925	3.0	61.9
Washington	933	25	36	26	14	955	1.5	37.8
West Virginia	923	32	45	20	32	937	3.4	69.8
Wisconsin	966	3	23	40	15	974	1.5	65.7
Wyoming	970	2	15	50	12	973	1.2	79.2

SOURCES: Social Security Administration, Master Beneficiary Record and Supplemental Security Record (Characteristic Extract Record format), and the U.S. Census Bureau, 100 percent data.

NOTE: . . . = not applicable.

a. For 1940–1973, data refer to the Old-Age Assistance program. Beginning January 1974, the Supplemental Security Income program superseded the Old-Age Assistance program in the 50 states and the District of Columbia.

CONTACT: Stella M. Coleman (410) 965-0157.

### 3.C Interprogram Data

**Table 3.C6—Number and percentage of Social Security (OASDI) beneficiaries also receiving federally administered Supplemental Security Income (SSI) payments, by type of OASDI benefit and SSI eligibility category, December 2003**

Type of benefit	All OASDI beneficiaries <sup>a</sup>	Number receiving SSI			Percentage of all OASDI beneficiaries		
		Total	Aged	Blind and disabled	Total	Aged	Blind and disabled
Total	47,053,140	2,427,370	700,520	1,726,850	5.2	1.5	3.7
Retirement	32,650,150	1,038,190	564,230	473,960	3.2	1.7	1.5
Workers aged 65 or older	26,960,220	780,420	504,430	275,990	2.9	1.9	1.0
Men	13,922,820	306,570	191,360	115,210	2.2	1.4	0.8
Women	13,037,400	473,850	313,070	160,780	3.6	2.4	1.2
Workers aged 62–64	2,587,310	30,530	0	30,530	1.2	0	1.2
Men	1,331,110	19,550	0	19,550	1.5	0	1.5
Women	1,256,200	10,980	0	10,980	0.9	0	0.9
Wives and husbands	2,622,130	127,020	59,780	67,240	4.8	2.3	2.6
Aged 65 or older	2,307,550	115,140	59,780	55,360	5.0	2.6	2.4
Aged 62–64	269,730	10,760	0	10,760	4.0	0	4.0
Under age 62 with children	44,850	1,120	0	1,120	2.5	0	2.5
Disabled adult children	192,750	96,360	<sup>b</sup>	<sup>b</sup>	50.0	<sup>b</sup>	<sup>b</sup>
Aged 65 or older	1,040	380	<sup>b</sup>	<sup>b</sup>	36.5	<sup>b</sup>	<sup>b</sup>
Aged 18–64	191,710	95,980	0	95,980	50.1	0	50.1
Children under age 18 and students aged 18–19	287,740	3,860	0	3,860	1.3	0	1.3
Survivors	6,804,720	457,780	135,340	322,440	6.7	2.0	4.7
Nondisabled widow(er)s	4,499,900	235,300	132,360	102,940	5.2	2.9	2.3
Aged 65 or older	4,047,720	228,260	132,360	95,900	5.6	3.3	2.4
Aged 60–64	452,180	7,040	0	7,040	1.6	0	1.6
Disabled widow(er)s	207,630	36,860	0	36,860	17.8	0	17.8
Widowed mothers and fathers	188,320	4,910	<sup>b</sup>	<sup>b</sup>	2.6	<sup>b</sup>	<sup>b</sup>
Parents	2,190	120	<sup>b</sup>	<sup>b</sup>	5.5	<sup>b</sup>	<sup>b</sup>
Disabled adult children	500,970	158,950	2,860	156,090	31.7	0.6	31.2
Aged 65 or older	66,000	22,050	2,860	19,190	33.4	4.3	29.1
Aged 18–64	434,970	136,900	0	136,900	31.5	0	31.5
Children under age 18 and students aged 18–19	1,405,710	21,640	0	21,640	1.5	0	1.5
Disability	7,598,270	931,400	950	930,450	12.3	0	12.2
Workers under age 65	5,867,460	832,520	0	832,520	14.2	0	14.2
Men	3,225,850	367,510	0	367,510	11.4	0	11.4
Women	2,641,610	465,010	0	465,010	17.6	0	17.6
Wives and husbands	151,500	10,310	950	9,360	6.8	0.6	6.2
Aged 65 or older	23,590	3,160	950	2,210	13.4	4.0	9.4
Aged 62–64	31,370	1,660	0	1,660	5.3	0	5.3
Under age 62 with children	96,540	5,490	0	5,490	5.7	0	5.7
Disabled adult children aged 18–64	63,480	44,280	0	44,280	69.8	0	69.8
Children under age 18 and students aged 18–19	1,515,830	44,290	0	44,290	2.9	0	2.9

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

a. Includes special age-72 beneficiaries.

b. Data not shown to avoid disclosure of information for particular individuals.

CONTACT: Paul Davies (410) 966-0299.

**Table 3.C6.1—Number of persons aged 18–64 receiving Social Security (OASDI) benefits or federally administered Supplemental Security Income (SSI) payments based on disability, by type of benefit, December 1978–2003**

Year	Unduplicated total <sup>a</sup>	OASDI beneficiaries				Blind or disabled SSI recipients		
		Total	Disabled workers	Disabled adult children under age 65	Disabled widow(er)s	Total	Receiving SSI only	Receiving both SSI and OASDI
1978	4,676,450	3,415,469	2,879,774	405,944	129,751	1,747,126	<sup>b</sup> 1,260,981	486,145
1979	4,662,528	3,419,624	2,870,590	419,201	129,833	1,726,553	<sup>b</sup> 1,242,904	483,649
1980	4,662,546	3,418,434	2,858,680	432,174	127,580	1,730,847	<sup>b</sup> 1,244,112	486,735
1981	4,570,071	3,340,701	2,776,519	442,592	121,590	1,702,895	<sup>b</sup> 1,229,370	473,525
1982	4,366,314	3,169,449	2,603,599	449,478	116,372	1,655,279	<sup>b</sup> 1,196,865	458,414
1983	4,367,241	3,143,111	2,569,029	462,491	111,591	1,699,774	<sup>b</sup> 1,224,130	475,644
1984	4,460,188	3,183,618	2,596,516	477,951	109,151	1,780,459	<sup>b</sup> 1,276,570	503,889
1985	4,591,316	3,258,200	2,656,638	494,557	107,005	1,879,168	<sup>b</sup> 1,333,116	546,052
1986	4,812,143	3,346,603	2,728,463	511,166	106,974	2,010,458	<sup>b</sup> 1,465,540	544,918
1987	4,904,785	3,416,529	2,785,859	524,388	106,282	2,118,710	<sup>b</sup> 1,488,256	630,454
1988	5,012,435	3,468,186	2,830,284	534,779	103,123	2,202,714	1,544,249	658,465
1989	5,155,787	3,540,480	2,895,364	543,486	101,630	2,301,926	<sup>c</sup> 1,615,307	686,619
1990	5,395,261	3,667,721	3,011,294	555,438	100,989	2,449,897	1,727,540	722,357
1991	5,743,614	3,877,804	3,194,938	568,377	114,489	2,641,524	1,865,810	775,714
1992	6,249,217	4,185,714	3,467,783	586,607	131,324	2,909,997	2,063,503	846,494
1993	6,707,127	4,476,648	3,725,966	603,667	147,015	3,148,413	2,230,479	917,934
1994	7,103,399	4,741,348	3,962,954	617,718	160,676	3,335,255	2,362,051	973,204
1995	7,398,942	4,987,004	4,185,263	628,717	173,024	3,482,256	2,411,938	1,070,318
1996	7,691,134	5,205,071	4,385,623	637,537	181,911	3,568,393	2,486,063	1,082,330
1997	7,818,216	5,340,082	4,508,134	644,010	187,938	3,561,625	2,478,134	1,083,491
1998	8,090,686	5,543,886	4,698,319	651,386	194,181	3,646,020	2,546,800	1,099,220
1999	8,311,949	5,736,071	4,879,455	657,821	198,795	3,690,970	2,575,878	1,115,092
2000	8,519,241	5,908,756	5,042,334	664,995	201,427	3,744,022	2,610,485	1,133,537
2001	8,799,998	6,150,475	5,274,183	672,049	204,243	3,811,494	2,649,523	1,161,971
2002	9,118,926	6,430,412	5,543,981	679,073	207,358	3,877,752	2,688,514	1,189,238
2003	9,510,138	6,769,336	5,873,673	686,304	209,359	3,953,248	2,740,802	1,212,446

SOURCE: Social Security Administration, Master Beneficiary Record and Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

- Includes persons receiving Old-Age, Survivors, and Disability Insurance (OASDI), SSI, or both.
- The number of OASDI disabled adult child beneficiaries aged 18–64 also receiving SSI was estimated on the basis of the number of such beneficiaries aged 18 or older for the same year and on the comparative size of the two groups at the end of 1988.
- December data for OASDI disabled beneficiaries also receiving SSI were not available. Instead, the average of the September 1989 and March 1990 numbers was used.

CONTACT: Art Kahn (410) 965-0186.

### 3.C Interprogram Data

**Table 3.C7a—Number of persons aged 15 or older, reporting only one race, with Social Security benefits or Supplemental Security Income in March 2003, by sex, age, and race, and average annual benefit in 2002**

Sex and age	All persons		White	Black or African American	American Indian, Alaska Native	Asian	Native Hawaiian and Other Pacific Islander
	Total <sup>a</sup>	Reporting only one race					
<b>Social Security beneficiaries (thousands)</b>							
Total	40,626	40,230	35,064	4,047	202	868	50
Sex							
Male	17,643	17,471	15,316	1,654	91	385	b
Female	22,983	22,760	19,747	2,393	111	483	b
Age							
15–54	4,759	4,655	3,569	964	59	59	b
55–64	4,985	4,912	4,127	651	33	95	b
65–74	15,840	15,705	13,840	1,321	75	436	b
75 or older	15,042	14,958	13,528	1,111	35	277	b
<b>Supplemental Security Income recipients (thousands)</b>							
Total	5,173	5,072	3,438	1,338	58	231	7
Sex							
Male	2,209	2,178	1,503	552	25	95	b
Female	2,964	2,894	1,935	786	33	135	b
Age							
15–54	3,067	2,998	2,061	852	35	46	b
55–64	881	870	619	219	8	22	b
65–74	597	585	362	134	9	78	b
75 or older	628	619	396	132	6	85	b
<b>Average annual benefit in 2002 (dollars)</b>							
Social Security	9,977	9,985	10,185	8,524	8,426	8,984	b
Supplemental Security Income	5,417	5,416	5,444	5,229	3,919	6,452	b

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement.

NOTES: Table includes civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see U.S. Census Bureau, *Current Population Reports*, Series P-60.

- a. The sum of the individual categories may not equal the total because of independent rounding.
- b. Fewer than 75,000 weighted cases.

CONTACT: Curt Pauzenga (410) 965-7210.

**Table 3.C7b—Number of persons aged 15 or older, reporting one or more races, with Social Security benefits or Supplemental Security Income in March 2003, by sex, age, and race, and average annual benefit in 2002**

Sex and age	All persons			White alone or in combination	Black or African American alone or in combination	American Indian, Alaska Native alone or in combination	Asian alone or in combination	Native Hawaiian and Other Pacific Islander alone or in combination
	Total <sup>a</sup>	Reporting only one race	Reporting two or more races					
<b>Social Security beneficiaries (thousands)</b>								
Total <sup>b</sup>	40,626	40,230	396	35,401	4,137	527	893	71
Sex								
Male	17,643	17,471	173	15,467	1,688	227	402	<sup>c</sup>
Female	22,983	22,760	223	19,934	2,449	301	491	<sup>c</sup>
Age								
15–54	4,759	4,655	103	3,661	997	129	68	<sup>c</sup>
55–64	4,985	4,912	73	4,190	660	98	101	<sup>c</sup>
65–74	15,840	15,705	135	13,956	1,343	195	444	<sup>c</sup>
75 or older	15,042	14,958	84	13,594	1,138	106	280	<sup>c</sup>
<b>Supplemental Security Income recipients (thousands)</b>								
Total <sup>b</sup>	5,173	5,072	101	3,523	1,376	125	240	11
Sex								
Male	2,209	2,178	31	1,532	563	43	101	<sup>c</sup>
Female	2,964	2,894	70	1,991	814	81	140	<sup>c</sup>
Age								
15–54	3,067	2,998	69	2,123	878	75	55	<sup>c</sup>
55–64	881	870	11	629	222	15	23	<sup>c</sup>
65–74	597	585	12	371	137	21	78	<sup>c</sup>
75 or older	628	619	9	400	139	13	85	<sup>c</sup>
<b>Average annual benefit in 2002 (dollars)</b>								
Social Security	9,977	9,985	9,163	10,175	8,532	8,954	9,013	<sup>c</sup>
Supplemental Security Income	5,417	5,416	5,453	5,442	5,248	4,414	6,481	<sup>c</sup>

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement.

NOTES: Table includes civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see U.S. Census Bureau, *Current Population Reports*, Series P-60.

"In combination" means in combination with one or more other races.

- a. The sum of the individual categories may not equal the total because of independent rounding.
- b. The sum of the five race groups adds to more than the total because individuals may report more than one race.
- c. Fewer than 75,000 weighted cases.

CONTACT: Curt Pauzenga (410) 965-7210.

### 3.C Interprogram Data

**Table 3.C8—Number of persons aged 15 or older with Social Security (OASDI) benefits or Supplemental Security Income (SSI) and number and percentage of Hispanic origin in March 2003, by age and sex, and average annual benefit in 2002**

Age	All beneficiaries (thousands)			Hispanic origin <sup>a</sup> (thousands)			Hispanic origin as a percentage of all beneficiaries <sup>a</sup>		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Social Security beneficiaries</b>									
Total, all ages	40,626	17,643	22,983	2,380	1,031	1,349	5.9	5.8	5.9
15-34	1,627	813	814	197	87	110	12.1	10.7	13.5
35-44	1,254	585	669	90	31	59	7.2	5.3	8.8
45-54	1,878	904	974	181	98	83	9.6	10.8	8.5
55-64	4,985	2,209	2,777	322	139	183	6.5	6.3	6.6
65-74	15,840	7,240	8,600	951	408	543	6.0	5.6	6.3
75 or older	15,042	5,892	9,150	639	268	371	4.2	4.6	4.0
<b>Supplemental Security Income recipients</b>									
Total, all ages	5,173	2,209	2,964	738	295	443	14.3	13.4	15.0
15-34	1,130	556	575	133	56	77	11.8	10.1	13.4
35-44	848	387	461	105	51	55	12.4	13.1	11.9
45-54	1,088	519	569	144	65	79	13.2	12.5	13.9
55-64	881	376	505	124	46	78	14.0	12.2	15.4
65-74	597	208	389	121	44	76	20.2	21.4	19.6
75 or older	628	164	465	112	33	79	17.8	20.3	16.9
<b>Average annual benefit in 2002 <sup>b</sup> (dollars)</b>									
Social Security	9,977	11,464	8,836	8,095	9,187	7,260	...	...	...
Supplemental Security Income	5,417	5,765	5,158	5,118	5,614	4,788	...	...	...

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement.

NOTES: Table includes civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see U.S. Census Bureau, *Current Population Reports*, Series P-60.

... = not applicable.

a. Persons of Hispanic origin may be of any race.

b. For 2002, average benefits are shown. Tables in previous years showed median benefits.

CONTACT: Curt Pauzenga (410) 965-7210.

**Table 3.E1—Weighted average poverty thresholds for nonfarm families, by size, 1959–2003 (in dollars)**

Year	Unrelated individuals			Families								Annual average CPI <sup>a</sup>
				2 persons			3 persons	4 persons	5 persons	6 persons	7 persons or more	
	All ages	Under age 65	Aged 65 or older	All ages	Householder under age 65	Householder aged 65 or older						
1959	1,467	1,503	1,397	1,894	1,952	1,761	2,324	2,973	3,506	3,944	4,849	29.2
1960	1,490	1,526	1,418	1,924	1,982	1,788	2,359	3,022	3,560	4,002	4,921	29.6
1961	1,506	1,545	1,433	1,942	2,005	1,808	2,383	3,054	3,597	4,041	4,967	29.9
1962	1,519	1,562	1,451	1,962	2,027	1,828	2,412	3,089	3,639	4,088	5,032	30.3
1963	1,539	1,581	1,470	1,988	2,052	1,850	2,442	3,128	3,685	4,135	5,092	30.6
1964	1,558	1,601	1,488	2,015	2,079	1,875	2,473	3,169	3,732	4,193	5,156	31.0
1965	1,582	1,626	1,512	2,048	2,114	1,906	2,514	3,223	3,797	4,264	5,248	31.5
1966	1,628	1,674	1,556	2,107	2,175	1,961	2,588	3,317	3,908	4,388	5,395	32.5
1967	1,675	1,722	1,600	2,168	2,238	2,017	2,661	3,410	4,019	4,516	5,550	33.4
1968	1,748	1,797	1,667	2,262	2,333	2,102	2,774	3,553	4,188	4,706	5,789	34.8
1969	1,840	1,893	1,757	2,383	2,458	2,215	2,924	3,743	4,415	4,958	6,101	36.7
1970	1,954	2,010	1,861	2,525	2,604	2,348	3,099	3,968	4,680	5,260	6,468	38.8
1971	2,040	2,098	1,940	2,633	2,716	2,448	3,229	4,137	4,880	5,489	6,751	40.5
1972	2,109	2,168	2,005	2,724	2,808	2,530	3,339	4,275	5,044	5,673	6,983	41.8
1973	2,247	2,307	2,130	2,895	2,984	2,688	3,548	4,540	5,358	6,028	7,435	44.4
1974	2,495	2,562	2,364	3,211	3,312	2,982	3,936	5,038	5,950	6,699	8,253	49.3
1975	2,724	2,797	2,581	3,506	3,617	3,257	4,293	5,500	6,499	7,316	9,022	53.8
1976	2,884	2,959	2,730	3,711	3,826	3,445	4,540	5,815	6,876	7,760	9,588	56.9
1977	3,075	3,152	2,906	3,951	4,072	3,666	4,833	6,191	7,320	8,261	10,216	60.6
1978	3,311	3,392	3,127	4,249	4,383	3,944	5,201	6,662	7,880	8,891	11,002	65.2
1979	3,689	3,778	3,479	4,725	4,878	4,390	5,784	7,412	8,775	9,914	12,280	72.6
1980	4,190	4,290	3,949	5,363	5,537	4,983	6,565	8,414	9,966	11,269	13,955	82.4
1981	4,620	4,729	4,359	5,917	6,111	5,498	7,250	9,287	11,007	12,449	...	90.9
1982	4,901	5,019	4,626	6,281	6,487	5,836	7,693	9,862	11,684	13,207	...	96.5
1983	5,061	5,180	4,775	6,483	6,697	6,023	7,938	10,178	12,049	13,630	...	99.6
1984	5,278	5,400	4,979	6,762	6,983	6,282	8,277	10,609	12,566	14,207	...	103.9
1985	5,469	5,593	5,156	6,998	7,231	6,503	8,573	10,989	13,007	14,696	...	107.6
1986	5,572	5,701	5,255	7,138	7,372	6,630	8,737	11,203	13,259	14,986	...	109.6
1987	5,778	5,909	5,447	7,397	7,641	6,872	9,056	11,611	13,737	15,509	...	113.6
1988	6,022	6,155	5,674	7,704	7,958	7,157	9,435	12,092	14,304	16,146	...	118.3
1989	6,310	6,451	5,947	8,076	8,343	7,501	9,885	12,674	14,990	16,921	...	124.0
1990	6,652	6,800	6,268	8,509	8,794	7,905	10,419	13,359	15,792	17,839	...	130.7
1991	6,932	7,086	6,532	8,865	9,165	8,241	10,860	13,924	16,456	18,587	...	136.2
1992	7,143	7,299	6,729	9,137	9,443	8,487	11,186	14,335	16,952	19,137	...	140.3
1993	7,363	7,518	6,930	9,414	9,728	8,740	11,522	14,763	17,449	19,718	...	144.5
1994	7,547	7,710	7,108	9,661	9,976	8,967	11,821	15,141	17,900	20,235	...	148.2

(Continued)

### 3.E Poverty

**Table 3.E1—Weighted average poverty thresholds for nonfarm families, by size, 1959–2003 (in dollars)—Continued**

Year	Unrelated individuals			Families								Annual average CPI <sup>a</sup>
				2 persons			3 persons	4 persons	5 persons	6 persons	7 persons or more	
	All ages	Under age 65	Aged 65 or older	All ages	Householder under age 65	Householder aged 65 or older						
1995	7,763	7,929	7,309	9,933	10,259	9,219	12,158	15,569	18,408	20,804	...	152.4
1996	7,995	8,163	7,525	10,233	10,564	9,491	12,516	16,036	18,952	21,389	...	156.9
1997	8,183	8,350	7,698	10,473	10,805	9,712	12,802	16,400	19,380	21,886	...	160.5
1998	8,316	8,480	7,818	10,634	10,972	9,862	13,003	16,660	19,680	22,228	...	163.0
1999	8,501	8,667	7,990	10,869	11,214	10,075	13,290	17,029	20,127	22,727	...	166.6
2000	8,794	8,959	8,259	11,239	11,590	10,419	13,738	17,603	20,819	23,528	...	172.2
2001	9,039	9,214	8,494	11,569	11,920	10,715	14,128	18,104	21,405	24,195	...	177.1
2002	9,183	9,359	8,628	11,756	12,110	10,885	14,348	18,392	21,744	24,576	...	179.9
2003	9,393	9,573	8,825	12,015	12,384	11,133	14,680	18,810	22,245	25,122	...	184.0

SOURCE: U.S. Census Bureau, Current Population Survey.

NOTES: ... = not applicable.

Three technical changes in the definition of poverty are described in "Characteristics of the Population Below the Poverty Level, 1980," U.S. Census Bureau, *Current Population Reports*, Series P-60, No. 133: (1) Distinctions based on the sex of the family householder will no longer be made; (2) income thresholds for farm families will be the same as for nonfarm families of the same size and composition, and (3) the increased sample size will now permit separate poverty income criteria for families of 7, 8, and 9 or more persons. Separate criteria for these family sizes by number of children have been developed by the Social Security Administration for the base year 1978 on the same basis as the original poverty matrix for smaller family sizes, and then updated by means of the all-items consumer price index. The dollar thresholds for larger families beginning in 1980 are:

Year	9 persons			Year	9 persons		
	7 persons	8 persons	or more		7 persons	8 persons	or more
1980	12,761	14,199	16,896	1992	21,594	24,053	28,745
1981	14,110	15,655	18,572	1993	22,383	24,838	29,529
1982	15,036	16,719	19,698	1994	22,923	25,427	30,300
1983	15,500	17,170	20,310	1995	23,552	26,237	31,280
1984	16,096	17,961	21,247	1996	24,268	27,091	31,971
1985	16,656	18,512	22,083	1997	24,802	27,593	32,566
1986	17,049	18,791	22,497	1998	25,257	28,166	33,339
1987	17,649	19,515	23,105	1999	25,912	28,967	34,417
1988	18,232	20,253	24,129	2000	26,754	29,701	35,060
1989	19,162	21,328	25,480	2001	27,517	30,627	36,286
1990	20,241	22,582	26,848	2002	28,001	30,907	37,062
1991	21,058	23,605	27,942	2003	28,544	31,589	37,656

a. Beginning in January 1978, the Bureau of Labor Statistics introduced a new price index for all urban consumers (CPI-U) for all items (1982–1984 = 100) that forms a continuous series with the earlier index for urban wage earners and for clerical workers as of December 1977.

CONTACT: Joe Dalaker (301) 763-3213.



Table 3.E2—Number and percentage of poor persons, by age, at end of selected years 1959–2002

Age and family status <sup>a</sup>	1959	1970	1975	1980	1985	1990 <sup>b</sup>	2000	2001	2002
<b>Total population<sup>c</sup>(millions)</b>									
All ages	176.5	202.5	210.4	225.0	236.6	248.6	275.9	281.5	285.3
Children under 18 in families—	64.0	69.9	64.8	62.2	62.0	64.9	70.6	70.8	71.5
With male householder <sup>d</sup>	58.3	60.8	54.1	50.6	49.5	49.5	54.5	54.0	54.3
With female householder	5.7	9.0	10.6	11.5	12.5	15.4	16.1	16.8	17.2
18–54 <sup>e</sup>	81.0	94.9	104.7	116.3	125.2	132.3	147.4	150.1	151.2
55–64	15.5	18.4	19.8	21.7	22.1	21.3	23.8	25.9	27.4
65 or older	15.6	19.3	21.7	24.7	27.3	30.1	33.0	33.8	34.2
In families	11.9	13.4	14.8	16.7	18.4	20.1	22.3	22.5	22.9
Unrelated individuals	3.7	5.8	6.9	8.0	8.9	10.0	10.7	11.2	11.3
Men	1.2	1.4	1.5	1.7	2.0	2.3	2.9	3.0	3.2
Women	2.5	4.4	5.4	6.3	7.0	7.7	7.8	8.3	8.2
<b>Number poor<sup>c</sup>(millions)</b>									
All ages	39.5	25.3	25.9	29.3	33.1	33.6	31.1	32.9	34.6
Children under 18 in families—	17.2	10.5	10.9	11.1	12.5	13.3	11.1	11.1	11.6
With male householder <sup>d</sup>	13.1	5.7	5.3	5.2	5.8	5.3	4.9	4.7	5.0
With female householder	4.1	4.8	5.6	5.9	6.7	8.0	6.2	6.4	6.6
18–54 <sup>e</sup>	13.4	8.2	9.7	12.2	14.8	14.6	14.1	15.6	16.5
55–64	3.3	2.1	2.0	2.1	2.3	2.1	2.2	2.4	2.6
65 or older	5.5	4.7	3.3	3.9	3.5	3.7	3.4	3.4	3.6
In families	3.2	2.0	1.2	1.4	1.2	1.2	1.1	1.2	1.4
Unrelated individuals	2.3	2.7	2.1	2.4	2.3	2.5	2.2	2.2	2.2
Men	0.7	0.5	0.4	0.4	0.4	0.4	0.5	0.5	0.5
Women	1.6	2.2	1.7	2.0	1.9	2.1	1.7	1.8	1.7
<b>Percentage poor<sup>c</sup></b>									
All ages	22.4	12.6	12.3	13.0	14.0	13.5	11.3	11.7	12.1
Children under 18 in families—	26.9	15.0	16.8	17.9	20.1	20.5	15.7	15.7	16.2
With male householder <sup>d</sup>	22.4	9.3	9.8	10.4	11.7	10.7	8.9	8.7	9.2
With female householder	72.2	53.4	52.7	50.8	53.6	52.1	38.4	38.2	38.6
18–54 <sup>e</sup>	16.5	8.7	9.2	10.5	11.8	11.0	9.6	10.4	10.9
55–64	21.5	11.4	10.2	9.5	10.5	9.7	9.4	9.4	9.4
65 or older	35.2	24.6	15.3	15.7	12.6	12.2	10.2	10.1	10.4
In families	26.9	14.7	8.0	8.5	6.4	5.9	5.1	5.3	6.0
Unrelated individuals	61.9	47.1	31.0	30.6	25.6	24.8	20.8	19.7	19.5
Men	59.0	38.9	27.7	24.4	20.5	17.3	18.3	15.8	16.1
Women	63.3	49.7	31.9	32.3	27.0	26.9	21.8	21.2	20.8

SOURCES: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement. Data for 1970 and 1975 are based on the 1970 Census of Population controls.

NOTES: Table includes civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see U.S. Census Bureau, *Current Population Reports*, Series P-60.

- a. Income and poverty status refer to the calendar year shown; family status is as of March of the succeeding year.
- b. Based on revised methodology.
- c. Includes armed forces in the United States living off post or with families on post. Excludes unrelated individuals under age 16.
- d. Includes children in families with both spouses present and in families with male householder with no spouse present.
- e. Includes persons under age 18 listed as unrelated individual, family householder, spouse of householder, or other family member.

CONTACT: Curt Pauzenga (410) 965-7210.

### 3.E Poverty

**Table 3.E3—Shares of money income from earnings and other sources for aged and nonaged families, 2002**

Type of money income received during year	Aged family units						Nonaged family units					
	Individuals aged 65 or older living alone or with nonrelatives only			Multiperson families with householder aged 65 or older			Individuals under age 65 living alone or with nonrelatives only			Multiperson families with householder under age 65		
	Total	Nonpoor	Poor <sup>a</sup>	Total	Nonpoor	Poor <sup>a</sup>	Total	Nonpoor	Poor <sup>a</sup>	Total	Nonpoor	Poor <sup>a</sup>
Number of families and unrelated individuals (millions)	11.3	9.1	2.2	11.7	11	0.7	35.8	28.2	7.6	63.9	57.4	6.5
<b>Percentage receiving income of specified type<sup>b</sup></b>												
Earnings	15	17	3	43	44	18	81	93	38	94	97	66
Public program payments												
Social Security <sup>c</sup>	92	94	83	91	93	66	7	5	11	10	10	12
Supplemental Security Income	6	2	19	4	4	17	4	1	11	3	2	9
Other public assistance	2	2	2	3	3	6	10	9	14	11	10	23
Other programs <sup>d</sup>	5	5	2	8	9	5	7	8	4	12	12	8
Other sources												
Dividends, interest, rent	54	61	25	64	67	30	42	50	15	58	62	17
Employment-related pensions, alimony, annuities	38	46	7	51	54	12	6	7	3	16	16	16
<b>Percentage distribution of income, by type</b>												
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
Earnings	17	18	1	34	34	11	88	89	46	91	91	66
Public program payments												
Social Security <sup>c</sup>	45	42	84	33	33	66	2	1	19	2	2	10
Supplemental Security Income	1	1	9	1	<sup>e</sup>	9	1	<sup>e</sup>	16	<sup>e</sup>	<sup>e</sup>	6
Other public assistance	1	1	<sup>e</sup>	<sup>e</sup>	<sup>e</sup>	2	2	2	10	1	1	9
Other programs <sup>d</sup>	2	2	1	1	1	2	1	1	4	1	1	3
Other sources												
Dividends, interest, rent	16	17	2	11	12	3	3	3	2	3	3	1
Employment-related pensions, alimony, annuities	19	20	3	19	19	7	3	3	3	3	3	5
Median income (dollars)	14,503	17,008	6,108	33,803	35,703	8,614	23,970	30,273	3,792	55,973	56,403	8,915

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement.

NOTES: Table includes civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see U.S. Census Bureau, *Current Population Reports*, Series P-60.

- a. Poverty status based on money income of all family members after receipt of Social Security and any other cash transfer payments.
- b. Received by individuals or any family member at any time during 2002. Most individuals or families received more than one type of income during the year.
- c. Social Security may include more than one type of income during the year.
- d. Unemployment insurance, workers' compensation, or veterans' payments.
- e. Less than 0.05 percent.

CONTACT: Curt Pauzenga (410) 965-7210.

**Table 3.E4—Current living arrangements of persons aged 65 or older, by sex and poverty status, March 2003**

Living arrangement	Population (thousands)			Percentage distribution			Percentage officially poor
	Total	Poor	Nonpoor	Total	Poor	Nonpoor	
<b>All persons aged 65 or older</b>							
Total	34,234	3,576	30,658	100.0	100.0	100.0	10.4
Unrelated individuals	11,336	2,206	9,131	33.1	61.7	29.8	19.5
Family members	22,897	1,370	21,527	66.9	38.3	70.2	6.0
Householder or spouse	20,610	1,212	19,398	60.2	33.9	63.3	5.9
Other relative <sup>a</sup>	2,287	159	2,128	6.7	4.4	6.9	6.9
Poor by own income	921	121	801	2.7	3.4	2.6	13.1
Not poor by own income	1,366	38	1,328	4.0	1.1	4.3	2.8
<b>Men</b>							
Subtotal	14,528	1,125	13,403	42.4	31.5	43.7	7.7
Unrelated individuals	3,155	507	2,648	9.2	14.2	8.6	16.1
Family members	11,373	618	10,755	33.2	17.3	35.1	5.4
Householder	7,791	423	7,367	22.8	11.8	24.0	5.4
Spouse of householder	2,986	158	2,828	8.7	4.4	9.2	5.3
Other relative <sup>a</sup>	597	37	560	1.7	1.0	1.8	6.2
Poor by own income	193	30	163	0.6	0.8	0.5	15.5
Not poor by own income	404	7	397	1.2	0.2	1.3	1.8
<b>Women</b>							
Subtotal	19,706	2,451	17,255	57.6	68.5	56.3	12.4
Unrelated individuals	8,182	1,699	6,483	23.9	47.5	21.1	20.8
Family members	11,524	752	10,772	33.7	21.0	35.1	6.5
Householder, no husband present	1,748	234	1,514	5.1	6.5	4.9	13.4
Householder with husband present	2,342	113	2,229	6.8	3.2	7.3	4.8
Wife of householder	5,744	284	5,460	16.8	7.9	17.8	4.9
Other relative <sup>a</sup>	1,690	121	1,569	4.9	3.4	5.1	7.2
Poor by own income	729	91	638	2.1	2.5	2.1	12.4
Not poor by own income	962	31	931	2.8	0.9	3.0	3.2

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement.

NOTES: Living arrangements as of March 2003.

Poverty status in 2002 as reflected by income of unrelated individual or family money income for year compared with official poverty income criterion for families of appropriate size and composition.

Table includes civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see U.S. Census Bureau, *Current Population Reports*, Series P-60.

- a. Aged family members who are neither the family householder nor the spouse of the householder. Official poverty classification is based on combined income of all related persons living together. Persons in this group are classified here on the basis of official poverty criteria for family income and on a comparison of their own income with official poverty criteria for elderly persons maintaining their own households. The hidden poor are other relatives in nonpoor households whose own income is below the official poverty line for unrelated individuals or married couples.

CONTACT: Curt Pauzenga (410) 965-7210.

### 3.E Poverty

**Table 3.E6—Percentage distribution of aged families receiving Social Security benefits, by share of income from benefits and race, 2002**

Social Security share of money income for year <sup>a</sup>	Individuals aged 65 or older living alone or with nonrelatives only				Multiperson families with householder aged 65 or older			
	Total	Nonpoor	Poor	Percent poor	Total	Nonpoor	Poor	Percent poor
<b>All races <sup>b</sup></b>								
Number (thousands)	11,321	9,125	2,196	...	12,026	11,180	845	...
Percent	100	100	100	19	100	100	100	7
No Social Security benefits	8	6	17	38	9	7	35	26
Some Social Security benefits	92	94	83	18	91	93	65	5
Less than one-fourth of income	10	12	1	2	21	22	1	0
One-fourth to one-half of income	16	20	2	3	24	26	4	1
One-half to three-fourths of income	19	21	9	9	19	20	9	3
Three-fourths or more of income	47	41	71	29	26	24	51	14
<b>White</b>								
Number (thousands)	9,947	8,233	1,714	...	10,322	9,776	546	...
Percent	100	100	100	17	100	100	100	5
No Social Security benefits	7	6	15	35	8	6	36	24
Some Social Security benefits	93	94	85	16	92	94	64	4
Less than one-fourth of income	10	12	1	1	21	22	1	0
One-fourth to one-half of income	17	20	3	3	25	27	3	1
One-half to three-fourths of income	19	21	8	7	20	21	8	2
Three-fourths or more of income	47	41	74	27	25	24	52	11
<b>Black</b>								
Number (thousands)	1,092	690	402	...	981	801	180	...
Percent	100	100	100	37	100	100	100	18
No Social Security benefits	14	12	18	46	15	12	27	33
Some Social Security benefits	86	88	82	35	85	88	73	16
Less than one-fourth of income	7	9	3	17	21	25	2	2
One-fourth to one-half of income	12	18	2	5	20	23	5	5
One-half to three-fourths of income	16	19	11	25	16	16	14	16
Three-fourths or more of income	51	42	67	48	29	23	52	34

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2003 Income Supplement.

NOTES: Civilian noninstitutionalized population residing in the 50 states and the District of Columbia.

For a discussion of standard errors of estimated numbers and percentages, see Bureau of the Census, *Current Population Reports*, Series P-60.

... = not applicable.

a. Payments under Social Security program any time in 2002 to any family member as reported in the March 2003 Current Population Survey.

b. Includes other races.

CONTACT: Curt Pauzenga (410) 965-7210.

Table 3.E8—Poverty guidelines for families of specified size, 1965–2004 (dollars)

Date of issuance <sup>a</sup>	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	Increment <sup>b</sup>
December 1965	1,540	1,990	2,440	3,130	3,685	4,135	4,635	5,135	500
August 1967	1,600	2,000	2,500	3,200	3,800	4,200	4,700	5,300	500
September 1968	1,600	2,100	2,600	3,300	3,900	4,400	4,900	5,400	500
September 1969	1,800	2,400	3,000	3,600	4,200	4,800	5,400	6,000	600
December 1970	1,900	2,500	3,100	3,800	4,400	5,000	5,600	6,200	600
November 1971	2,000	2,600	3,300	4,000	4,700	5,300	5,900	6,500	600
October 1972	2,100	2,725	3,450	4,200	4,925	5,550	6,200	6,850	650
March 1973	2,200	2,900	3,600	4,300	5,000	5,700	6,400	7,100	700
May 1974	2,330	3,070	3,810	4,550	5,290	6,030	6,770	7,510	740
March 1975	2,590	3,410	4,230	5,050	5,870	6,690	7,510	8,330	820
April 1976	2,800	3,700	4,600	5,500	6,400	7,300	8,200	9,100	900
April 1977	2,970	3,930	4,890	5,850	6,810	7,770	8,730	9,690	960
April 1978	3,140	4,160	5,180	6,200	7,220	8,240	9,260	10,280	1,020
May 1979	3,400	4,500	5,600	6,700	7,800	8,900	10,000	11,100	1,100
April 1980	3,790	5,010	6,230	7,450	8,670	9,890	11,110	12,330	1,220
March 1981	4,310	5,690	7,070	8,450	9,830	11,210	12,590	13,970	1,380
April 1982	4,680	6,220	7,760	9,300	10,840	12,380	13,920	15,460	1,540
February 1983	4,860	6,540	8,220	9,900	11,580	13,260	14,940	16,620	1,680
February 1984	4,980	6,720	8,460	10,200	11,940	13,680	15,420	17,160	1,740
March 1985	5,250	7,050	8,850	10,650	12,450	14,250	16,050	17,850	1,800
February 1986	5,360	7,240	9,120	11,000	12,880	14,760	16,640	18,520	1,880
February 1987	5,500	7,400	9,300	11,200	13,100	15,000	16,900	18,800	1,900
February 1988	5,770	7,730	9,690	11,650	13,610	15,570	17,530	19,490	1,960
February 1989	5,980	8,020	10,060	12,100	14,140	16,180	18,220	20,260	2,040
February 1990	6,280	8,420	10,560	12,700	14,840	16,980	18,120	21,260	2,140
February 1991	6,620	8,880	11,140	13,400	15,660	17,920	20,180	22,440	2,260
February 1992	6,810	9,190	11,570	13,950	16,330	18,710	21,090	23,470	2,380
February 1993	6,970	9,430	11,890	14,350	16,810	19,270	21,730	24,190	2,460
February 1994	7,360	9,840	12,320	14,800	17,280	19,760	22,240	24,720	2,480

(Continued)

### 3.E Poverty

**Table 3.E8—Poverty guidelines for families of specified size, 1965–2004 (dollars)—Continued**

Date of issuance <sup>a</sup>	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	Increment <sup>b</sup>
February 1995	7,470	10,030	12,590	15,150	17,710	20,270	22,830	25,390	2,560
March 1996	7,740	10,360	12,980	15,600	18,220	20,840	23,460	26,080	2,620
March 1997	7,890	10,610	13,330	16,050	18,770	21,490	24,210	26,960	2,720
February 1998	8,050	10,850	13,650	16,450	19,250	22,050	24,850	27,650	2,800
March 1999	8,240	11,060	13,880	16,700	19,520	22,340	25,160	27,980	2,820
February 2000	8,350	11,250	14,150	17,050	19,950	22,850	25,750	28,650	2,900
February 2001	8,590	11,610	14,630	17,650	20,670	23,690	26,710	29,730	3,020
February 2002	8,860	11,940	15,020	18,100	21,180	24,260	27,340	30,420	3,080
February 2003	8,980	12,120	15,260	18,400	21,540	24,680	27,820	30,960	3,140
February 2004	9,310	12,490	15,670	18,850	22,030	25,210	28,390	31,570	3,180

SOURCE: Department of Health and Human Services, *Federal Register*, vol. 69, no. 30, February 13, 2004, pp. 7335–7338.

NOTES: Except for Alaska and Hawaii. Guidelines for Alaska and Hawaii since 1980 are:

Year	Alaska		Hawaii	
	1 person	Increment	1 person	Increment
1980	4,760	1,520	4,370	1,400
1981	5,410	1,720	4,980	1,580
1982	5,870	1,920	5,390	1,770
1983	6,080	2,100	5,600	1,930
1984	6,240	2,170	5,730	2,000
1985	6,560	2,250	6,040	2,070
1986	6,700	2,350	6,170	2,160
1987	6,860	2,380	6,310	2,190
1988	7,210	2,450	6,650	2,250
1989	7,480	2,550	6,870	2,350
1990	7,840	2,680	7,230	2,460
1991	8,290	2,820	7,610	2,600
1992	8,500	2,980	7,830	2,740
1993	8,700	3,080	8,040	2,820
1994	9,200	3,100	8,470	2,850
1995	9,340	3,200	8,610	2,940
1996	9,660	3,280	8,910	3,010
1997	9,870	3,400	9,070	3,130
1998	10,070	3,500	9,260	3,220
1999	10,320	3,520	9,490	3,240
2000	10,430	3,630	9,590	3,340
2001	10,730	3,780	9,890	3,470
2002	11,080	3,850	10,200	3,540
2003	11,210	3,930	10,330	3,610
2004	11,630	3,980	10,700	3,660

Separate figures for Alaska and Hawaii reflect Office of Economic Opportunity administrative practice beginning in the 1966–1970 period. The U.S. Census Bureau, producer of the primary version of the poverty measure (the poverty thresholds), does not produce separate figures for Alaska and Hawaii.

Before 1983, the guidelines shown are for nonfarm families only.

- The guidelines are effective from the date of issuance (unless otherwise specified by a particular program using them).
- Add this amount for each additional family member. Before 1973, increments between some of the smaller family sizes differed from the increment shown in the table. Beginning in 1973, the increment has been the same for all family sizes in each year's set of guidelines.

CONTACT: Gordon Fisher (202) 690-5880.

## **Section 4. Old-Age, Survivors, and Disability Insurance**

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<b>Trust Funds</b>	<b>4.1</b>
<b>Covered Workers</b>	<b>4.12</b>
<b>Insured Workers</b>	<b>4.36</b>





Table 4.A1—Old-Age and Survivors Insurance, selected years 1937–2003 (in millions of dollars)

Year	Receipts					Expenditures				Assets	
	Total	Net contributions <sup>a</sup>	Income from taxation of benefits	Payments from the general fund of the Treasury <sup>b</sup>	Net interest <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1937	767	765	...	...	2	1	1	...	...	766	766
1938	375	360	...	...	15	10	10	...	...	366	1,132
1939	607	580	...	...	27	14	14	...	...	592	1,724
1940	368	325	...	...	43	62	35	26	...	306	2,031
1945	1,420	1,285	...	...	134	304	274	30	...	1,116	7,121
1950	2,928	2,667	...	4	257	1,022	961	61	...	1,905	13,721
1955	6,167	5,713	...	...	454	5,079	4,968	119	-7	1,087	21,663
1960	11,382	10,866	...	...	516	11,198	10,677	203	318	184	20,324
1965	16,610	16,017	...	...	593	17,501	16,737	328	436	-890	18,235
1966	21,302	20,580	...	78	644	18,967	18,267	256	444	2,335	20,570
1967	24,034	23,138	...	78	818	20,382	19,468	406	508	3,652	24,222
1968	25,040	23,719	...	382	939	23,557	22,643	476	438	1,483	25,704
1969	29,554	27,947	...	442	1,165	25,176	24,210	474	491	4,378	30,082
1970	32,220	30,256	...	449	1,515	29,848	28,798	471	579	2,371	32,454
1971	35,877	33,723	...	488	1,667	34,542	33,414	514	613	1,335	33,789
1972	40,050	37,781	...	475	1,794	38,522	37,124	674	724	1,528	35,318
1973	48,344	45,975	...	442	1,928	47,175	45,745	647	783	1,169	36,487
1974	54,688	52,081	...	447	2,159	53,397	51,623	865	909	1,291	37,777
1975	59,605	56,816	...	425	2,364	60,395	58,517	896	982	-790	36,987
1976	66,276	63,362	...	614	2,301	67,876	65,705	959	1,212	-1,600	35,388
1977	72,412	69,572	...	613	2,227	75,309	73,121	981	1,208	-2,897	32,491
1978	78,094	75,471	...	615	2,008	83,064	80,361	1,115	1,589	-4,971	27,520
1979	90,274	87,919	...	557	1,797	93,133	90,573	1,113	1,448	-2,860	24,660
1980	105,841	103,456	...	540	1,845	107,678	105,083	1,154	1,442	-1,837	22,823
1981	125,361	122,627	...	675	2,060	126,695	123,803	1,307	1,585	-1,334	21,490
1982	125,198	123,673	...	680	845	142,119	138,806	1,519	1,793	<sup>e</sup> 598	22,088
1983	150,584	138,337	...	5,541	6,706	152,999	149,221	1,528	2,251	-2,416	19,672
1984	169,328	164,122	2,835	105	2,266	161,883	157,841	1,638	2,404	7,445	27,117
1985	184,239	176,958	3,208	2,203	1,871	171,150	167,248	1,592	2,310	<sup>e</sup> 8,725	35,842
1986	197,393	190,741	3,424	160	3,069	181,000	176,813	1,601	2,585	<sup>e</sup> 3,239	39,081
1987	210,736	202,735	3,257	55	4,690	187,668	183,587	1,524	2,557	23,068	62,149
1988	240,770	229,775	3,384	43	7,568	200,020	195,454	1,776	2,790	40,750	102,899
1989	264,653	250,195	2,439	34	11,985	212,489	207,971	1,673	2,845	52,164	155,063
1990	286,653	267,530	4,848	-2,089	16,363	227,519	222,987	1,563	2,969	59,134	214,197
1991	299,286	272,574	5,864	19	20,829	245,634	240,467	1,792	3,375	53,652	267,849
1992	311,162	280,992	5,852	14	24,303	259,861	254,883	1,830	3,148	51,301	319,150
1993	323,277	290,905	5,335	10	27,027	273,104	267,755	1,996	3,353	50,173	369,322
1994	328,271	293,323	4,995	7	29,946	284,133	279,068	1,645	3,420	44,138	413,460

(Continued)

## 4.A OASDI: Trust Funds

**Table 4.A1—Old-Age and Survivors Insurance, selected years 1937–2003 (in millions of dollars)—Continued**

Year	Receipts					Expenditures				Assets	
	Total	Net contributions <sup>a</sup>	Income from taxation of benefits	Payments from the general fund of the Treasury <sup>b</sup>	Net interest <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1995	342,801	304,620	5,490	-129	32,820	297,760	291,630	2,077	4,052	45,041	458,502
1996	363,741	321,557	6,471	7	35,706	308,217	302,861	1,802	3,554	55,524	514,026
1997	397,169	349,946	7,426	2	39,795	322,073	316,257	2,128	3,688	75,096	589,121
1998	424,848	371,207	9,149	1	44,491	332,324	326,762	1,899	3,662	92,524	681,645
1999	457,040	396,352	10,899	f	49,788	339,874	334,383	1,809	3,681	117,167	798,812
2000	490,513	421,391	11,594	...	57,529	358,339	352,652	2,149	3,538	132,174	930,986
2001	518,100	441,460	11,903	...	64,737	377,546	372,312	1,961	3,273	140,554	1,071,540
2002	539,706	455,199	12,909	414	71,184	393,749	388,119	2,137	3,493	145,957	1,217,497
2003	543,811	456,077	12,497	...	75,237	405,978	399,845	2,553	3,580	137,833	1,355,330

SOURCE: Department of the Treasury.

NOTES: Data for all years can be found at <http://www.socialsecurity.gov/OACT/STATS/table4a1.html>.

... = not applicable.

- a. Beginning in 1983, includes transfers from the general fund of the Treasury representing contributions that would have been paid on deemed wage credits for military service in 1957–2001, if such credits were considered to be covered wages.
- b. Includes payments (1) in 1947–1951 and in 1966 and later, for costs of noncontributory wage credits for military service performed before 1957; (2) in 1971–1982, for costs of deemed wage credits for military service performed after 1956; and (3) in 1968 and later, for costs of benefits to certain uninsured persons who attained age 72 before 1968.
- c. Net interest includes net profits or losses on marketable investments. Beginning in 1967, administrative expenses are charged to the trust fund on an estimated basis, with a final adjustment, including interest, made in the following fiscal year. The amounts of these interest adjustments are included in net interest. Beginning in October 1973, the figures shown include relatively small amounts of gifts to the fund. Figures for 1983–1986 reflect payments from a borrowing trust fund to a lending trust fund for interest on amounts owed under the interfund borrowing provisions. During 1983–1990, interest paid from the trust fund to the general fund of the Treasury on advance tax transfers is reflected. The amount shown for 1985 includes an interest adjustment of \$88 million on unnegotiated checks issued before April 1985.
- d. Beginning in 1966, includes payments for vocational rehabilitation services furnished to disabled persons receiving benefits because of their disabilities. Beginning in 1983, amounts are reduced by amount of reimbursement for unnegotiated benefit checks.
- e. Amount equals total receipts less total expenditures, plus amounts borrowed or less amounts repaid under interfund borrowing provisions.
- f. Less than \$500,000.

CONTACT: Jeff Kunkel (410) 965-3013.

Table 4.A2—Disability Insurance, 1957–2003 (in millions of dollars)

Year	Receipts					Expenditures				Assets	
	Total	Net contributions <sup>a</sup>	Income from taxation of benefits	Payments from the general fund of the Treasury <sup>b</sup>	Net interest <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1957	709	702	...	...	7	59	57	3	...	649	649
1958	991	966	...	...	25	261	249	12	...	729	1,379
1959	931	891	...	...	40	485	457	50	-22	447	1,825
1960	1,063	1,010	...	...	53	600	568	36	-5	464	2,289
1961	1,104	1,038	...	...	66	956	887	64	5	148	2,437
1962	1,114	1,046	...	...	68	1,183	1,105	66	11	-69	2,368
1963	1,165	1,099	...	...	66	1,297	1,210	68	20	-133	2,235
1964	1,218	1,154	...	...	64	1,407	1,309	79	19	-188	2,047
1965	1,247	1,188	...	...	59	1,687	1,573	90	24	-440	1,606
1966	2,079	2,006	...	16	58	1,947	1,784	137	25	133	1,739
1967	2,379	2,286	...	16	78	2,089	1,950	109	31	290	2,029
1968	3,454	3,316	...	32	106	2,458	2,311	127	20	996	3,025
1969	3,792	3,599	...	16	177	2,716	2,557	138	21	1,075	4,100
1970	4,774	4,481	...	16	277	3,259	3,085	164	10	1,514	5,614
1971	5,031	4,620	...	50	361	4,000	3,783	205	13	1,031	6,645
1972	5,572	5,107	...	51	414	4,759	4,502	233	24	813	7,457
1973	6,443	5,932	...	52	458	5,973	5,764	190	20	470	7,927
1974	7,378	6,826	...	52	500	7,196	6,957	217	22	182	8,109
1975	8,035	7,444	...	90	502	8,790	8,505	256	29	-754	7,354
1976	8,757	8,233	...	103	422	10,366	10,055	285	26	-1,609	5,745
1977	9,570	9,138	...	128	304	11,945	11,547	399	<sup>e</sup>	-2,375	3,370
1978	13,810	13,413	...	142	256	12,954	12,599	325	30	856	4,226
1979	15,590	15,114	...	118	358	14,186	13,786	371	30	1,404	5,630
1980	13,871	13,255	...	130	485	15,872	15,515	368	-12	-2,001	3,629
1981	17,078	16,738	...	168	172	17,658	17,192	436	29	-580	3,049
1982	22,715	21,995	...	174	546	17,992	17,376	590	26	<sup>f</sup> -358	2,691
1983	20,682	17,991	...	1,121	1,569	18,177	17,524	625	28	2,505	5,195
1984	17,309	15,945	190	...	1,174	18,546	17,898	626	22	-1,237	3,959
1985	19,301	17,191	222	1,017	870	19,478	18,827	608	43	<sup>f</sup> 2,363	6,321
1986	19,439	18,399	238	...	803	20,522	19,853	600	68	<sup>f</sup> 1,459	7,780
1987	20,303	19,691	<sup>g</sup> -36	...	648	21,425	20,519	849	57	-1,122	6,658
1988	22,699	22,039	61	...	600	22,494	21,695	737	61	206	6,864
1989	24,795	23,993	95	...	707	23,753	22,911	754	88	1,041	7,905
1990	28,791	28,539	144	-775	883	25,616	24,829	707	80	3,174	11,079
1991	30,390	29,137	190	...	1,063	28,571	27,695	794	82	1,819	12,898
1992	31,430	30,136	232	...	1,062	32,004	31,112	834	58	-574	12,324
1993	32,301	31,185	281	...	835	35,662	34,613	966	83	-3,361	8,963
1994	52,841	51,373	311	...	1,157	38,879	37,744	1,029	106	13,962	22,925

(Continued)

## 4.A OASDI: Trust Funds

**Table 4.A2—Disability Insurance, 1957–2003 (in millions of dollars)—Continued**

Year	Receipts					Expenditures				Assets	
	Total	Net contributions <sup>a</sup>	Income from taxation of benefits	Payments from the general fund of the Treasury <sup>b</sup>	Net interest <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1995	56,696	54,401	341	-203	2,158	42,055	40,923	1,064	68	14,641	37,566
1996	60,710	57,325	373	...	3,012	45,351	44,189	1,160	2	15,359	52,924
1997	60,499	56,037	470	...	3,992	47,034	45,695	1,280	59	13,465	66,389
1998	64,357	58,966	558	...	4,832	49,931	48,207	1,567	157	14,425	80,815
1999	69,541	63,203	661	...	5,677	53,035	51,381	1,519	135	16,507	97,321
2000	77,920	71,093	721	-836	6,942	56,782	54,983	1,639	159	21,138	118,459
2001	83,903	74,933	811	...	8,158	61,369	59,618	1,741	10	22,534	140,993
2002	87,379	77,272	930	...	9,178	67,905	65,702	2,049	154	19,475	160,468
2003	88,074	77,442	944	...	9,689	73,108	70,933	2,008	167	14,966	175,434

SOURCE: Department of the Treasury.

NOTE: ... = not applicable.

- Beginning in 1983, includes transfers from the general fund of the Treasury representing contributions that would have been paid on deemed wage credits for military service in 1957–2001, if such credits were considered to be covered wages.
- Includes payments (1) in 1966 and later, for costs of noncontributory wage credits for military service performed before 1957; and (2) in 1971–1982, for costs of deemed wage credits for military service performed after 1956.
- Net interest includes net profits or losses on marketable investments. Beginning in 1967, administrative expenses are charged to the trust fund on an estimated basis, with a final adjustment, including interest, made in the following fiscal year. The amounts of these interest adjustments are included in net interest. Beginning in July 1974, the figures shown include relatively small amounts of gifts to the fund. Figures for 1983–1986 reflect payments from a borrowing trust fund to a lending trust fund for interest on amounts owed under the interfund borrowing provisions. During 1983–1990, interest paid from the trust fund to the general fund of the Treasury on advance tax transfers is reflected. The amount shown for 1985 includes an interest adjustment of \$14.8 million on unnegotiated checks issued before April 1985.
- Beginning in 1966, includes payments for vocational rehabilitation services furnished to disabled persons receiving benefits because of their disabilities. Beginning in 1983, amounts are reduced by amount of reimbursement for unnegotiated benefit checks.
- Less than \$500,000.
- Amount equals total receipts less total expenditures, less amounts loaned or plus amounts repaid under interfund borrowing provisions.
- Reflects \$195 million in transfers from the DI trust fund to the general fund of the Treasury to correct estimated amounts transferred for calendar years 1984 and 1985.

CONTACT: Jeff Kunkel (410) 965-3013.

Table 4.A3—Combined OASI and DI, 1957–2003 (in millions of dollars)

Year	Receipts					Expenditures				Assets	
	Total	Net contributions <sup>a</sup>	Income from taxation of benefits	Payments from the general fund of the Treasury <sup>b</sup>	Net interest <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1957	8,090	7,527	...	...	563	7,567	7,404	164	-2	523	23,042
1958	9,108	8,531	...	...	577	8,907	8,576	207	124	201	23,243
1959	9,516	8,943	...	...	572	10,793	10,298	234	260	-1,277	21,966
1960	12,445	11,876	...	...	569	11,798	11,245	240	314	647	22,613
1961	12,937	12,323	...	...	614	13,388	12,749	303	337	-451	22,162
1962	13,699	13,105	...	...	594	15,156	14,461	322	372	-1,457	20,705
1963	16,227	15,640	...	...	587	16,217	15,427	348	442	10	20,715
1964	17,476	16,843	...	...	633	17,020	16,223	375	422	456	21,172
1965	17,857	17,205	...	...	651	19,187	18,311	418	459	-1,331	19,841
1966	23,381	22,585	...	94	702	20,913	20,051	393	469	2,467	22,308
1967	26,413	25,424	...	94	896	22,471	21,417	515	539	3,942	26,250
1968	28,493	27,034	...	414	1,045	26,015	24,954	603	458	2,479	28,729
1969	33,346	31,546	...	458	1,342	27,892	26,767	612	513	5,453	34,182
1970	36,993	34,737	...	465	1,791	33,108	31,884	635	589	3,886	38,068
1971	40,908	38,343	...	538	2,027	38,542	37,197	719	626	2,366	40,434
1972	45,622	42,888	...	526	2,208	43,281	41,625	907	749	2,341	42,775
1973	54,787	51,907	...	494	2,386	53,148	51,508	837	802	1,639	44,414
1974	62,066	58,907	...	499	2,660	60,593	58,581	1,082	931	1,472	45,886
1975	67,640	64,259	...	515	2,866	69,184	67,022	1,152	1,010	-1,544	44,342
1976	75,034	71,595	...	717	2,722	78,242	75,759	1,244	1,239	-3,209	41,133
1977	81,982	78,710	...	741	2,531	87,254	84,667	1,379	1,208	-5,272	35,861
1978	91,903	88,883	...	757	2,264	96,018	92,960	1,440	1,618	-4,115	31,746
1979	105,864	103,034	...	675	2,155	107,320	104,359	1,483	1,477	-1,456	30,291
1980	119,712	116,711	...	670	2,330	123,550	120,598	1,522	1,430	-3,838	26,453
1981	142,438	139,364	...	843	2,231	144,352	140,995	1,743	1,614	-1,914	24,539
1982	147,913	145,667	...	854	1,391	160,111	156,182	2,109	1,820	<sup>e</sup> 239	24,778
1983	171,266	156,328	...	6,662	8,276	171,177	166,745	2,153	2,279	89	24,867
1984	186,637	180,067	3,025	105	3,440	180,429	175,739	2,264	2,426	6,208	31,075
1985	203,540	194,149	3,430	3,220	2,741	190,628	186,075	2,200	2,353	<sup>e</sup> 11,088	42,163
1986	216,833	209,140	3,662	160	3,871	201,522	196,667	2,202	2,653	<sup>e</sup> 4,698	46,861
1987	231,039	222,425	3,221	55	5,338	209,093	204,106	2,373	2,614	21,946	68,807
1988	263,469	251,814	3,445	43	8,168	222,514	217,149	2,513	2,851	40,955	109,762
1989	289,448	274,189	2,534	34	12,692	236,242	230,882	2,427	2,934	53,206	162,968
1990	315,443	296,070	4,992	-2,864	17,245	253,135	247,816	2,270	3,049	62,309	225,277
1991	329,676	301,711	6,054	19	21,892	274,205	268,162	2,587	3,457	55,471	280,747
1992	342,591	311,128	6,084	14	25,365	291,865	285,995	2,664	3,206	50,726	331,473
1993	355,578	322,090	5,616	10	27,862	308,766	302,368	2,963	3,435	46,812	378,285
1994	381,111	344,695	5,306	7	31,103	323,011	316,812	2,674	3,526	58,100	436,385

(Continued)

## 4.A OASDI: Trust Funds

**Table 4.A3—Combined OASI and DI, 1957–2003 (in millions of dollars)—Continued**

Year	Receipts					Expenditures				Assets	
	Total	Net contributions <sup>a</sup>	Income from taxation of benefits	Payments from the general fund of the Treasury <sup>b</sup>	Net interest <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1995	399,497	359,021	5,831	-332	34,977	339,815	332,554	3,141	4,120	59,683	496,068
1996	424,451	378,881	6,844	7	38,718	353,569	347,050	2,962	3,556	70,883	566,950
1997	457,668	405,984	7,896	2	43,787	369,108	361,952	3,409	3,747	88,560	655,510
1998	489,204	430,174	9,707	1	49,323	382,255	374,969	3,467	3,819	106,950	762,460
1999	526,582	459,556	11,559	f	55,466	392,908	385,765	3,328	3,816	133,673	896,133
2000	568,433	492,484	12,314	-836	64,471	415,121	407,635	3,788	3,698	153,312	1,049,445
2001	602,003	516,393	12,715	...	72,895	438,916	431,931	3,702	3,283	163,088	1,212,533
2002	627,085	532,471	13,839	414	80,362	461,653	453,821	4,185	3,647	165,432	1,377,965
2003	631,886	533,519	13,441	...	84,926	479,086	470,778	4,562	3,747	152,799	1,530,764

SOURCE: Department of the Treasury.

NOTE: ... = not applicable.

- a. Beginning in 1983, includes transfers from the general fund of the Treasury representing contributions that would have been paid on deemed wage credits for military service in 1957–2001, if such credits were considered to be covered wages.
- b. Includes payments (1) in 1947–1951 and in 1966 and later, for costs of noncontributory wage credits for military service performed before 1957; (2) in 1971–1982, for costs of deemed wage credits for military service performed after 1956; and (3) in 1968 and later, for costs of benefits to certain uninsured persons who attained age 72 before 1968.
- c. Net interest includes net profits or losses on marketable investments. Beginning in 1967, administrative expenses are charged to the trust fund on an estimated basis, with a final adjustment, including interest, made in the following fiscal year. The amounts of these interest adjustments are included in net interest. Beginning in October 1973, the figures shown include relatively small amounts of gifts to the fund. Figures for 1983–1986 reflect payments from a borrowing trust fund to a lending trust fund for interest on amounts owed under the interfund borrowing provisions. During 1983–1990, interest paid from the trust fund to the general fund of the Treasury on advance tax transfers is reflected. The amount shown for 1985 includes an interest adjustment of \$102.8 million on unnegotiated checks issued before April 1985.
- d. Beginning in 1966, includes payments for vocational rehabilitation services furnished to disabled persons receiving benefits because of their disabilities. Beginning in 1983, amounts are reduced by amount of reimbursement for unnegotiated benefit checks.
- e. Amount equals total receipts less total expenditures, plus amounts borrowed or less amounts repaid under interfund borrowing provisions.
- f. Less than \$500,000.

CONTACT: Jeff Kunkel (410) 965-3013.

**Table 4.A4—Total annual benefits paid, by type of benefit and trust fund, and as a percentage of personal income, selected years 1937–2003 (in millions of dollars)**

Year	Total benefits	Cash benefits <sup>a</sup>		Service benefits		Rehabilitation services <sup>b</sup>		Personal income <sup>c</sup>	Total benefits as percentage of personal income
		Old-Age and Survivors Insurance <sup>d</sup>	Disability Insurance	Hospital Insurance	Supplementary Medical Insurance	Old-Age and Survivors Insurance	Disability Insurance		
1937	1	1	...	...	...	...	...	74,100	e
1938	10	10	...	...	...	...	...	68,400	e
1939	14	14	...	...	...	...	...	72,900	e
1940	35	35	...	...	...	...	...	78,500	e
1945	274	274	...	...	...	...	...	171,700	0.2
1950	961	961	...	...	...	...	...	229,000	0.4
1955	4,968	4,968	...	...	...	...	...	316,100	1.6
1960	11,245	10,677	568	...	...	...	...	411,500	2.7
1961	12,749	11,862	887	...	...	...	...	429,000	3.0
1962	14,461	13,356	1,105	...	...	...	...	456,700	3.2
1963	15,427	14,217	1,210	...	...	...	...	479,600	3.2
1964	16,223	14,914	1,309	...	...	...	...	514,600	3.2
1965	18,311	16,737	1,573	...	...	...	...	555,700	3.3
1966	21,070	18,267	1,781	891	128	f	3	603,900	3.5
1967	25,967	19,468	1,939	3,353	1,197	f	11	648,300	4.0
1968	30,651	22,642	2,294	4,179	1,518	1	16	712,000	4.3
1969	33,371	24,209	2,542	4,739	1,865	1	15	778,500	4.3
1970	38,982	28,796	3,067	5,124	1,975	2	18	838,800	4.6
1971	45,065	33,413	3,758	5,751	2,117	2	24	903,500	5.0
1972	50,269	37,122	4,473	6,318	2,325	2	29	992,700	5.1
1973	61,091	45,741	5,718	7,057	2,526	3	46	1,110,700	5.5
1974	70,996	51,618	6,903	9,099	3,318	5	54	1,222,600	5.8
1975	82,611	58,509	8,414	11,315	4,273	9	91	1,335,000	6.2
1976	94,180	65,699	9,966	13,340	5,080	6	89	1,474,800	6.4
1977	106,443	73,113	11,463	15,737	6,038	8	84	1,633,200	6.5
1978	117,894	80,352	12,513	17,682	7,252	9	86	1,837,700	6.4
1979	133,691	90,556	13,708	20,623	8,708	18	78	2,062,200	6.5
1980	156,298	105,074	15,437	25,064	10,635	8	78	2,307,900	6.8
1981	184,450	123,795	17,199	30,342	13,113	8	-8	2,591,300	7.1
1982	207,268	138,800	17,338	35,631	15,455	6	38	2,775,300	7.5
1983	224,524	149,502	17,530	39,337	18,106	6	42	2,960,700	7.6
1984	238,682	157,862	17,900	43,257	19,661	f	1	3,289,500	7.3
1985	256,723	167,360	18,836	47,580	22,947	f	f	3,526,700	7.3
1986	272,698	176,845	19,847	49,758	26,239	...	9	3,722,400	7.3
1987	284,487	183,644	20,512	49,496	30,820	...	16	3,947,400	7.2
1988	303,717	195,522	21,692	52,517	33,970	...	16	4,253,700	7.1
1989	329,193	207,977	22,873	60,011	38,294	...	38	4,587,800	7.2
1990	356,536	222,993	24,803	66,239	42,468	...	32	4,878,600	7.3
1991	386,912	240,436	27,662	71,549	47,229	...	36	5,051,000	7.7
1992	419,325	254,939	31,091	83,895	49,367	...	33	5,362,000	7.8
1993	449,896	267,804	34,598	93,487	53,979	...	28	5,558,500	8.1
1994	478,775	279,118	37,717	103,282	58,618	...	40	5,842,500	8.2

(Continued)

#### 4.A OASDI: Trust Funds

**Table 4.A4—Total annual benefits paid, by type of benefit and trust fund, and as a percentage of personal income, selected years 1937–2003 (in millions of dollars)—Continued**

Year	Total benefits	Cash benefits <sup>a</sup>		Service benefits		Rehabilitation services <sup>b</sup>		Personal income <sup>c</sup>	Total benefits as percentage of personal income
		Old-Age and Survivors Insurance <sup>d</sup>	Disability Insurance	Hospital Insurance	Supplementary Medical Insurance	Old-Age and Survivors Insurance	Disability Insurance		
1995	513,959	291,682	40,898	116,368	64,972	...	39	6,152,300	8.4
1996	544,350	302,914	44,174	128,632	68,598	...	31	6,520,600	8.3
1997	572,542	316,311	45,659	137,762	72,757	...	53	6,915,100	8.3
1998	585,156	326,817	48,173	133,990	76,125	...	51	7,423,000	7.9
1999	595,326	334,437	51,331	128,766	80,724	...	68	7,802,400	7.6
2000	625,060	352,706	54,938	128,458	88,893	...	63	8,429,700	7.4
2001	672,853	372,370	59,577	141,183	99,663	...	60	8,724,100	7.7
2002	714,804	388,170	65,645	149,944	110,969	...	75	8,878,900	8.1
2003	746,756	399,892	70,906	152,084	123,825	3	47	9,161,800	8.2

SOURCES: Department of the Treasury and Bureau of Economic Analysis.

NOTE: ... = not applicable.

- a. Unnegotiated checks not deducted.
- b. Vocational rehabilitation services to disabled workers and disabled children under the 1965 Amendments to the Social Security Act and to disabled widow(er)s under the 1967 Amendments to the Social Security Act.
- c. Figures subject to revision.
- d. For 1937–1939, refunds and lump-sum death payments under the Social Security Act of 1935.
- e. Less than 0.05 percent.
- f. Less than \$500,000.

CONTACT: Jeff Kunkel (410) 965-3013.



**Table 4.A5—Total annual benefits paid from OASI trust fund, by type of benefit, selected years 1937–2003  
(in millions of dollars)**

Year	Total	Retired-worker and dependents benefits			Survivors benefits				Special age-72 beneficiaries	Lump-sum death payments
		Retired workers	Wives and husbands	Children	Children	Widowed mothers and fathers	Widow(er)s	Parents		
1937	1	...	...	...	...	...	...	...	...	1
1938	10	...	...	...	...	...	...	...	...	10
1939	14	...	...	...	...	...	...	...	...	14
1940	35	15	2	a	3	2	a	a	...	9
1945	274	126	21	2	52	27	20	1	...	26
1950	961	557	88	6	135	49	89	3	...	33
1955	4,968	3,253	466	29	532	163	396	16	...	113
1956	5,715	3,793	536	33	581	177	469	17	...	109
1957	7,347	4,888	756	43	651	198	653	19	...	139
1958	8,327	5,567	851	56	720	223	757	20	...	133
1959	9,842	6,548	982	77	855	263	921	25	...	171
1960	10,677	7,053	1,051	92	945	286	1,057	28	...	164
1961	11,862	7,802	1,124	106	1,080	316	1,232	31	...	171
1962	13,356	8,813	1,216	134	1,171	336	1,470	34	...	183
1963	14,217	9,391	1,258	146	1,222	348	1,612	34	...	206
1964	14,914	9,854	1,277	150	1,275	354	1,754	33	...	216
1965	16,737	10,984	1,383	175	1,515	388	2,041	35	...	217
1966	18,267	11,727	1,429	216	1,812	415	2,351	35	44	237
1967	19,468	12,372	1,456	221	1,855	420	2,545	34	313	252
1968	22,642	14,278	1,673	253	2,207	478	3,117	37	330	269
1969	24,209	15,385	1,750	260	2,322	490	3,371	36	303	291
1970	28,796	18,438	2,029	303	2,760	574	4,055	39	305	294
1971	33,413	21,544	2,323	352	3,168	630	4,763	41	285	306
1972	37,122	24,143	2,532	382	3,433	679	5,326	43	263	320
1973	45,741	29,336	3,000	457	4,002	801	7,505	48	264	329
1974	51,618	33,369	3,309	533	4,399	898	8,497	49	237	327
1975	58,509	38,079	3,719	634	4,888	1,009	9,597	50	196	337
1976	65,699	43,083	4,117	736	5,336	1,113	10,757	51	174	332
1977	73,113	48,186	4,559	830	5,759	1,191	12,068	52	157	312
1978	80,352	53,255	4,983	921	6,093	1,284	13,278	51	142	344
1979	90,556	60,379	5,554	1,014	6,608	1,409	15,071	52	128	340
1980	105,074	70,358	6,405	1,142	7,389	1,572	17,638	55	119	394
1981	123,795	83,614	7,543	1,321	8,307	1,760	20,749	58	110	332
1982	138,800	95,123	8,539	1,223	8,204	1,861	23,488	59	100	203
1983	149,502	103,578	9,328	1,143	7,911	1,771	25,425	56	85	205
1984	157,862	109,957	9,860	1,135	7,775	1,474	27,325	53	71	212
1985	167,360	116,823	10,517	1,140	7,762	1,474	29,330	51	57	207
1986	176,845	123,584	11,152	1,166	7,843	1,457	31,345	48	47	203
1987	183,644	128,513	11,598	1,183	7,846	1,388	32,833	44	36	203
1988	195,522	136,987	12,292	1,219	8,120	1,392	35,233	43	29	208
1989	207,977	146,027	13,054	1,249	8,254	1,401	37,723	41	21	206
1990	222,993	156,756	13,953	1,316	8,564	1,437	40,705	39	16	206
1991	240,436	169,142	14,986	1,405	9,022	1,490	44,139	38	12	202
1992	254,939	179,372	15,810	1,494	9,431	1,521	47,060	37	9	206
1993	267,804	188,440	16,356	1,563	9,897	1,547	49,746	36	6	214
1994	279,118	196,400	16,854	1,637	10,293	1,551	52,124	34	4	220

(Continued)

#### 4.A OASDI: Trust Funds

**Table 4.A5—Total annual benefits paid from OASI trust fund, by type of benefit, selected years 1937–2003 (in millions of dollars)—Continued**

Year	Total	Retired-worker and dependents benefits			Survivors benefits				Special age-72 beneficiaries	Lump-sum death payments
		Retired workers	Wives and husbands	Children	Children	Widowed mothers and fathers	Widow(er)s	Parents		
1995	291,682	205,315	17,348	1,715	10,717	1,573	54,761	32	3	218
1996	302,914	213,423	17,715	1,799	11,217	1,486	57,025	31	1	218
1997	316,311	223,554	18,154	1,882	11,660	1,466	59,349	30	1	216
1998	326,817	232,324	18,395	1,940	11,936	1,435	60,540	29	a	218
1999	334,437	238,478	18,415	1,992	12,125	1,415	61,769	27	a	216
2000	352,706	253,542	18,969	2,133	12,532	1,406	63,884	26	a	214
2001	372,370	268,976	19,491	2,332	13,134	1,441	66,758	26	a	212
2002	388,170	281,624	19,884	2,475	13,690	1,476	68,782	25	a	213
2003	399,892	291,518	19,951	2,583	14,072	1,486	70,052	24	a	206

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

NOTES: Unnegotiated checks not deducted.

. . . = not applicable.

a. Less than \$500,000.

CONTACT: Jeff Kunkel (410) 965-3013.

**Table 4.A6—Total annual benefits paid from DI trust fund, by type of benefit, 1957–2003 (in millions of dollars)**

Year	Total	Disabled workers	Wives and husbands	Children
1957	57	57	...	...
1958	249	246	1	1
1959	457	390	29	38
1960	568	489	32	48
1961	887	724	54	109
1962	1,105	888	68	149
1963	1,210	965	73	172
1964	1,309	1,044	79	186
1965	1,573	1,246	95	232
1966	1,781	1,394	108	280
1967	1,939	1,519	113	307
1968	2,294	1,804	131	360
1969	2,542	2,014	139	389
1970	3,067	2,448	165	454
1971	3,758	3,028	192	539
1972	4,473	3,626	224	623
1973	5,718	4,676	281	760
1974	6,903	5,662	320	920
1975	8,414	6,908	385	1,121
1976	9,966	8,190	447	1,328
1977	11,463	9,456	505	1,503
1978	12,513	10,315	541	1,657
1979	13,708	11,333	581	1,794
1980	15,437	12,816	638	1,983
1981	17,199	14,379	684	2,136
1982	17,338	14,811	652	1,875
1983	17,530	15,196	607	1,728
1984	17,900	15,623	536	1,741
1985	18,836	16,483	545	1,809
1986	19,847	17,409	547	1,890
1987	20,512	18,053	532	1,926
1988	21,692	19,165	529	1,999
1989	22,873	20,314	523	2,036
1990	24,803	22,113	531	2,159
1991	27,662	24,738	550	2,374
1992	31,091	27,856	572	2,663
1993	34,598	30,913	572	3,112
1994	37,717	33,711	579	3,428
1995	40,898	36,610	577	3,711
1996	44,174	39,625	515	4,034
1997	45,659	41,083	479	4,098
1998	48,173	43,467	457	4,249
1999	51,331	46,459	433	4,439
2000	54,938	49,848	421	4,670
2001	59,577	54,244	416	4,917
2002	65,645	59,886	423	5,337
2003	70,906	64,811	431	5,664

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

NOTES: Unnegotiated checks not deducted.

... = not applicable.

CONTACT: Jeff Kunkel (410) 965-3013.

## 4.B OASDI: Covered Workers

**Table 4.B1—Number of workers with taxable earnings, amount of earnings, and Social Security numbers issued, selected years 1937–2003**

Year	Number <sup>a</sup> (thousands)			Earnings					Social Security numbers issued <sup>b</sup> (thousands)
	Total	With maximum earnings	New entrants into covered employment <sup>c</sup>	Total in covered employment <sup>d</sup> (millions of dollars)	Reported taxable <sup>a</sup>		Average per worker (dollars)		
					Amount (millions of dollars)	Percentage of total	Total earnings <sup>d</sup>	Reported taxable	
1937	32,900	1,031	32,900	32,200	29,620	92.0	979	900	37,139
1940	35,390	1,196	4,430	35,700	32,970	92.4	1,009	932	5,227
1945	46,390	6,361	3,480	71,600	62,950	87.9	1,543	1,357	3,321
1950	48,280	13,936	2,520	109,800	87,500	79.7	2,274	1,812	2,891
1951	58,120	14,270	6,000	148,900	120,770	81.1	2,562	2,078	4,927
1952	59,580	16,606	3,500	159,900	128,640	80.5	2,684	2,159	4,363
1953	60,840	19,013	3,090	173,000	135,870	78.5	2,844	2,233	3,464
1954	59,610	18,866	2,360	171,900	133,520	77.7	2,884	2,240	2,743
1955	65,200	16,704	4,760	196,100	157,540	80.3	3,008	2,416	4,323
1956	67,610	19,236	3,660	216,800	170,720	78.8	3,207	2,525	4,376
1957	70,590	21,095	3,380	233,900	181,380	77.5	3,314	2,569	3,639
1958	69,770	21,328	2,450	236,500	180,720	76.4	3,390	2,590	2,290
1959	71,700	19,112	3,180	255,000	202,310	79.3	3,556	2,822	3,388
1960	72,530	20,310	3,130	265,200	207,000	78.1	3,656	2,854	3,415
1961	72,820	21,265	2,990	270,700	209,640	77.4	3,717	2,879	3,370
1962	74,280	23,154	3,360	289,000	219,050	75.8	3,891	2,949	4,519
1963	75,540	24,570	3,520	302,300	225,550	74.6	4,002	2,986	8,617
1964	77,430	26,717	3,890	324,500	236,390	72.8	4,191	3,053	5,623
1965	80,680	29,136	4,620	351,700	250,730	71.3	4,359	3,108	6,131
1966	84,600	20,498	5,080	390,700	312,540	80.0	4,618	3,694	6,506
1967	87,040	22,948	4,530	422,300	329,960	78.1	4,852	3,791	5,920
1968	89,380	19,120	4,830	460,000	375,840	81.7	5,147	4,205	5,862
1969	92,060	22,577	5,160	502,800	402,550	80.1	5,462	4,373	6,289
1970	93,090	24,224	4,440	531,600	415,600	78.2	5,711	4,464	6,132
1971	93,340	26,404	4,470	559,700	426,960	76.3	5,996	4,574	6,401
1972	96,240	24,074	5,150	617,900	484,110	78.3	6,420	5,030	9,564
1973	99,830	20,250	5,670	686,700	561,850	81.8	6,879	5,628	10,038
1974	101,330	15,310	4,940	746,700	636,760	85.3	7,369	6,284	7,998
1975	100,200	15,070	4,120	787,600	664,660	84.4	7,860	6,633	8,164
1976	102,600	15,330	4,700	874,700	737,700	84.3	8,525	7,190	9,043
1977	105,800	15,700	5,070	960,100	816,550	85.0	9,075	7,718	7,724
1978	110,600	17,050	5,460	1,092,600	915,600	83.8	9,879	8,278	5,260
1979	112,700	11,236	4,883	1,222,200	1,067,000	87.3	10,845	9,468	5,213
1980	113,000	9,903	4,243	1,328,800	1,180,700	88.9	11,759	10,449	5,984
1981	113,000	8,594	4,090	1,450,900	1,294,100	89.2	12,840	11,452	5,581
1982	111,800	7,929	3,408	1,516,600	1,365,300	90.0	13,565	12,212	5,362
1983	112,100	7,044	3,914	1,615,200	1,454,100	90.0	14,409	12,971	6,699
1984	116,300	7,421	4,743	1,800,800	1,608,800	89.3	15,484	13,833	5,980
1985	119,800	7,766	4,756	1,936,800	1,722,600	88.9	16,167	14,379	5,720
1986	122,900	7,624	4,641	2,081,800	1,844,400	88.6	16,939	15,007	5,711
1987	125,600	7,735	4,956	2,237,000	1,960,000	87.6	17,811	15,605	11,621
1988	129,600	8,483	5,489	2,432,800	2,088,400	85.8	18,772	16,114	11,370
1989	131,700	8,110	4,856	2,578,700	2,239,500	86.8	19,580	17,005	8,049
1990	133,600	7,575	4,012	2,703,800	2,358,000	87.2	20,238	17,650	9,054
1991	133,000	7,483	3,541	2,760,500	2,422,500	87.8	20,756	18,214	7,509
1992	134,000	7,667	3,918	2,917,800	2,532,900	86.8	21,775	18,902	6,819
1993	136,100	7,617	4,204	3,022,900	2,636,100	87.2	22,211	19,369	5,893
1994	138,200	7,518	4,591	3,197,000	2,785,200	87.1	23,133	20,153	5,816

(Continued)

**Table 4.B1—Number of workers with taxable earnings, amount of earnings, and Social Security numbers issued, selected years 1937–2003—Continued**

Year	Number <sup>a</sup> (thousands)			Earnings					Social Security numbers issued <sup>b</sup> (thousands)
	Total	With maximum earnings	New entrants into covered employment <sup>c</sup>	Total in covered employment <sup>d</sup> (millions of dollars)	Reported taxable <sup>a</sup>		Average per worker (dollars)		
					Amount (millions of dollars)	Percentage of total	Total earnings <sup>d</sup>	Reported taxable	
1995	141,000	8,191	4,621	3,401,800	2,919,100	85.8	24,126	20,703	5,465
1996	143,400	8,682	4,620	3,587,600	3,073,500	85.7	25,018	21,433	5,533
1997	146,145	9,022	4,710	3,858,721	3,285,000	85.1	26,403	22,478	5,413
1998	148,786	9,372	4,904	4,172,641	3,524,900	84.5	28,045	23,691	5,288
1999	151,333	9,209	4,966	4,467,110	3,749,600	83.9	29,518	24,777	5,306
2000 <sup>e</sup>	153,691	9,496	4,974	4,823,674	4,008,400	83.1	31,386	26,081	5,476
2001 <sup>e</sup>	153,716	9,110	4,440	4,920,937	4,170,100	84.7	32,013	27,129	5,883
2002 <sup>f</sup>	153,837	8,365	4,239	4,946,105	4,243,164	85.8	32,152	27,582	5,699
2003 <sup>g</sup>	154,324	...	...	5,063,091	4,352,138	86.0	32,808	28,201	5,372

SOURCES: Social Security Administration, Master Earnings File, 1 percent sample; Bureau of Labor Statistics; and Bureau of Economic Analysis.

NOTE: ... = not available.

- a. Relates to wage and salary workers for 1937–1950. Beginning in 1951, includes self-employment. See Table 2.A3 for annual maximum taxable earnings.
- b. Excludes railroad account numbers. Since program began, 419.4 million Social Security numbers have been issued. Some individuals have been issued more than one number.
- c. Workers reported with first taxable earnings under program in specified year. During 1937–2001, 313.7 million different persons reported with taxable earnings.
- d. Total wages, including estimated amounts above taxable limit, for 1937–1950. Beginning in 1951, also includes reported total net earnings of self-employed persons.
- e. Preliminary data.
- f. Taxable earnings are preliminary estimates based on Social Security data; employment data are preliminary estimates based on data from Bureau of Labor Statistics.
- g. Preliminary estimates based on data from Bureau of Labor Statistics and the Bureau of Economic Analysis.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.B OASDI: Covered Workers

**Table 4.B2—Number with taxable earnings and amount of earnings, by type of earnings, 1951–2003**

Year	Number <sup>a</sup> (thousands)		Wage and salary					Self-employed				
			Total in covered employment <sup>b</sup> (millions of dollars)	Reported taxable		Average per worker (dollars)		Total in covered employment <sup>c</sup> (millions of dollars)	Reported taxable		Average per worker (dollars)	
	Wage and salary	Self-employed		Amount <sup>d</sup> (millions of dollars)	Percentage of total wages	Total wages <sup>b</sup>	Reported taxable <sup>d</sup>		Amount <sup>d</sup> (millions of dollars)	Percentage of total self-employment	Total earnings <sup>c</sup>	Reported taxable <sup>d</sup>
1951	54,630	4,190	132,500	111,250	84.0	2,425	2,036	16,400	9,520	58.0	3,914	2,272
1952	56,060	4,240	143,500	118,880	82.8	2,560	2,121	16,400	9,760	59.5	3,868	2,302
1953	57,220	4,340	156,000	125,840	80.7	2,726	2,199	17,000	10,030	59.0	3,917	2,311
1954	55,940	4,350	155,100	123,410	79.6	2,773	2,206	16,800	10,110	60.2	3,862	2,324
1955	59,560	6,810	171,600	141,810	82.6	2,881	2,381	24,500	15,730	64.2	3,598	2,310
1956	61,560	7,390	188,500	153,010	81.2	3,062	2,486	28,300	17,710	62.6	3,829	2,396
1957	64,730	7,150	205,500	163,990	79.8	3,175	2,533	28,400	17,390	61.2	3,972	2,432
1958	64,040	7,130	208,000	163,140	78.4	3,248	2,547	28,500	17,580	61.7	3,997	2,466
1959	66,000	7,060	225,100	183,620	81.6	3,411	2,782	29,900	18,690	62.5	4,235	2,647
1960	66,980	6,870	236,000	188,580	79.9	3,523	2,815	29,200	18,420	63.1	4,250	2,681
1961	67,360	6,790	240,700	190,850	79.3	3,573	2,833	30,000	18,790	62.6	4,418	2,767
1962	68,890	6,720	257,700	200,130	77.7	3,741	2,905	31,300	18,920	60.4	4,658	2,815
1963	70,310	6,590	270,600	206,840	76.4	3,849	2,942	31,700	18,710	59.0	4,810	2,839
1964	72,230	6,480	290,900	217,430	74.7	4,027	3,010	33,600	18,960	56.4	5,185	2,926
1965	75,430	6,550	311,400	230,830	74.1	4,128	3,060	40,300	19,900	49.4	6,153	3,038
1966	79,460	6,630	346,700	287,860	83.0	4,363	3,623	44,000	24,680	56.1	6,637	3,722
1967	82,020	6,470	377,500	305,670	81.0	4,603	3,727	44,800	24,290	54.2	6,924	3,754
1968	84,470	6,570	413,600	348,500	84.3	4,896	4,126	46,400	27,340	58.9	7,062	4,161
1969	87,200	6,350	455,700	375,010	82.3	5,226	4,301	47,100	27,540	58.5	7,417	4,337
1970	88,180	6,270	483,600	388,680	80.4	5,484	4,408	48,000	26,920	56.1	7,656	4,293
1971	88,460	6,290	509,000	399,550	78.5	5,754	4,517	50,700	27,410	54.1	8,060	4,358
1972	91,220	6,600	563,300	452,050	80.3	6,175	4,956	54,600	32,060	58.7	8,273	4,858
1973	94,610	7,100	624,400	523,450	83.8	6,600	5,533	62,300	38,400	61.6	8,775	5,408
1974	96,190	7,040	681,600	594,400	87.2	7,086	6,179	65,200	42,360	65.0	9,261	6,017
1975	94,900	7,000	717,200	621,100	86.6	7,557	6,545	70,400	43,560	61.9	10,057	6,223
1976	97,230	7,400	797,200	689,200	86.4	8,199	7,088	76,800	48,500	63.2	10,378	6,554
1977	100,450	7,480	879,500	763,600	86.8	8,935	7,602	80,600	52,950	65.7	10,775	7,079
1978	104,810	8,040	998,900	856,100	85.7	9,531	8,168	93,700	59,500	63.5	11,654	7,400
1979	106,900	8,200	1,122,000	997,500	88.9	10,496	9,331	100,200	69,500	69.4	12,220	8,476
1980	107,200	8,200	1,231,000	1,109,000	90.1	11,483	10,345	97,800	71,700	73.3	11,927	8,744
1981	107,300	8,250	1,352,000	1,220,000	90.2	12,600	11,370	98,900	74,100	74.9	11,988	8,982
1982	105,800	8,550	1,418,000	1,290,000	91.0	13,403	12,193	98,600	75,300	76.4	11,532	8,807
1983	105,900	9,200	1,502,000	1,369,000	91.1	14,183	12,927	113,200	85,100	75.2	12,304	9,250
1984	109,900	9,900	1,671,500	1,515,000	90.6	15,209	13,785	129,300	93,800	72.5	13,061	9,475
1985	113,100	10,600	1,794,500	1,621,000	90.3	15,866	14,332	142,300	101,600	71.4	13,425	9,585
1986	115,900	11,200	1,921,000	1,730,800	90.1	16,575	14,934	160,800	113,600	70.6	14,357	10,143
1987	118,200	12,000	2,057,100	1,835,100	89.2	17,404	15,525	179,900	124,900	69.4	14,992	10,408
1988	122,100	12,400	2,224,700	1,952,000	87.7	18,220	15,987	208,100	136,400	65.5	16,782	11,000
1989	123,900	12,900	2,367,800	2,096,000	88.5	19,111	16,917	210,900	143,500	68.0	16,349	11,124
1990	126,100	12,500	2,510,000	2,222,000	88.5	19,905	17,621	193,800	136,000	70.2	15,504	10,880
1991	125,200	12,800	2,565,000	2,283,000	89.0	20,487	18,235	195,500	139,500	71.4	15,273	10,898
1992	126,000	13,100	2,711,000	2,386,000	88.0	21,516	18,937	206,800	146,600	71.0	15,786	11,214
1993	128,100	13,200	2,808,900	2,483,400	88.4	21,927	19,386	214,000	152,700	71.4	16,212	11,568
1994	130,100	13,300	2,964,100	2,624,500	88.5	22,783	20,173	232,900	160,700	69.0	17,511	12,083

(Continued)

**Table 4.B2—Number with taxable earnings and amount of earnings, by type of earnings, 1951–2003—Continued**

Year	Number <sup>a</sup> (thousands)		Wage and salary					Self-employed				
			Total in covered employment <sup>b</sup> (millions of dollars)	Reported taxable		Average per worker (dollars)		Total in covered employment <sup>c</sup> (millions of dollars)	Reported taxable		Average per worker (dollars)	
	Wage and salary	Self-employed		Amount <sup>d</sup> (millions of dollars)	Percentage of total wages	Total wages <sup>b</sup>	Reported taxable <sup>d</sup>		Amount <sup>d</sup> (millions of dollars)	Percentage of total self-employment	Total earnings <sup>c</sup>	Reported taxable <sup>d</sup>
1995	132,800	13,500	3,159,100	2,754,300	87.2	23,788	20,740	242,700	164,800	67.9	17,978	12,207
1996	135,100	13,900	3,331,900	2,901,700	87.1	24,662	21,478	255,700	171,800	67.2	18,396	12,360
1997	137,765	14,020	3,586,721	3,104,300	86.5	26,035	22,533	272,000	180,700	66.4	19,401	12,889
1998	140,386	14,230	3,882,341	3,333,700	85.9	27,655	23,747	290,300	191,200	65.9	20,401	13,436
1999	142,703	14,500	4,159,210	3,547,300	85.3	29,146	24,858	307,900	202,300	65.7	21,234	13,952
2000 <sup>e</sup>	145,046	14,725	4,498,374	3,798,900	84.5	31,013	26,191	325,300	209,500	64.4	22,092	14,228
2001 <sup>e</sup>	144,921	14,875	4,591,237	3,953,600	86.1	31,681	27,281	329,700	216,500	65.7	22,165	14,555
2002 <sup>f</sup>	144,897	15,150	4,602,609	4,015,000	87.2	31,765	27,709	343,496	228,164	66.4	22,673	15,060
2003 <sup>g</sup>	145,059	15,126	4,698,461	4,110,100	87.5	32,390	28,334	364,630	242,038	66.4	24,106	16,001

SOURCES: Social Security Administration, Master Earnings File, 1 percent sample; Bureau of Labor Statistics; and Bureau of Economic Analysis.

NOTE: See Table 4.B1 for wage and salary data before 1951.

- a. Represents total number in specified type of employment. Persons with both types of covered employment during the year are included in each type.
- b. Total wages, including estimated amounts above the taxable limit.
- c. Reported self-employment net earnings.
- d. See Table 2.A3 for annual maximum taxable earnings.
- e. Preliminary data.
- f. Taxable earnings are preliminary estimates based on Social Security data; employment data are preliminary estimates based on data from Bureau of Labor Statistics.
- g. Preliminary estimates based on data from Bureau of Labor Statistics and the Bureau of Economic Analysis.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.B OASDI: Covered Workers

**Table 4.B3—Number of workers and median annual earnings, by type of earnings and sex, selected years 1937–2002**

Year	All workers <sup>a</sup>			Wage and salary			Self-employed <sup>b</sup>		
	Total	Men	Women	Subtotal	Men	Women	Subtotal	Men	Women
<i>Number (thousands)</i>									
1937	32,900	23,810	9,090	32,900	23,810	9,090	...	...	...
1940	35,390	25,570	9,820	35,390	25,570	9,820	...	...	...
1945	46,390	28,820	17,570	46,390	28,820	17,570	...	...	...
1950	48,280	32,620	15,660	48,280	32,620	15,660	...	...	...
1955	65,200	43,140	22,060	59,560	38,240	21,320	6,810	5,980	830
1960	72,530	47,900	24,630	66,980	43,100	23,880	6,870	5,990	880
1965	80,680	51,990	28,690	75,430	47,500	27,930	6,550	5,640	910
1970	93,090	57,330	35,760	88,180	53,180	35,000	6,270	5,370	900
1975	100,200	59,520	40,680	94,900	55,140	39,760	7,000	5,790	1,210
1980	113,000	64,288	48,712	107,200	59,751	47,449	8,200	6,407	1,793
1985	119,800	66,113	53,687	113,100	61,285	51,815	10,600	7,623	2,977
1986	122,900	67,412	55,488	115,900	62,398	53,502	11,200	7,932	3,268
1987	125,600	68,591	57,009	118,200	63,306	54,894	12,000	8,450	3,550
1988	129,600	70,596	59,004	122,100	65,270	56,830	12,400	8,630	3,770
1989	131,700	71,517	60,183	123,900	66,105	57,795	12,900	8,842	4,058
1990	133,600	72,291	61,309	126,100	67,064	59,036	12,500	8,526	3,974
1991	133,000	71,787	61,213	125,200	66,406	58,794	12,800	8,669	4,131
1992	134,000	72,016	61,984	126,000	66,543	59,457	13,100	8,797	4,303
1993	136,100	73,154	62,946	128,100	67,673	60,427	13,200	8,840	4,360
1994	138,200	73,989	64,211	130,100	68,481	61,619	13,300	8,840	4,460
1995	141,000	75,444	65,556	132,800	69,900	62,900	13,500	8,908	4,592
1996	143,400	76,241	67,158	135,100	70,670	64,429	13,900	9,074	4,826
1997	146,145	77,498	68,647	137,765	71,910	65,855	14,020	9,078	4,942
1998	148,786	78,671	70,115	140,386	73,111	67,275	14,230	9,108	5,122
1999	151,333	80,042	71,291	142,703	74,376	68,327	14,500	9,224	5,276
2000 <sup>c</sup>	153,691	81,091	72,600	145,046	75,476	69,570	14,725	9,250	5,475
2001 <sup>c</sup>	153,716	81,049	72,667	144,921	75,412	69,509	14,875	9,232	5,643
2002 <sup>c</sup>	153,837	80,964	72,873	144,897	75,222	69,675	15,150	9,276	5,874

(Continued)



**Table 4.B3—Number of workers and median annual earnings, by type of earnings and sex, selected years 1937–2002—Continued**

Year	All workers <sup>a</sup>			Wage and salary			Self-employed <sup>b</sup>		
	Total	Men	Women	Subtotal	Men	Women	Subtotal	Men	Women
	<i>Median earnings <sup>d</sup> (dollars)</i>								
1937	761	945	484	761	945	484	...	...	...
1940	746	935	472	746	935	472	...	...	...
1945	1,159	1,654	770	1,159	1,654	770	...	...	...
1950	1,926	2,532	1,124	1,926	2,532	1,124	...	...	...
1955	2,438	3,315	1,351	2,383	3,348	1,338	2,397	2,550	1,552
1960	2,894	3,879	1,679	2,833	3,875	1,676	2,903	3,129	1,695
1965	3,414	4,685	1,984	3,319	4,630	1,979	3,858	4,242	1,898
1970	4,375	6,180	2,735	4,317	6,173	2,770	5,104	5,683	2,360
1975	5,803	8,250	3,730	5,790	8,315	3,794	6,700	7,846	3,113
1980	8,549	11,963	6,012	8,612	12,166	6,106	8,699	10,572	4,133
1985	11,265	14,959	8,293	11,638	15,706	8,525	9,877	12,301	5,529
1986	11,831	15,579	8,796	12,064	16,025	9,019	10,424	12,908	6,152
1987	12,327	16,073	9,261	12,576	16,559	9,500	10,886	13,401	6,573
1988	12,825	16,613	9,753	13,086	17,055	9,992	11,478	14,090	7,036
1989	13,314	17,014	10,265	13,762	17,800	10,577	11,602	14,538	7,010
1990	13,898	17,582	10,837	14,432	18,483	11,199	11,220	14,097	6,898
1991	14,278	17,765	11,369	14,859	18,730	11,767	11,125	13,703	7,186
1992	14,739	18,208	11,842	15,386	19,292	12,268	11,392	13,966	7,452
1993	15,000	18,430	12,093	15,665	19,516	12,546	11,595	14,128	7,720
1994	15,560	19,249	12,422	16,010	19,969	12,807	12,051	14,737	8,002
1995	16,108	19,907	12,897	16,618	20,672	13,296	12,198	14,931	8,301
1996	16,712	20,779	13,335	17,256	21,591	13,763	12,481	15,300	8,628
1997	17,562	21,814	14,043	18,127	22,693	14,482	12,910	15,911	8,944
1998	18,513	23,028	14,834	19,103	23,920	15,290	13,462	16,565	9,365
1999	19,265	23,927	15,465	19,885	24,839	15,938	14,051	17,338	9,784
2000 <sup>c</sup>	20,226	25,035	16,289	20,885	26,001	16,804	14,489	17,875	10,136
2001 <sup>c</sup>	20,907	25,654	17,038	21,621	26,639	17,591	14,539	18,016	10,323
2002 <sup>c</sup>	21,153	25,747	17,423	21,914	26,797	18,036	14,053	17,449	10,370

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTE: . . . = not applicable.

- a. Workers with earnings in both wage and salary employment and self-employment are counted in each type of employment but only once in the total.
- b. Not covered before 1951.
- c. Preliminary data.
- d. For all workers, medians relate to combined earnings from wage and salary employment and self-employment. For all wage and salary workers, medians relate to wages and salaries only.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

## 4.B OASDI: Covered Workers

**Table 4.B4—Percentage of workers with earnings below annual maximum taxable, by sex, selected years 1937–2002**

Year	All workers <sup>a</sup>			All self-employed workers			Annual maximum taxable earnings (dollars)
	Total	Men	Women	Total	Men	Women	
1937	96.9	95.8	99.7	...	...	...	3,000
1940	96.6	95.4	99.7	...	...	...	3,000
1945	86.3	78.6	98.9	...	...	...	3,000
1950	71.1	59.9	94.6	...	...	...	3,000
1951	75.5	64.6	96.7	65.4	62.6	83.3	3,600
1952	72.1	60.0	95.4	64.1	61.2	83.5	3,600
1953	68.8	55.5	93.8	62.9	59.5	83.1	3,600
1954	68.4	55.4	93.0	62.6	58.8	82.8	3,600
1955	74.4	63.4	95.9	74.0	72.3	86.3	4,200
1956	71.6	59.7	94.5	71.2	69.1	86.0	4,200
1957	70.1	58.7	93.1	69.6	67.2	85.5	4,200
1958	69.4	58.4	91.8	68.8	66.3	85.7	4,200
1959	73.3	62.7	94.3	72.0	69.6	88.0	4,800
1960	72.0	60.9	93.5	71.6	69.2	87.7	4,800
1961	70.8	59.6	92.4	70.3	67.8	86.9	4,800
1962	68.8	57.1	91.1	67.9	65.3	85.3	4,800
1963	67.5	55.5	90.0	66.3	63.4	85.3	4,800
1964	65.5	53.1	88.5	63.8	60.5	84.4	4,800
1965	63.9	51.0	87.3	59.5	55.8	82.5	4,800
1966	75.8	64.4	95.6	68.3	65.0	88.4	6,600
1967	73.6	61.5	94.2	66.7	63.2	87.5	6,600
1968	78.6	68.0	96.3	70.3	67.2	89.7	7,800
1969	75.5	62.8	96.0	68.3	65.0	89.1	7,800
1970	74.0	61.8	93.5	67.8	64.3	88.3	7,800
1971	71.7	59.1	91.7	66.7	63.3	86.2	7,800
1972	75.0	62.9	93.9	68.8	65.0	89.7	9,000
1973	79.7	68.9	96.2	71.1	67.4	91.0	10,800
1974	84.9	76.2	97.8	75.7	72.1	94.0	13,200
1975	84.9	76.4	97.5	77.8	74.4	93.9	14,100
1976	85.1	76.3	97.5	78.6	75.1	94.3	15,300
1977	85.2	76.3	97.5	79.3	75.8	94.1	16,500
1978	84.6	75.4	97.1	79.3	75.6	94.0	17,700
1979	90.0	83.6	98.6	84.3	81.3	95.9	22,900
1980	91.2	85.5	98.8	86.9	84.2	96.6	25,900
1981	92.4	87.4	99.0	89.4	87.1	97.2	29,700
1982	92.9	88.3	98.9	91.0	88.8	97.7	32,400
1983	93.7	89.6	99.0	92.0	90.0	97.7	35,700
1984	93.6	89.4	98.9	91.8	89.7	97.6	37,800
1985	93.5	89.3	98.8	92.0	89.8	97.5	39,600
1986	93.8	89.7	98.7	92.3	90.2	97.5	42,000
1987	93.9	89.9	98.6	92.5	90.4	97.5	43,800
1988	93.5	89.4	98.3	91.7	89.4	97.1	45,000
1989	93.8	90.1	98.3	92.4	90.1	97.3	48,000
1990	94.3	90.9	98.4	93.3	91.3	97.7	51,300
1991	94.4	91.1	98.3	93.6	91.6	97.7	53,400
1992	94.3	91.0	98.1	93.6	91.7	97.6	55,500
1993	94.4	91.3	98.1	93.7	91.9	97.4	57,600
1994	94.6	91.4	98.1	93.9	92.0	97.5	60,600

(Continued)

**Table 4.B4—Percentage of workers with earnings below annual maximum taxable, by sex, selected years 1937–2002—Continued**

Year	All workers <sup>a</sup>			All self-employed workers			Annual maximum taxable earnings (dollars)
	Total	Men	Women	Total	Men	Women	
1995	94.2	91.0	97.9	93.9	92.0	97.5	61,200
1996	93.9	90.6	97.7	93.9	92.0	97.4	62,700
1997	93.8	90.5	97.6	93.8	91.9	97.3	65,400
1998	93.7	90.3	97.5	94.0	92.2	97.3	68,400
1999	93.9	90.7	97.5	94.2	92.3	97.4	72,600
2000 <sup>b</sup>	93.8	90.6	97.4	94.2	92.3	97.4	76,200
2001 <sup>b</sup>	94.1	91.0	97.5	94.5	92.7	97.5	80,400
2002 <sup>b</sup>	94.6	91.8	97.6	95.0	93.2	97.7	84,900

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTE: . . . = not applicable.

- a. For 1937–1950, relates to wage and salary workers. Beginning in 1951, includes self-employed workers.  
 b. Preliminary data.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.B OASDI: Covered Workers

**Table 4.B5—Number of workers, by sex and age, selected years 1937–2002 (in thousands)**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–61	62–64	65–69	70–71	72 or older
<i>All workers</i>															
1937	32,900	3,277	6,302	5,480	4,413	3,688	3,055	2,580	1,918	1,308	384	398	<sup>a</sup> 97	...	...
1940	35,390	2,963	6,481	5,794	4,904	3,930	3,342	2,706	2,147	1,488	437	494	451	106	152
1945	46,390	6,313	5,908	5,571	5,495	5,288	4,623	4,061	3,275	2,577	831	926	975	214	333
1950	48,280	4,469	7,057	6,732	5,991	5,609	5,016	4,076	3,375	2,597	811	1,052	979	210	306
1955	65,200	5,410	7,065	7,499	7,801	7,458	7,222	6,507	5,299	4,261	1,423	1,893	2,091	537	734
1960	72,530	6,328	8,749	7,461	7,812	8,301	7,938	7,432	6,448	4,996	1,643	2,102	1,989	419	912
1965	80,680	8,556	11,066	8,261	7,488	8,120	8,550	7,936	7,163	5,931	1,943	2,272	2,027	424	943
1970	93,090	10,790	14,945	10,587	8,492	8,028	8,539	8,647	7,700	6,594	2,236	2,692	2,362	475	1,003
1975	100,200	11,939	16,419	13,852	10,304	8,644	7,997	8,157	7,896	6,626	2,289	2,543	2,139	444	951
1980	113,000	12,372	18,403	16,464	14,184	10,982	9,003	7,961	7,768	7,076	2,326	2,632	2,292	491	1,046
1985	119,800	10,685	17,727	18,012	16,193	14,276	10,961	8,713	7,435	6,870	2,410	2,726	2,206	489	1,097
1990	133,600	10,907	16,760	18,701	18,696	17,008	14,984	11,119	8,533	6,928	2,454	2,854	2,687	605	1,362
1995	141,000	10,832	15,465	17,078	18,692	18,760	16,918	14,622	10,510	7,667	2,440	2,777	2,836	699	1,704
1996	143,400	11,156	15,251	17,184	18,389	19,026	17,481	15,108	11,205	7,942	2,520	2,804	2,863	698	1,772
1997	146,145	11,402	15,486	17,156	18,033	19,279	17,964	15,369	12,023	8,453	2,569	2,902	2,913	731	1,865
1998	148,786	11,904	15,712	17,010	17,694	19,366	18,393	15,763	12,662	8,947	2,687	2,991	2,970	753	1,932
1999	151,333	12,241	16,106	16,754	17,517	19,407	18,769	16,318	13,297	9,332	2,759	3,087	3,013	771	1,962
2000 <sup>b</sup>	153,691	12,322	16,595	16,327	17,600	19,115	19,069	16,871	14,064	9,614	2,856	3,224	3,139	824	2,070
2001 <sup>b</sup>	153,716	11,636	16,813	15,914	17,491	18,570	19,116	17,251	14,405	10,166	2,956	3,297	3,195	819	2,086
2002 <sup>b</sup>	153,837	10,915	16,878	15,784	17,162	17,873	18,999	17,494	14,642	10,944	3,247	3,430	3,319	863	2,285
<i>Men</i>															
1937	23,810	2,020	4,021	3,797	3,237	3,775	2,387	2,091	1,606	1,110	330	351	<sup>a</sup> 85	...	...
1940	25,570	1,821	4,072	4,028	3,545	2,922	2,550	2,151	1,770	1,265	373	434	403	96	140
1945	28,820	3,343	2,296	3,054	3,502	3,486	3,150	2,840	2,409	1,984	664	765	838	189	300
1950	32,620	2,530	4,215	4,497	4,135	3,889	3,419	2,827	2,417	1,951	635	843	815	181	266
1955	43,140	3,026	3,980	5,019	5,345	5,035	4,846	4,327	3,595	2,995	1,012	1,387	1,566	414	593
1960	47,900	3,748	5,455	5,148	5,464	5,591	5,188	4,818	4,183	3,336	1,125	1,480	1,392	293	697
1965	51,990	5,206	6,731	5,574	5,153	5,416	5,464	5,002	4,536	3,803	1,274	1,519	1,359	280	673
1970	57,330	6,308	8,639	6,760	5,564	5,126	5,287	5,242	4,671	4,084	1,392	1,730	1,522	321	684
1975	59,520	6,635	9,122	8,245	6,440	5,311	4,831	4,891	4,729	4,023	1,418	1,595	1,352	285	643
1980	64,288	6,620	9,971	9,278	8,206	6,372	5,178	4,590	4,516	4,152	1,391	1,597	1,411	309	697
1985	66,114	5,547	9,432	9,870	9,066	7,920	6,050	4,838	4,186	3,932	1,408	1,593	1,297	289	686
1990	72,292	5,690	8,835	10,131	10,251	9,216	7,977	5,976	4,651	3,857	1,381	1,619	1,526	358	823
1995	75,443	5,590	8,069	9,097	10,146	10,106	8,966	7,663	5,620	4,193	1,374	1,547	1,614	405	1,053
1996	76,241	5,672	7,876	9,074	9,935	10,198	9,240	7,873	5,963	4,307	1,416	1,569	1,629	403	1,086
1997	77,498	5,823	7,943	9,017	9,697	10,280	9,498	7,997	6,376	4,578	1,423	1,641	1,650	433	1,141
1998	78,671	6,068	8,029	8,895	9,472	10,345	9,684	8,196	6,673	4,835	1,476	1,690	1,688	444	1,177
1999	80,042	6,251	8,238	8,774	9,415	10,376	9,880	8,480	6,977	5,028	1,520	1,734	1,713	454	1,200
2000 <sup>b</sup>	81,090	6,278	8,486	8,513	9,428	10,214	10,030	8,774	7,316	5,148	1,576	1,786	1,793	484	1,263
2001 <sup>b</sup>	81,049	5,883	8,596	8,328	9,348	9,940	10,067	8,995	7,473	5,417	1,614	1,828	1,826	472	1,262
2002 <sup>b</sup>	80,962	5,496	8,618	8,196	9,173	9,575	9,993	9,123	7,585	5,808	1,759	1,889	1,893	485	1,369

(Continued)

Table 4.B5—Number of workers, by sex and age, selected years 1937–2002 (in thousands)—Continued

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–61	62–64	65–69	70–71	72 or older
<i>Women</i>															
1937	9,090	1,257	2,281	1,683	1,176	913	668	489	312	198	54	47	<sup>a</sup> 12	...	...
1940	9,820	1,142	2,409	1,766	1,359	1,008	792	555	377	218	64	60	48	10	12
1945	17,570	2,970	3,612	2,517	1,993	1,802	1,473	1,221	866	593	167	161	137	25	33
1950	15,660	1,939	2,842	2,235	1,856	1,720	1,597	1,249	958	646	176	209	164	29	40
1955	22,060	2,384	3,085	2,480	2,456	2,423	2,376	2,180	1,704	1,266	411	506	525	123	141
1960	24,630	2,580	3,294	2,313	2,348	2,710	2,750	2,614	2,265	1,660	518	622	597	126	233
1965	28,690	3,350	4,335	2,687	2,335	2,704	3,086	2,934	2,627	2,128	669	753	668	144	270
1970	35,760	4,482	6,306	3,827	2,928	2,902	3,252	3,405	3,029	2,510	844	962	840	154	319
1975	40,680	5,304	7,297	5,607	3,864	3,333	3,166	3,266	3,167	2,603	871	948	787	159	308
1980	48,712	5,752	8,432	7,186	5,978	4,610	3,825	3,371	3,252	2,924	935	1,035	881	182	349
1985	53,686	5,138	8,295	8,142	7,127	6,356	4,911	3,875	3,249	2,938	1,002	1,233	909	200	411
1990	61,309	5,217	7,925	8,570	8,445	7,792	7,007	5,143	3,882	3,071	1,073	1,235	1,161	247	540
1995	65,557	5,241	7,396	7,981	8,546	8,654	7,951	6,959	4,891	3,474	1,066	1,230	1,222	295	651
1996	67,158	5,483	7,375	8,110	8,454	8,829	8,241	7,236	5,242	3,634	1,104	1,235	1,234	295	685
1997	68,647	5,579	7,543	8,139	8,336	8,998	8,466	7,372	5,648	3,875	1,146	1,261	1,264	298	724
1998	70,115	5,837	7,683	8,115	8,222	9,021	8,709	7,567	5,989	4,113	1,212	1,302	1,283	308	755
1999	71,291	5,990	7,868	7,980	8,102	9,031	8,889	7,838	6,321	4,304	1,239	1,353	1,299	317	762
2000 <sup>b</sup>	72,600	6,045	8,109	7,814	8,172	8,901	9,039	8,097	6,748	4,466	1,280	1,439	1,346	340	807
2001 <sup>b</sup>	72,667	5,752	8,216	7,586	8,144	8,631	9,049	8,255	6,932	4,748	1,343	1,469	1,369	347	825
2002 <sup>b</sup>	72,872	5,419	8,259	7,588	7,989	8,298	9,006	8,371	7,056	5,136	1,488	1,542	1,426	378	916

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTES: Age refers to age attained during year.

... = not applicable.

a. Represents workers attaining age 65 during the year. Workers aged 65 or older were not covered under the program in that year.

b. Preliminary data.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

## 4.B OASDI: Covered Workers

**Table 4.B6—Median earnings of workers, by sex and age, selected years 1937–2002 (in dollars)**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–61	62–64	65–69	70–71	72 or older
<i>All workers</i>															
1937	761	170	570	829	998	1,061	1,126	1,121	1,177	1,020	1,010	927	<sup>a</sup> 512	...	...
1940	746	140	498	764	934	1,041	1,064	1,110	1,071	1,018	978	963	874	924	788
1945	1,159	288	669	818	1,383	1,617	1,842	2,026	1,874	1,821	1,782	1,739	1,482	1,341	1,307
1950	1,926	385	1,376	1,971	2,312	2,456	2,473	2,517	2,442	2,394	2,492	2,252	1,973	1,916	1,589
1955	2,438	443	1,601	2,689	3,173	3,233	3,196	3,068	2,966	2,728	2,525	2,427	1,736	1,279	1,149
1960	2,894	561	1,917	3,138	3,738	3,903	3,891	3,785	3,643	3,452	3,166	3,052	1,590	1,140	1,252
1965	3,414	613	2,326	3,919	4,540	4,747	4,756	4,665	4,526	4,304	4,087	3,767	1,791	1,171	1,326
1970	4,375	810	2,988	5,334	6,156	6,339	6,357	6,292	6,105	5,831	5,473	5,047	2,099	1,578	1,683
1975	5,803	1,070	4,187	6,795	8,249	8,629	8,725	8,810	8,748	8,299	7,779	6,620	2,524	2,105	2,137
1980	8,549	1,646	6,205	9,593	11,510	12,540	12,690	12,784	12,794	12,309	11,606	9,651	4,451	3,306	3,140
1985	11,265	1,647	7,136	12,453	14,886	16,458	16,984	16,849	16,528	15,831	14,724	11,907	5,974	4,330	3,729
1990	13,898	1,937	8,054	14,687	17,482	19,296	20,664	20,958	20,157	18,584	17,163	13,021	6,812	5,375	4,536
1995	16,108	2,076	8,392	16,134	19,654	21,629	23,468	24,690	24,090	21,320	19,136	12,961	7,551	5,816	4,681
1996	16,712	2,140	8,562	16,664	20,327	22,311	24,116	25,317	25,176	22,083	19,718	13,408	7,692	6,217	4,861
1997	17,562	2,310	9,074	17,596	21,261	23,279	24,979	26,264	26,415	23,398	20,514	14,284	8,056	6,387	5,033
1998	18,513	2,515	9,763	18,666	22,453	24,345	25,971	27,390	27,609	24,688	21,372	15,229	8,431	6,747	5,302
1999	19,265	2,610	10,163	19,563	23,469	25,173	26,788	28,315	28,643	25,577	22,151	15,902	8,935	6,780	5,271
2000 <sup>b</sup>	20,226	2,713	10,707	20,595	24,812	26,383	27,828	29,407	29,536	26,723	22,873	16,543	9,456	7,304	5,380
2001 <sup>b</sup>	20,907	2,715	10,681	20,969	25,615	27,235	28,551	30,145	30,438	27,732	23,692	17,778	10,558	7,861	5,757
2002 <sup>b</sup>	21,153	2,654	10,269	20,895	25,870	27,733	29,008	30,358	31,019	28,403	24,482	18,591	11,119	8,162	5,895
<i>Men</i>															
1937	945	174	647	1,117	1,202	1,286	1,338	1,308	1,232	1,137	1,131	1,008	<sup>a</sup> 563	...	...
1940	935	147	550	928	1,143	1,289	1,306	1,320	1,238	1,153	1,088	1,058	950	917	899
1945	1,654	271	422	813	1,983	2,245	2,405	2,364	2,319	2,170	2,106	2,000	1,666	1,462	1,390
1950	2,532	402	1,566	2,465	2,918	3,102	3,131	3,156	3,018	2,959	2,812	2,618	2,317	2,049	1,707
1955	3,315	468	1,871	3,450	4,079	4,201	4,159	4,005	3,818	3,512	3,201	3,044	2,164	1,498	1,292
1960	3,879	615	2,116	3,942	4,831	5,175	5,167	4,954	4,702	4,416	3,982	3,812	2,112	1,207	1,340
1965	4,685	710	2,609	4,957	6,055	6,481	6,519	6,369	5,921	5,581	4,993	4,784	2,628	1,246	1,443
1970	6,180	930	3,281	6,827	8,131	8,528	8,686	8,735	8,370	7,675	7,051	6,456	2,927	1,662	1,863
1975	8,250	1,246	4,870	8,464	11,170	12,131	12,533	12,605	12,270	11,290	10,398	8,700	2,895	2,276	2,371
1980	11,963	1,857	7,007	11,880	15,491	17,982	18,720	18,896	18,391	17,585	15,939	13,201	4,902	3,658	3,529
1985	14,959	1,771	8,185	14,465	18,642	22,021	24,433	24,385	23,841	22,117	19,953	16,532	6,760	4,977	4,351
1990	17,582	2,058	8,945	16,412	21,211	24,424	27,608	29,074	28,027	25,509	23,243	17,408	7,714	6,153	5,129
1995	19,907	2,164	9,618	17,810	23,200	26,912	29,732	32,334	32,505	28,260	24,673	17,090	8,133	6,430	4,977
1996	20,779	2,234	9,900	18,538	24,024	27,769	30,658	32,850	33,648	29,426	25,177	17,632	8,441	6,715	5,295
1997	21,814	2,379	10,356	19,748	25,231	28,874	31,790	33,738	34,890	31,018	26,229	18,159	8,832	7,097	5,300
1998	23,028	2,600	11,135	21,040	26,645	30,154	32,996	34,823	36,125	32,577	27,588	19,750	9,286	7,429	5,638
1999	23,927	2,718	11,616	22,200	27,805	31,113	33,946	35,717	36,924	33,428	28,382	20,172	9,873	7,323	5,594
2000 <sup>b</sup>	25,035	2,801	12,175	23,395	29,400	32,358	35,230	36,945	37,917	34,762	28,840	21,128	10,478	7,911	5,795
2001 <sup>b</sup>	25,654	2,784	11,982	23,487	30,149	33,145	35,817	37,468	38,400	35,365	29,914	22,034	12,010	8,571	6,250
2002 <sup>b</sup>	25,747	2,724	11,451	23,185	30,447	33,714	36,065	37,696	38,373	35,927	30,744	22,924	12,535	8,779	6,410

(Continued)

**Table 4.B6—Median earnings of workers, by sex and age, selected years 1937–2002 (in dollars)—Continued**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–61	62–64	65–69	70–71	72 or older
<i>Women</i>															
1937	484	163	477	602	621	609	604	589	576	563	585	582	<sup>a</sup> 366	...	...
1940	472	127	432	530	590	599	596	590	580	562	499	577	607	999	424
1945	770	307	811	821	871	971	1,026	1,018	987	955	946	899	832	766	928
1950	1,124	362	1,153	1,158	1,196	1,297	1,421	1,456	1,410	1,416	1,370	1,349	1,176	1,399	1,232
1955	1,351	408	1,312	1,406	1,430	1,586	1,706	1,775	1,768	1,622	1,542	1,445	1,057	949	802
1960	1,679	484	1,558	1,969	1,718	1,899	2,075	2,205	2,290	2,221	2,040	1,783	1,142	1,007	1,036
1965	1,984	539	1,852	2,067	2,069	2,243	2,478	2,660	2,715	2,764	2,678	2,372	1,208	1,054	1,093
1970	2,735	675	2,538	3,151	2,953	3,210	3,498	3,721	3,790	3,747	3,729	3,236	1,674	1,344	1,375
1975	3,730	905	3,287	4,800	4,454	4,512	4,870	5,168	5,340	5,300	5,020	4,055	2,189	1,895	1,715
1980	6,012	1,451	5,083	7,496	7,649	7,495	7,761	7,893	8,079	7,966	7,756	6,044	3,589	2,853	2,569
1985	8,293	1,524	6,063	10,251	10,986	11,169	11,163	11,072	10,898	10,714	10,133	7,728	4,959	3,671	3,067
1990	10,837	1,816	7,104	12,677	13,642	14,339	15,031	14,920	14,373	13,088	12,194	9,133	5,888	4,387	3,830
1995	12,897	1,991	7,232	14,249	15,853	16,547	18,068	18,732	17,937	16,030	14,147	9,882	6,910	5,120	4,376
1996	13,335	2,051	7,383	14,637	16,387	17,009	18,532	19,496	18,834	16,728	14,670	10,358	6,971	5,605	4,372
1997	14,043	2,243	7,873	15,238	17,150	17,801	19,277	20,325	19,989	17,750	15,762	11,003	7,331	5,638	4,687
1998	14,834	2,435	8,529	16,128	18,133	18,625	20,046	21,484	21,088	18,656	16,606	11,646	7,619	5,968	4,871
1999	15,465	2,519	8,928	16,897	18,823	19,283	20,688	22,265	22,129	19,594	17,168	12,324	8,032	6,245	4,876
2000 <sup>b</sup>	16,289	2,635	9,445	17,777	19,896	20,381	21,549	23,205	23,083	20,681	17,977	12,900	8,464	6,466	4,954
2001 <sup>b</sup>	17,038	2,647	9,516	18,329	20,750	21,112	22,234	24,042	24,166	21,840	18,707	14,094	9,219	7,105	5,215
2002 <sup>b</sup>	17,423	2,591	9,257	18,478	21,163	21,669	22,775	24,392	25,089	22,851	19,577	15,070	9,760	7,551	5,332

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTES: The amount of median earnings includes estimates above the taxable maximum.

Age refers to age attained during year.

... = not applicable.

a. Earnings of workers attaining age 65 during the year. Workers aged 65 or older not covered under program in that year.

b. Preliminary data.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

## 4.B OASDI: Covered Workers

**Table 4.B7—Number of wage and salary workers, by sex and amount of taxable earnings, 1992–2002 (in thousands)**

Year	Total	Workers with earnings below the taxable maximum (by dollar amount of earnings)											Workers with maximum earnings
		1–999	1,000–4,999	5,000–9,999	10,000–19,999	20,000–29,999	30,000–39,999	40,000–49,999	50,000–59,999	60,000–69,999	70,000–79,999	80,000–84,899	
<i>All wage and salary workers</i>													
1992	126,000	9,357	19,519	17,496	29,812	20,699	12,554	7,084	2,422	...	...	...	7,057
1993	128,100	9,655	19,395	17,521	29,900	21,134	12,786	7,371	3,325	...	...	...	7,013
1994	130,100	9,591	19,403	17,273	29,903	21,482	13,230	7,709	4,310	277	...	...	6,921
1995	132,800	9,213	19,355	17,213	30,142	22,097	13,853	8,171	4,662	498	...	...	7,597
1996	135,100	9,161	19,195	16,977	29,832	22,612	14,435	8,706	5,052	1,053	...	...	8,077
1997	137,765	8,743	18,811	16,853	29,676	23,076	15,243	9,330	5,523	2,106	...	...	8,405
1998	140,386	8,427	18,402	16,431	29,360	23,586	16,095	10,062	6,008	3,268	...	...	8,747
1999	142,703	8,260	18,162	16,261	28,975	23,861	16,763	10,546	6,456	3,974	856	...	8,589
2000 <sup>a</sup>	145,046	8,207	17,864	15,866	28,213	24,118	17,258	11,249	7,009	4,409	1,981	...	8,873
2001 <sup>a</sup>	144,921	8,072	17,406	15,418	27,385	23,681	17,443	11,642	7,383	4,675	3,121	173	8,521
2002 <sup>a</sup>	144,897	8,262	17,415	15,298	26,604	23,244	17,440	11,755	7,598	4,922	3,308	1,257	7,795
<i>Men</i>													
1992	66,543	4,171	8,743	7,726	13,773	11,128	8,069	5,109	1,868	...	...	...	5,955
1993	67,673	4,429	8,665	7,740	13,875	11,270	8,074	5,224	2,527	...	...	...	5,869
1994	68,481	4,350	8,548	7,546	13,836	11,360	8,211	5,372	3,243	222	...	...	5,794
1995	69,901	4,256	8,510	7,457	13,865	11,653	8,448	5,587	3,444	388	...	...	6,292
1996	70,670	4,177	8,333	7,261	13,491	11,791	8,667	5,838	3,672	800	...	...	6,641
1997	71,910	4,040	8,158	7,154	13,199	11,864	8,957	6,162	3,932	1,582	...	...	6,862
1998	73,111	3,900	7,964	6,936	12,868	11,947	9,297	6,520	4,199	2,406	...	...	7,074
1999	74,376	3,848	7,894	6,892	12,595	11,942	9,565	6,711	4,456	2,895	642	...	6,936
2000 <sup>a</sup>	75,477	3,842	7,776	6,732	12,139	11,860	9,678	7,018	4,701	3,149	1,465	...	7,115
2001 <sup>a</sup>	75,412	3,822	7,687	6,622	11,823	11,475	9,635	7,085	4,854	3,229	2,261	133	6,787
2002 <sup>a</sup>	75,221	3,987	7,749	6,652	11,548	11,117	9,501	7,003	4,883	3,320	2,356	931	6,175
<i>Women</i>													
1992	59,457	5,186	10,776	9,770	16,039	9,571	4,485	1,975	...	...	...	...	1,103
1993	60,427	5,226	10,730	9,781	16,026	9,864	4,712	2,147	...	...	...	...	1,144
1994	61,619	5,241	10,856	9,726	16,068	10,122	5,020	2,337	1,067	55	...	...	1,127
1995	62,900	4,957	10,845	9,756	16,277	10,444	5,405	2,584	1,217	110	...	...	1,305
1996	64,429	4,985	10,862	9,716	16,341	10,819	5,768	2,868	1,380	253	...	...	1,437
1997	65,855	4,703	10,653	9,698	16,477	11,212	6,285	3,169	1,591	524	...	...	1,543
1998	67,275	4,527	10,438	9,495	16,492	11,640	6,798	3,541	1,808	862	...	...	1,673
1999	68,327	4,411	10,267	9,369	16,380	11,919	7,199	3,835	2,000	1,079	214	...	1,652
2000 <sup>a</sup>	69,569	4,364	10,088	9,134	16,074	12,258	7,580	4,231	2,307	1,259	516	...	1,757
2001 <sup>a</sup>	69,509	4,250	9,720	8,796	15,563	12,206	7,808	4,557	2,529	1,446	860	40	1,735
2002 <sup>a</sup>	69,676	4,275	9,666	8,647	15,056	12,127	7,938	4,752	2,715	1,602	952	326	1,620

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTE: ... = not applicable.

a. Preliminary data.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.



**Table 4.B8—Number of self-employed workers, by sex and age, selected years 1951–2002  
(in thousands)**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–61	62–64	65–69	70–71	72 or older
<i>All self-employed workers</i>															
1951	4,190	6	71	246	414	543	592	565	503	462	164	215	237	55	117
1955	6,810	18	114	362	600	757	865	874	790	737	290	441	497	143	322
1960	6,870	19	133	305	560	743	848	929	918	846	316	452	414	101	286
1965	6,550	31	143	292	452	664	814	870	913	885	328	411	388	92	267
1970	6,270	33	159	348	476	581	729	808	837	839	327	407	388	94	244
1975	7,000	67	302	581	679	700	731	813	869	823	317	382	393	95	248
1980	8,200	78	380	824	1,052	983	869	812	851	852	307	381	419	112	280
1985	10,600	112	527	1,099	1,488	1,522	1,261	1,030	930	929	368	434	455	124	321
1990	12,500	152	529	1,123	1,663	1,854	1,736	1,377	1,113	980	381	487	567	150	389
1991	12,800	136	521	1,105	1,697	1,897	1,818	1,474	1,170	998	388	486	561	158	391
1992	13,100	137	509	1,093	1,678	1,951	1,864	1,589	1,243	1,018	382	484	576	166	410
1993	13,200	131	488	1,029	1,650	1,956	1,892	1,647	1,325	1,047	375	481	589	164	426
1994	13,300	140	473	989	1,624	1,936	1,945	1,726	1,357	1,070	375	482	580	164	437
1995	13,500	143	482	1,005	1,612	1,960	1,964	1,808	1,393	1,097	385	467	574	166	445
1996	13,900	147	490	1,036	1,614	2,013	2,035	1,873	1,471	1,144	404	475	575	164	458
1997	14,020	151	498	1,030	1,548	1,978	2,053	1,874	1,555	1,203	402	485	592	169	483
1998	14,230	162	510	1,045	1,524	1,963	2,092	1,885	1,616	1,265	415	493	590	178	492
1999	14,500	171	535	1,040	1,521	1,965	2,088	1,969	1,684	1,322	420	514	595	174	502
2000 <sup>a</sup>	14,725	177	565	1,031	1,502	1,945	2,084	2,008	1,786	1,345	445	527	600	184	526
2001 <sup>a</sup>	14,875	177	596	1,031	1,508	1,884	2,087	2,030	1,814	1,422	458	533	621	181	533
2002 <sup>a</sup>	15,150	179	622	1,048	1,534	1,832	2,094	2,057	1,839	1,523	500	560	638	174	551
<i>Men</i>															
1951	3,620	5	61	219	370	478	519	479	430	393	139	179	204	47	97
1955	5,980	16	104	335	555	687	773	773	679	631	247	373	420	122	265
1960	5,990	16	119	284	515	678	757	812	793	709	260	386	348	83	230
1965	5,640	26	127	263	410	598	714	759	772	742	272	339	326	75	217
1970	5,370	28	136	306	422	522	642	699	712	695	268	324	320	77	201
1975	5,790	57	251	479	564	584	619	680	715	672	255	309	326	78	201
1980	6,407	60	305	639	793	752	672	641	681	668	244	301	333	92	226
1985	7,623	79	378	782	1,060	1,058	873	730	674	686	278	328	351	97	249
1990	8,525	103	346	746	1,112	1,241	1,148	914	762	693	270	355	424	116	295
1991	8,668	92	341	726	1,109	1,268	1,204	976	793	699	273	350	418	119	299
1992	8,798	89	330	714	1,090	1,289	1,228	1,041	830	706	271	344	427	126	312
1993	8,840	89	310	674	1,075	1,290	1,241	1,078	885	713	261	341	436	125	322
1994	8,839	89	309	638	1,053	1,269	1,268	1,127	890	723	263	333	423	122	331
1995	8,908	97	305	648	1,030	1,271	1,281	1,170	906	735	269	325	413	124	335
1996	9,074	94	306	658	1,021	1,281	1,322	1,200	954	754	276	328	415	119	346
1997	9,078	98	311	638	975	1,245	1,313	1,197	997	788	275	334	420	122	365
1998	9,109	98	314	641	947	1,217	1,326	1,188	1,033	819	275	338	415	130	368
1999	9,225	107	319	632	948	1,207	1,314	1,240	1,063	844	279	352	415	127	377
2000 <sup>a</sup>	9,250	108	334	611	912	1,183	1,289	1,255	1,122	850	293	350	420	133	391
2001 <sup>a</sup>	9,232	104	341	605	890	1,133	1,286	1,260	1,128	885	297	352	431	131	389
2002 <sup>a</sup>	9,275	107	350	585	883	1,092	1,256	1,274	1,135	941	319	364	441	125	404

(Continued)

## 4.B OASDI: Covered Workers

**Table 4.B8—Number of self-employed workers, by sex and age, selected years 1951–2002  
(in thousands)—Continued**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–61	62–64	65–69	70–71	72 or older
<i>Women</i>															
1951	570	1	10	27	44	65	73	86	73	69	25	36	33	8	20
1955	830	2	10	27	45	70	92	101	111	106	43	68	77	21	57
1960	880	3	14	21	45	65	91	117	125	137	56	66	67	18	55
1965	910	5	16	29	42	66	100	111	141	143	56	72	62	17	50
1970	900	5	23	42	54	59	87	109	125	144	59	65	68	17	43
1975	1,210	10	51	102	115	116	112	133	154	151	62	73	67	17	47
1980	1,793	18	75	185	259	231	197	171	170	184	63	80	86	20	54
1985	2,977	33	149	317	428	464	388	300	256	243	90	106	104	27	72
1990	3,975	49	183	377	551	613	588	463	350	287	111	132	142	34	94
1991	4,131	44	180	378	588	629	614	499	376	299	115	136	143	39	92
1992	4,302	48	179	380	588	662	636	548	413	312	110	140	148	39	98
1993	4,360	41	178	355	575	666	651	569	440	334	114	140	153	39	104
1994	4,460	51	164	352	572	667	677	599	468	346	112	148	157	42	105
1995	4,592	46	177	357	582	689	683	638	487	362	116	142	161	42	109
1996	4,826	54	183	377	594	733	713	673	517	390	128	147	160	45	112
1997	4,942	54	188	392	572	733	739	676	558	415	128	151	172	47	118
1998	5,121	65	196	404	577	746	767	697	583	445	140	155	175	48	124
1999	5,276	64	216	408	573	757	773	729	621	478	141	162	180	47	126
2000 <sup>a</sup>	5,475	69	231	421	590	762	795	754	664	495	152	176	180	51	135
2001 <sup>a</sup>	5,643	73	255	426	618	751	801	769	686	537	161	181	190	50	144
2002 <sup>a</sup>	5,874	72	273	463	651	739	838	783	704	582	181	196	197	49	147

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTE: Age refers to age attained during year.

a. Preliminary data.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

**Table 4.B9—Number of self-employed workers, by sex and amount of taxable earnings, 1992–2002  
(in thousands)**

Year	Total	Workers with earnings below taxable maximum (by dollar amount of earnings)											Workers with maximum earnings
		1–999	1,000–4,999	5,000–9,999	10,000–19,999	20,000–29,999	30,000–39,999	40,000–49,999	50,000–59,999	60,000–69,999	70,000–79,999	80,000–84,899	
<b>All self-employed workers</b>													
1992	13,100	593	2,927	2,519	2,755	1,576	971	612	308	...	...	...	839
1993	13,200	587	2,866	2,562	2,776	1,570	990	633	388	...	...	...	828
1994	13,300	551	2,825	2,510	2,832	1,586	1,019	645	426	92	...	...	814
1995	13,500	535	2,781	2,593	2,882	1,604	1,044	678	444	116	...	...	822
1996	13,900	521	2,791	2,667	2,964	1,650	1,092	713	471	176	...	...	853
1997	14,020	522	2,716	2,674	2,966	1,669	1,100	737	489	278	...	...	869
1998	14,230	510	2,643	2,675	3,011	1,717	1,157	777	505	387	...	...	848
1999	14,500	485	2,573	2,688	3,075	1,756	1,191	804	535	384	162	...	848
2000 <sup>a</sup>	14,725	512	2,532	2,674	3,079	1,768	1,216	830	573	410	276	...	856
2001 <sup>a</sup>	14,875	511	2,548	2,665	3,143	1,746	1,198	844	593	405	321	85	816
2002 <sup>a</sup>	15,150	527	2,639	2,731	3,244	1,713	1,170	837	598	423	307	199	762
<b>Men</b>													
1992	8,798	288	1,603	1,606	1,936	1,145	746	485	253	...	...	...	734
1993	8,840	291	1,559	1,632	1,927	1,141	760	500	316	...	...	...	715
1994	8,839	268	1,511	1,552	1,958	1,153	772	503	340	77	...	...	705
1995	8,908	256	1,492	1,581	1,964	1,152	782	521	356	96	...	...	708
1996	9,074	247	1,468	1,598	1,997	1,176	807	545	367	141	...	...	729
1997	9,078	255	1,429	1,550	1,980	1,171	796	559	381	223	...	...	735
1998	9,109	247	1,378	1,518	1,955	1,189	831	584	389	309	...	...	710
1999	9,225	233	1,336	1,497	1,972	1,202	848	591	409	299	129	...	709
2000 <sup>a</sup>	9,250	240	1,314	1,454	1,946	1,185	849	598	424	312	216	...	711
2001 <sup>a</sup>	9,232	241	1,302	1,442	1,938	1,157	818	603	429	308	252	68	674
2002 <sup>a</sup>	9,275	252	1,362	1,456	1,951	1,117	792	584	434	310	233	156	628
<b>Women</b>													
1992	4,302	305	1,323	913	819	431	225	127	55	...	...	...	105
1993	4,360	296	1,308	930	849	429	230	133	73	...	...	...	113
1994	4,460	282	1,314	957	873	435	246	142	85	15	...	...	109
1995	4,592	280	1,289	1,012	918	452	261	157	88	20	...	...	114
1996	4,826	274	1,323	1,069	967	475	285	168	104	35	...	...	125
1997	4,942	267	1,287	1,125	985	499	303	178	108	55	...	...	134
1998	5,121	264	1,265	1,157	1,056	528	327	193	116	78	...	...	138
1999	5,276	251	1,237	1,191	1,103	554	343	212	126	85	33	...	139
2000 <sup>a</sup>	5,475	272	1,219	1,220	1,133	583	367	232	149	97	59	...	145
2001 <sup>a</sup>	5,643	270	1,246	1,223	1,205	589	380	242	164	97	69	17	142
2002 <sup>a</sup>	5,874	275	1,277	1,275	1,293	596	378	253	163	113	74	42	134

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTES: Taxable earnings consist of self-employment income and taxable wages. See Table 2.A3.

... = not applicable.

a. Preliminary data.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.B OASDI: Covered Workers

**Table 4.B10—Number of workers with Social Security (OASDI) taxable earnings, amount taxable, and contributions, by state or other area and type of earnings, 2002**

State or area <sup>a</sup>	Number <sup>b</sup> (thousands)			Taxable earnings <sup>c</sup> (millions of dollars)			OASDI contributions <sup>d</sup> (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
All areas	153,837	144,897	15,150	4,243,164	4,015,000	228,164	526,152	497,860	28,292
Alabama	2,252	2,132	209	54,224	51,608	2,616	6,724	6,399	324
Alaska	369	347	39	9,832	9,250	582	1,219	1,147	72
Arizona	2,660	2,531	224	71,170	67,928	3,242	8,825	8,423	402
Arkansas	1,383	1,296	146	30,295	28,562	1,732	3,757	3,542	215
California	16,587	15,254	2,047	500,748	462,791	37,957	62,093	57,386	4,707
Colorado	2,397	2,234	277	68,726	64,343	4,383	8,522	7,979	544
Connecticut	1,935	1,808	206	64,437	60,111	4,326	7,990	7,454	536
Delaware	481	464	30	14,101	13,650	451	1,749	1,693	56
District of Columbia	356	342	28	11,884	11,244	640	1,474	1,394	79
Florida	8,556	8,024	917	215,149	204,231	10,918	26,678	25,325	1,354
Georgia	4,453	4,211	420	121,188	115,411	5,777	15,027	14,311	716
Hawaii	673	636	64	18,454	17,535	918	2,288	2,174	114
Idaho	703	660	75	16,246	15,321	926	2,015	1,900	115
Illinois	6,528	6,173	611	189,578	180,532	9,046	23,508	22,386	1,122
Indiana	3,467	3,314	296	90,841	86,870	3,971	11,264	10,772	492
Iowa	1,688	1,583	190	41,116	38,760	2,357	5,098	4,806	292
Kansas	1,550	1,470	150	40,111	38,009	2,102	4,974	4,713	261
Kentucky	2,132	2,009	216	50,823	48,340	2,482	6,302	5,994	308
Louisiana	2,108	1,979	212	48,584	45,692	2,892	6,024	5,666	359
Maine	718	663	91	17,144	15,857	1,287	2,126	1,966	160
Maryland	3,088	2,943	264	101,034	96,604	4,430	12,528	11,979	549
Massachusetts	3,421	3,189	373	109,267	102,428	6,840	13,549	12,701	848
Michigan	5,498	5,254	445	157,254	151,164	6,090	19,499	18,744	755
Minnesota	3,000	2,841	305	87,280	82,973	4,307	10,823	10,289	534
Mississippi	1,379	1,300	134	30,268	28,528	1,740	3,753	3,537	216
Missouri	3,066	2,898	297	76,155	72,349	3,806	9,443	8,971	472
Montana	509	467	73	10,638	9,713	925	1,319	1,204	115
Nebraska	1,014	957	107	24,715	23,408	1,308	3,065	2,903	162
Nevada	1,099	1,048	86	28,135	26,776	1,359	3,489	3,320	168
New Hampshire	767	717	83	23,051	21,628	1,422	2,858	2,682	176
New Jersey	4,728	4,491	408	163,269	155,444	7,825	20,245	19,275	970
New Mexico	906	857	87	21,099	20,053	1,045	2,616	2,487	130
New York	9,873	9,252	1,039	304,426	288,572	15,854	37,749	35,783	1,966
North Carolina	4,461	4,212	424	115,778	109,753	6,024	14,356	13,609	747
North Dakota	367	339	49	8,202	7,584	618	1,017	940	77
Ohio	5,961	5,631	549	152,729	145,209	7,520	18,938	18,006	932
Oklahoma	1,812	1,697	192	41,580	39,342	2,238	5,156	4,878	277
Oregon	1,880	1,764	186	50,005	47,117	2,888	6,201	5,843	358
Pennsylvania	6,695	6,363	564	188,218	178,969	9,249	23,339	22,192	1,147
Rhode Island	608	579	56	17,367	16,497	870	2,154	2,046	108
South Carolina	2,148	2,043	181	52,726	50,305	2,420	6,538	6,238	300
South Dakota	448	417	58	9,593	8,879	715	1,190	1,101	89
Tennessee	3,119	2,921	337	78,407	73,334	5,072	9,722	9,093	629
Texas	10,507	9,805	1,172	278,283	261,730	16,554	34,507	32,454	2,053
Utah	1,214	1,166	102	29,166	28,001	1,165	3,617	3,472	144

(Continued)

**Table 4.B10—Number of workers with Social Security (OASDI) taxable earnings, amount taxable, and contributions, by state or other area and type of earnings, 2002—Continued**

State or area <sup>a</sup>	Number <sup>b</sup> (thousands)			Taxable earnings <sup>c</sup> (millions of dollars)			OASDI contributions <sup>d</sup> (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
Vermont	378	352	47	9,445	8,803	642	1,171	1,092	80
Virginia	4,119	3,929	342	124,754	119,369	5,384	15,469	14,802	668
Washington	3,269	3,102	288	97,402	92,640	4,763	12,078	11,487	591
West Virginia	867	821	79	19,996	18,970	1,026	2,479	2,352	127
Wisconsin	3,199	3,058	262	87,078	83,447	3,631	10,798	10,347	450
Wyoming	296	278	34	7,045	6,595	450	874	818	56
Outlying area									
Puerto Rico	1,157	1,095	70	19,269	18,002	1,267	2,389	2,232	157
Other and unknown <sup>e</sup>	1,986	1,980	8	44,879	44,770	109	5,565	5,551	14

SOURCE: Social Security Administration, Continuous Work History Sample, 1 percent sample.

NOTE: Data are based on preliminary estimates.

- State designation based primarily on employee end-of-year residence, obtained from employer wage reports filed via magnetic media. State designation based on location of employer for reports filed via paper.
- Workers with earnings in both wage and salary employment and self-employment are counted in each type of employment but only once in the total. National and state totals and subtotals are unduplicated counts of workers in each type of employment.
- Annual maximum taxable earnings for Social Security (OASDI) from a single employer or from self-employment were \$84,900 in 2002.
- For 2002 earnings, paid at the rate of 6.2 percent of taxable wages by both employees and employers, 6.2 percent of taxable tips by employees, and 12.4 percent of self-employment income by self-employed workers. Data are unadjusted for multi-employer tax refunds.
- Persons employed in American Samoa, Guam, Northern Mariana Islands, and Virgin Islands; U.S. citizens employed abroad by U.S. employers; persons employed on U.S. oceanborne vessels; and workers with unknown residence.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.B OASDI: Covered Workers

**Table 4.B11—Number of workers with Social Security (OASDI) taxable earnings, amount taxable, and contributions, by type of earnings, selected years 1937–2003**

Year	Number <sup>a</sup> (thousands)			Taxable earnings <sup>b</sup> (millions of dollars)			OASDI contributions <sup>c,d</sup> (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
1937	32,900	32,900	...	29,620	29,620	...	592	592	...
1940	35,390	35,390	...	32,970	32,970	...	659	659	...
1945	46,390	46,390	...	62,950	62,950	...	1,259	1,259	...
1950	48,280	48,280	...	87,500	87,500	...	2,625	2,625	...
1951	58,120	54,630	4,190	120,770	111,250	9,520	3,552	3,338	214
1952	59,580	56,060	4,240	128,640	118,880	9,760	3,786	3,566	220
1953	60,840	57,220	4,340	135,870	125,840	10,030	4,001	3,775	226
1954	59,610	55,940	4,350	133,520	123,410	10,110	5,240	4,936	303
1955	65,200	59,560	6,810	157,540	141,810	15,730	6,144	5,672	472
1956	67,610	61,560	7,390	170,720	153,010	17,710	6,652	6,120	531
1957	70,590	64,730	7,150	181,380	163,990	17,390	7,966	7,380	587
1958	69,770	64,040	7,130	180,720	163,140	17,580	7,935	7,341	593
1959	71,700	66,000	7,060	202,310	183,620	18,690	9,882	9,181	701
1960	72,530	66,980	6,870	207,000	188,580	18,420	12,144	11,315	829
1961	72,820	67,360	6,790	209,640	190,850	18,790	12,297	11,451	846
1962	74,280	68,890	6,720	219,050	200,130	18,920	13,397	12,508	889
1963	75,540	70,310	6,590	225,550	206,840	18,710	16,006	14,996	1,010
1964	77,430	72,230	6,480	236,390	217,430	18,960	16,788	15,764	1,024
1965	80,680	75,430	6,550	250,730	230,830	19,900	17,810	16,735	1,075
1966	84,600	79,460	6,630	312,540	287,860	24,680	23,597	22,165	1,431
1967	87,040	82,020	6,470	329,960	305,670	24,290	25,275	23,842	1,433
1968	89,380	84,470	6,570	375,800	348,500	27,300	28,069	26,486	1,583
1969	92,060	87,200	6,350	402,510	375,010	27,500	33,233	31,501	1,733
1970	93,090	88,180	6,270	415,580	388,680	26,900	34,344	32,649	1,695
1971	93,340	88,460	6,290	426,950	399,550	27,400	38,649	36,759	1,891
1972	96,240	91,220	6,600	484,150	452,050	32,100	43,804	41,589	2,215
1973	99,830	94,610	7,100	561,850	523,450	38,400	53,463	50,775	2,688
1974	101,330	96,190	7,040	636,800	594,400	42,400	61,814	58,846	2,968
1975	100,200	94,900	7,000	664,700	621,100	43,600	64,541	61,489	3,052
1976	102,600	97,230	7,400	737,700	689,200	48,500	71,626	68,231	3,395
1977	105,800	100,450	7,480	816,600	763,600	53,000	79,306	75,596	3,710
1978	110,600	104,810	8,040	915,600	856,100	59,500	90,691	86,466	4,225
1979	112,700	106,900	8,200	1,067,000	997,500	69,500	106,246	101,346	4,900
1980	113,000	107,200	8,200	1,180,700	1,109,000	71,700	117,729	112,674	5,055
1981	113,000	107,300	8,250	1,294,100	1,220,000	74,100	136,468	130,540	5,928
1982	111,800	105,800	8,550	1,365,300	1,290,000	75,300	145,382	139,320	6,062
1983	112,100	105,900	9,200	1,454,100	1,369,000	85,100	154,703	147,852	6,851
1984	116,300	109,900	9,900	1,608,800	1,515,000	93,800	183,403	172,710	10,693
1985	119,800	113,400	10,600	1,722,600	1,621,000	101,600	196,376	184,794	11,582
1986	122,900	115,900	11,200	1,844,400	1,730,800	113,600	210,262	197,311	12,950
1987	125,600	118,200	12,000	1,960,000	1,835,100	124,900	223,440	209,201	14,239
1988	129,600	122,100	12,400	2,088,400	1,952,000	136,400	253,114	236,582	16,532
1989	131,700	123,900	12,900	2,239,500	2,096,000	143,500	271,427	254,035	17,392
1990	133,600	126,100	12,500	2,358,000	2,222,000	136,000	292,392	275,528	16,864
1991	133,000	125,200	12,800	2,422,500	2,283,000	139,500	300,390	283,092	17,298
1992	134,000	126,000	13,100	2,532,900	2,386,000	146,900	314,080	295,864	18,216
1993	136,100	128,100	13,200	2,636,100	2,483,400	152,700	326,876	307,942	18,935
1994	138,200	130,100	13,300	2,785,200	2,624,500	160,700	345,365	325,438	19,927

(Continued)

**Table 4.B11—Number of workers with Social Security (OASDI) taxable earnings, amount taxable, and contributions, by type of earnings, selected years 1937–2003—Continued**

Year	Number <sup>a</sup> (thousands)			Taxable earnings <sup>b</sup> (millions of dollars)			OASDI contributions <sup>c,d</sup> (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
1995	141,000	132,800	13,500	2,919,100	2,754,300	164,800	361,968	341,533	20,435
1996	143,400	135,100	13,900	3,073,500	2,901,700	171,800	381,114	359,811	21,303
1997	146,145	137,765	14,020	3,285,000	3,104,300	180,700	407,340	384,933	22,407
1998	148,786	140,386	14,230	3,524,900	3,333,700	191,200	437,088	413,379	23,709
1999	151,333	142,703	14,500	3,749,600	3,547,300	202,300	464,950	439,865	25,085
2000 <sup>e</sup>	153,691	145,046	14,725	4,008,400	3,798,900	209,500	497,042	471,064	25,978
2001 <sup>e</sup>	153,716	144,921	14,875	4,170,100	3,953,600	216,500	517,092	490,246	26,846
2002 <sup>f</sup>	153,837	144,897	15,150	4,243,164	4,015,000	228,164	526,152	497,860	28,292
2003 <sup>g</sup>	154,324	145,059	15,126	4,352,138	4,110,100	242,038	539,665	509,652	30,013

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTE: . . . = not applicable.

- a. Workers with earnings in both wage and salary employment and self-employment are counted in each type of employment but only once in the total.
- b. See Table 2.A3 for annual maximum taxable earnings.
- c. See Table 2.A3 for contribution rates.
- d. Unadjusted for multi-employer tax refunds. Unadjusted for tax credits. See Table 2.A5 for information on tax credits.
- e. Preliminary data.
- f. Taxable earnings are preliminary estimates based on Social Security data; employment data are preliminary estimates based on data from Bureau of Labor Statistics and the National Income and Product Accounts.
- g. Preliminary estimates based on data from Bureau of Labor Statistics and Bureau of Economic Analysis.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.B HI: Covered Workers

**Table 4.B12—Number of workers with Medicare Part A (HI) taxable earnings, amount taxable, and contributions, by state or other area and type of earnings, 2002**

State or area <sup>a</sup>	Number <sup>b</sup> (thousands)			Taxable earnings <sup>c</sup> (millions of dollars)			HI contributions <sup>d</sup> (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
All areas	157,473	148,675	15,810	5,133,096	4,789,600	343,496	148,860	138,898	9,961
Alabama	2,270	2,150	215	60,929	56,992	3,937	1,767	1,653	114
Alaska	392	372	40	12,100	11,338	761	351	329	22
Arizona	2,675	2,546	236	80,116	75,333	4,783	2,323	2,185	139
Arkansas	1,391	1,305	151	33,388	31,249	2,139	968	906	62
California	17,397	16,100	2,138	652,233	594,587	57,646	18,915	17,243	1,672
Colorado	2,551	2,399	289	87,162	80,342	6,820	2,528	2,330	198
Connecticut	1,973	1,848	221	92,208	84,095	8,113	2,674	2,439	235
Delaware	484	467	32	15,885	15,041	844	461	436	24
District of Columbia	367	353	30	15,976	14,264	1,712	463	414	50
Florida	8,632	8,102	949	250,696	235,408	15,288	7,270	6,827	443
Georgia	4,557	4,318	440	145,907	137,406	8,500	4,231	3,985	247
Hawaii	695	659	66	21,057	19,862	1,195	611	576	35
Idaho	707	665	76	17,519	16,482	1,037	508	478	30
Illinois	6,761	6,416	643	238,344	223,706	14,638	6,912	6,487	424
Indiana	3,487	3,334	307	100,168	94,429	5,740	2,905	2,738	166
Iowa	1,697	1,591	196	44,589	41,674	2,915	1,293	1,209	85
Kansas	1,558	1,478	156	45,181	42,181	3,000	1,310	1,223	87
Kentucky	2,180	2,059	223	57,673	54,358	3,315	1,673	1,576	96
Louisiana	2,265	2,142	219	60,000	56,068	3,932	1,740	1,626	114
Maine	749	695	93	19,709	18,245	1,464	572	529	42
Maryland	3,152	3,008	283	120,985	113,608	7,377	3,509	3,295	214
Massachusetts	3,642	3,423	398	146,223	135,161	11,062	4,240	3,920	321
Michigan	5,530	5,287	468	178,486	170,116	8,369	5,176	4,933	243
Minnesota	3,017	2,857	318	100,595	95,187	5,408	2,917	2,760	157
Mississippi	1,388	1,309	138	32,772	30,308	2,464	950	879	71
Missouri	3,133	2,968	306	88,217	82,702	5,515	2,558	2,398	160
Montana	513	471	74	11,617	10,371	1,246	337	301	36
Nebraska	1,020	963	112	27,445	25,780	1,664	796	748	48
Nevada	1,160	1,111	90	34,906	32,936	1,970	1,012	955	57
New Hampshire	776	726	87	27,474	25,551	1,924	797	741	56
New Jersey	4,758	4,521	442	211,851	197,915	13,935	6,144	5,740	404
New Mexico	917	867	88	23,222	21,995	1,227	673	638	36
New York	9,918	9,296	1,097	402,200	370,593	31,606	11,664	10,747	917
North Carolina	4,481	4,233	440	130,663	122,173	8,491	3,789	3,543	246
North Dakota	370	342	50	8,731	8,051	681	253	233	20
Ohio	6,400	6,094	571	190,500	180,141	10,358	5,524	5,224	300
Oklahoma	1,831	1,717	198	45,671	43,098	2,573	1,324	1,250	75
Oregon	1,891	1,776	191	55,587	51,893	3,694	1,612	1,505	107
Pennsylvania	6,744	6,411	594	219,100	205,880	13,220	6,354	5,971	383
Rhode Island	617	588	59	19,932	18,693	1,239	578	542	36
South Carolina	2,156	2,051	187	58,282	55,009	3,273	1,690	1,595	95
South Dakota	452	421	59	10,370	9,494	875	301	275	25
Tennessee	3,143	2,944	350	91,549	83,921	7,628	2,655	2,434	221
Texas	11,016	10,337	1,210	341,833	318,151	23,682	9,913	9,226	687
Utah	1,225	1,177	106	32,470	30,904	1,566	942	896	45

(Continued)



**Table 4.B12—Number of workers with Medicare Part A (HI) taxable earnings, amount taxable, and contributions, by state or other area and type of earnings, 2002—Continued**

State or area <sup>a</sup>	Number <sup>b</sup> (thousands)			Taxable earnings <sup>c</sup> (millions of dollars)			HI contributions <sup>d</sup> (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
Vermont	379	354	49	10,343	9,528	815	300	276	24
Virginia	4,161	3,971	359	147,086	138,160	8,927	4,266	4,007	259
Washington	3,301	3,134	298	113,483	107,205	6,278	3,291	3,109	182
West Virginia	875	829	80	21,948	20,343	1,606	637	590	47
Wisconsin	3,211	3,071	274	97,264	92,490	4,774	2,821	2,682	138
Wyoming	299	281	36	7,749	7,165	583	225	208	17
Outlying area									
Puerto Rico	1,197	1,135	70	21,250	19,702	1,548	616	571	45
Other and unknown <sup>e</sup>	2,010	2,004	8	52,457	52,317	140	1,521	1,517	4

SOURCE: Social Security Administration, Continuous Work History Sample, 1 percent sample.

NOTE: Data are based on preliminary estimates.

- State designation based primarily on employee end-of-year residence, obtained from employer wage reports filed via magnetic media. State designation based on location of employer for reports filed via paper.
- Workers with earnings in both wage and salary employment and self-employment are counted in each type of employment but only once in the total. National and state totals and subtotals are unduplicated counts of workers in each type of employment.
- No annual maximum taxable earnings amount for Medicare.
- For 2002 earnings, paid at the rate of 1.45 percent of taxable wages by both employees and employers, 1.45 percent of taxable tips by employees, and 2.9 percent of self-employment income by self-employed workers.
- Persons employed in American Samoa, Guam, Northern Mariana Islands, and Virgin Islands; U.S. citizens employed abroad by U.S. employers; persons employed on U.S. oceanborne vessels; and workers with unknown residence.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

## 4.B OASDI: Covered Workers

**Table 4.B13—Social Security (OASDI) taxable earnings, by sex and age, 2002**

Sex	Total, all ages	Under 20	20–29	30–39	40–49	50–59	60–61	62–64	65–69	70 or older
<b>Social Security (OASDI) taxable earnings (in millions of dollars)</b>										
All workers	4,243,164	44,489	596,825	1,105,414	1,282,135	912,785	101,444	90,942	65,782	43,349
Men	2,590,702	23,693	338,511	683,953	787,628	560,308	65,018	58,811	43,813	28,966
Women	1,652,462	20,796	258,313	421,460	494,507	352,477	36,426	32,131	21,968	14,384
<b>Percentage distribution, by age</b>										
All workers	100	1	14	26	30	22	2	2	2	1
Men	100	1	13	26	30	22	3	2	2	1
Women	100	1	16	26	30	21	2	2	1	1
<b>Percentage distribution, by sex</b>										
All workers	100	100	100	100	100	100	100	100	100	100
Men	61	53	57	62	61	61	64	65	67	67
Women	39	47	43	38	39	39	36	35	33	33

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

Table 4.B14—Medicare (HI) taxable earnings, by sex and age, 2002

Sex	Total, all ages	Under 20	20–29	30–39	40–49	50–59	60–61	62–64	65–69	70 or older
<b>Medicare (HI) taxable earnings (in millions of dollars)</b>										
All workers	5,133,096	45,090	626,103	1,275,732	1,607,889	1,187,778	128,514	120,688	84,427	56,875
Men	3,300,304	24,063	356,170	812,888	1,045,901	786,390	88,140	85,758	60,189	40,805
Women	1,832,792	21,027	269,933	462,844	561,988	401,388	40,374	34,930	24,238	16,070
<b>Percentage distribution, by age</b>										
All workers	100	1	12	25	31	23	3	2	2	1
Men	100	1	11	25	32	24	3	3	2	1
Women	100	1	15	25	31	22	2	2	1	1
<b>Percentage distribution, by sex</b>										
All workers	100	100	100	100	100	100	100	100	100	100
Men	64	53	57	64	65	66	69	71	71	72
Women	36	47	43	36	35	34	31	29	29	28

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

#### 4.C OASDI: Insured Workers

**Table 4.C1—Estimated number, by insured status, December 31, 1940–2004 (in millions)**

Year	Workers fully insured for retirement benefits, survivor benefits, or both			Workers insured for disability benefits
	Total	Permanently insured	Not permanently insured	
1940	24.2	1.1	23.1	...
1941	25.8	1.4	24.4	...
1942	28.1	1.8	26.3	...
1943	29.9	2.3	27.6	...
1944	31.9	2.8	29.1	...
1945	33.4	3.4	30.0	...
1946	35.4	8.6	26.8	...
1947	37.3	11.6	25.7	...
1948	38.9	13.2	25.7	...
1949	40.1	14.9	25.2	...
1950	59.8	21.0	38.8	...
1951	62.8	22.9	39.9	...
1952	68.2	25.6	42.7	...
1953	71.0	27.7	43.4	...
1954	70.2	29.9	40.4	31.9
1955	70.5	32.5	38.0	35.4
1956	74.0	36.1	38.0	37.2
1957	76.1	38.3	37.9	38.4
1958	76.5	40.3	36.2	43.4
1959	76.7	42.2	34.6	46.4
1960	84.4	47.6	36.8	48.5
1961	88.5	53.3	35.3	50.5
1962	89.8	54.9	34.8	51.5
1963	91.3	56.6	34.7	52.3
1964	92.8	58.3	34.5	53.3
1965	94.8	60.2	34.6	55.0
1966	97.2	61.9	35.3	55.7
1967	99.9	63.3	36.6	56.9
1968	102.6	64.5	38.1	70.1
1969	105.7	66.1	39.5	72.4
1970	108.4	67.4	41.0	74.5
1971	110.9	68.6	42.4	76.1
1972	113.5	69.9	43.7	77.8
1973	116.9	71.3	45.6	80.4
1974	120.3	72.8	47.5	83.3
1975	123.2	74.4	48.8	85.3
1976	126.1	76.2	49.9	87.0
1977	129.1	78.2	50.9	89.3
1978	133.4	80.4	53.0	93.7
1979	137.4	83.1	54.3	98.0
1980	140.5	85.4	55.0	100.3
1981	142.9	88.1	54.9	102.6
1982	144.8	90.8	54.0	104.5
1983	146.6	94.1	52.5	105.4
1984	148.4	97.0	51.4	107.1
1985	151.0	100.2	50.8	109.6
1986	153.3	103.4	49.9	111.6
1987	155.8	107.5	48.3	113.5
1988	158.4	110.8	47.6	115.7
1989	161.5	113.7	47.8	118.1
1990	164.0	116.4	47.6	120.1
1991	165.9	118.7	47.2	121.5
1992	167.4	121.0	46.4	122.9
1993	169.2	123.6	45.6	124.4
1994	170.8	125.9	44.9	126.2

(Continued)

Table 4.C1—Estimated number, by insured status, December 31, 1940–2004 (in millions)—Continued

Year	Workers fully insured for retirement benefits, survivor benefits, or both			Workers insured for disability benefits
	Total	Permanently insured	Not permanently insured	
1995	173.2	128.4	44.8	128.2
1996	175.4	130.9	44.4	130.3
1997	177.8	133.8	44.0	132.4
1998	180.3	136.4	44.0	134.7
1999	182.9	138.7	44.2	137.1
2000	185.4	140.6	44.8	139.3
2001	187.7	142.5	45.1	141.0
2002	189.6	144.6	44.9	142.6
2003	191.7	146.6	45.1	144.6
2004	194.0	148.6	45.4	146.7

SOURCE: Social Security Administration, Continuous Work History Sample, 1 percent sample.

NOTES: Figures are subject to revision.

. . . = not applicable.

CONTACT: Jeff Kunkel (410) 965-3013.

#### 4.C OASDI: Insured Workers

**Table 4.C2—Estimated number, insured status, sex, and age, December 31, 1970–2004, selected years (in thousands)**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69	70–74	75 or older
<i>Fully insured for retirement benefits, survivor benefits, or both</i>														
<i>Total</i>														
1970	108,415	4,104	14,972	12,704	10,156	9,220	9,686	10,028	9,172	7,925	6,686	5,262	3,798	4,703
1975	123,230	5,304	16,938	17,056	12,716	10,148	9,238	9,606	9,719	8,634	7,525	6,227	4,405	5,714
1980	140,471	6,558	19,153	19,270	17,199	12,785	10,240	9,211	9,404	9,270	8,242	6,984	5,219	6,937
1985	150,972	4,301	17,735	20,771	19,299	17,100	12,780	10,206	9,044	9,023	8,857	7,538	5,915	8,402
1990	164,004	4,805	16,446	20,466	21,098	19,316	17,124	12,718	10,045	8,753	8,800	8,161	6,397	9,875
1991	165,902	4,325	16,436	19,971	21,328	19,805	17,417	13,742	10,482	8,807	8,693	8,119	6,609	10,168
1992	167,437	3,960	16,139	19,380	21,369	20,310	17,761	14,477	11,123	9,008	8,508	8,160	6,759	10,484
1993	169,235	3,743	15,772	18,868	21,390	20,676	18,269	15,214	11,659	9,286	8,518	8,203	6,858	10,778
1994	170,832	3,753	15,247	18,545	21,246	20,988	18,799	16,065	12,151	9,471	8,399	8,129	7,016	11,025
1995	173,155	3,983	14,807	18,602	20,852	21,258	19,347	17,021	12,508	9,737	8,496	8,123	7,070	11,350
1996	175,359	4,226	14,583	18,555	20,358	21,440	19,810	17,309	13,532	10,165	8,533	8,086	7,050	11,712
1997	177,817	4,377	14,725	18,431	19,823	21,498	20,317	17,643	14,261	10,792	8,816	8,032	7,092	12,010
1998	180,340	4,641	15,019	18,168	19,371	21,595	20,666	18,146	14,976	11,322	9,083	7,962	7,102	12,289
1999	182,903	4,860	15,399	17,844	19,122	21,489	21,021	18,683	15,811	11,809	9,250	8,015	7,044	12,557
2000	185,361	4,909	15,867	17,373	19,181	21,172	21,332	19,208	16,667	12,226	9,543	8,044	7,046	12,795
2001	187,668	4,788	16,307	17,168	19,182	20,706	21,552	19,721	17,064	12,986	10,024	8,145	7,011	13,015
2002	189,554	4,615	16,445	17,071	19,136	20,240	21,655	20,220	17,447	13,747	10,469	8,288	6,981	13,240
2003	191,748	4,525	16,613	17,275	18,880	19,821	21,710	20,616	17,894	14,527	10,939	8,545	6,932	13,471
2004	193,952	4,476	16,593	17,651	18,480	19,590	21,640	20,975	18,419	15,358	11,400	8,796	6,994	13,579
<i>Male</i>														
1970	62,945	2,702	8,563	7,108	5,861	5,431	5,681	5,766	5,297	4,694	3,905	3,025	2,172	2,742
1975	69,314	3,210	9,376	9,229	7,153	5,847	5,368	5,543	5,527	4,920	4,279	3,426	2,413	3,024
1980	76,634	3,700	10,223	10,198	9,310	7,119	5,788	5,247	5,339	5,213	4,567	3,763	2,752	3,416
1985	80,723	2,325	9,407	10,871	10,233	9,219	7,029	5,676	5,073	5,052	4,862	3,992	3,067	3,917
1990	86,476	2,568	8,651	10,728	11,050	10,179	9,109	6,889	5,513	4,850	4,820	4,336	3,298	4,486
1991	87,278	2,303	8,613	10,475	11,174	10,418	9,205	7,407	5,719	4,872	4,767	4,315	3,409	4,603
1992	87,883	2,077	8,466	10,155	11,198	10,678	9,344	7,752	6,042	4,967	4,660	4,335	3,484	4,726
1993	88,577	1,958	8,248	9,866	11,215	10,854	9,584	8,097	6,299	5,098	4,644	4,331	3,538	4,845
1994	89,229	1,962	7,960	9,685	11,134	10,998	9,852	8,505	6,533	5,168	4,576	4,295	3,617	4,945
1995	90,214	2,078	7,677	9,686	10,930	11,120	10,130	8,962	6,696	5,283	4,626	4,299	3,634	5,094
1996	91,129	2,177	7,543	9,634	10,663	11,202	10,361	9,065	7,217	5,486	4,624	4,277	3,624	5,257
1997	92,179	2,255	7,589	9,533	10,363	11,220	10,614	9,203	7,566	5,803	4,750	4,246	3,647	5,391
1998	93,254	2,387	7,707	9,374	10,099	11,264	10,777	9,444	7,900	6,056	4,875	4,201	3,652	5,519
1999	94,341	2,503	7,860	9,175	9,945	11,196	10,940	9,712	8,298	6,292	4,934	4,211	3,630	5,645
2000	95,415	2,510	8,100	8,906	9,942	11,032	11,081	9,968	8,704	6,491	5,063	4,211	3,647	5,760
2001	96,416	2,438	8,323	8,776	9,918	10,782	11,180	10,215	8,863	6,864	5,300	4,247	3,639	5,872
2002	97,447	2,394	8,494	8,762	9,871	10,532	11,221	10,466	9,037	7,231	5,515	4,310	3,624	5,990
2003	98,418	2,333	8,588	8,866	9,711	10,300	11,239	10,664	9,243	7,609	5,731	4,430	3,598	6,108
2004	99,400	2,302	8,569	9,062	9,478	10,162	11,197	10,827	9,492	8,013	5,967	4,541	3,618	6,172
<i>Female</i>														
1970	45,470	1,402	6,409	5,597	4,295	3,789	4,005	4,262	3,874	3,231	2,781	2,237	1,626	1,961
1975	53,916	2,094	7,562	7,827	5,563	4,302	3,871	4,063	4,192	3,714	3,246	2,801	1,991	2,691
1980	63,837	2,858	8,931	9,072	7,889	5,666	4,452	3,963	4,065	4,057	3,676	3,221	2,468	3,521
1985	70,249	1,976	8,328	9,901	9,066	7,881	5,751	4,530	3,970	3,971	3,995	3,546	2,848	4,485
1990	77,528	2,237	7,795	9,739	10,048	9,137	8,015	5,829	4,533	3,903	3,981	3,824	3,099	5,389
1991	78,624	2,023	7,824	9,496	10,154	9,387	8,212	6,335	4,764	3,935	3,926	3,803	3,200	5,565
1992	79,553	1,883	7,673	9,225	10,171	9,632	8,417	6,725	5,081	4,041	3,848	3,825	3,275	5,758
1993	80,658	1,786	7,524	9,002	10,176	9,822	8,685	7,117	5,360	4,188	3,874	3,872	3,319	5,933
1994	81,604	1,791	7,287	8,860	10,112	9,990	8,947	7,560	5,618	4,302	3,823	3,834	3,398	6,080
1995	82,941	1,905	7,130	8,916	9,921	10,138	9,218	8,059	5,812	4,454	3,871	3,824	3,437	6,257
1996	84,229	2,048	7,040	8,921	9,695	10,238	9,449	8,245	6,315	4,679	3,909	3,809	3,427	6,455
1997	85,638	2,122	7,136	8,899	9,460	10,278	9,703	8,440	6,695	4,989	4,065	3,787	3,445	6,619
1998	87,086	2,254	7,312	8,795	9,272	10,332	9,889	8,702	7,076	5,266	4,209	3,761	3,451	6,770
1999	88,562	2,356	7,539	8,668	9,178	10,293	10,081	8,971	7,514	5,516	4,316	3,804	3,414	6,912

(Continued)

**Table 4.C2—Estimated number, insured status, sex, and age, December 31, 1970–2004, selected years  
(in thousands)—Continued**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69	70–74	75 or older
2000	89,947	2,399	7,767	8,466	9,239	10,140	10,251	9,240	7,963	5,734	4,480	3,833	3,399	7,035
2001	91,252	2,350	7,983	8,392	9,264	9,924	10,372	9,506	8,201	6,121	4,725	3,898	3,372	7,144
2002	92,107	2,221	7,951	8,310	9,265	9,707	10,434	9,754	8,411	6,516	4,954	3,978	3,357	7,250
2003	93,330	2,192	8,025	8,409	9,169	9,520	10,471	9,953	8,651	6,918	5,208	4,116	3,334	7,363
2004	94,552	2,174	8,024	8,590	9,002	9,428	10,443	10,148	8,928	7,345	5,433	4,255	3,376	7,407
<b>Insured for disability benefits</b>														
<i>Total</i>														
1970	74,504	3,860	12,432	9,858	7,257	6,743	7,399	7,817	7,250	6,486	5,401	...	...	...
1975	85,305	4,948	14,144	13,289	9,313	7,610	7,271	7,762	7,892	7,035	6,041	...	...	...
1980	100,329	6,341	17,410	16,104	12,997	9,788	8,267	7,628	7,888	7,669	6,238	...	...	...
1985	109,572	4,105	15,868	17,976	15,851	13,683	10,661	8,747	7,780	7,763	7,138	...	...	...
1990	120,081	4,541	15,023	17,954	17,691	16,099	14,339	10,991	8,759	7,569	7,116	...	...	...
1991	121,530	4,047	14,788	17,620	17,946	16,653	14,890	11,743	9,075	7,700	7,070	...	...	...
1992	122,883	3,655	14,295	17,188	18,204	17,178	15,203	12,610	9,683	7,823	7,045	...	...	...
1993	124,430	3,461	13,945	16,758	18,341	17,646	15,672	13,262	10,261	8,093	6,991	...	...	...
1994	126,205	3,514	13,639	16,433	18,358	17,957	16,234	14,029	10,724	8,310	7,009	...	...	...
1995	128,233	3,763	13,374	16,409	18,068	18,291	16,787	14,823	11,095	8,571	7,051	...	...	...
1996	130,315	4,021	13,206	16,440	17,665	18,507	17,278	15,328	11,839	8,889	7,142	...	...	...
1997	132,354	4,173	13,408	16,307	17,224	18,635	17,699	15,553	12,664	9,451	7,242	...	...	...
1998	134,654	4,439	13,712	16,151	16,840	18,717	18,082	15,964	13,288	10,000	7,462	...	...	...
1999	137,081	4,667	14,089	15,905	16,638	18,729	18,383	16,525	14,025	10,437	7,683	...	...	...
2000	139,304	4,711	14,554	15,511	16,704	18,480	18,745	17,065	14,829	10,775	7,930	...	...	...
2001	141,004	4,565	14,806	15,231	16,783	18,115	18,946	17,567	15,313	11,466	8,211	...	...	...
2002	142,557	4,393	14,920	15,220	16,759	17,738	19,066	18,038	15,593	12,153	8,677	...	...	...
2003	144,621	4,309	15,105	15,443	16,586	17,411	19,131	18,404	16,054	12,834	9,093	251	...	...
2004	146,700	4,270	15,137	15,818	16,292	17,235	19,071	18,714	16,573	13,581	9,490	518	...	...
<i>Male</i>														
1970	49,847	2,550	7,622	6,519	5,331	4,956	5,191	5,218	4,722	4,224	3,512	...	...	...
1975	54,323	3,004	8,274	8,191	6,400	5,320	4,911	5,037	4,977	4,389	3,822	...	...	...
1980	60,140	3,586	9,607	9,218	8,068	6,348	5,238	4,733	4,833	4,672	3,837	...	...	...
1985	62,896	2,219	8,650	9,952	9,169	8,105	6,319	5,124	4,561	4,570	4,227	...	...	...
1990	66,898	2,424	8,039	9,749	9,909	9,157	8,070	6,175	4,941	4,319	4,116	...	...	...
1991	67,380	2,145	7,907	9,549	9,985	9,435	8,309	6,553	5,064	4,380	4,052	...	...	...
1992	67,837	1,906	7,644	9,296	10,095	9,691	8,432	6,982	5,363	4,425	4,003	...	...	...
1993	68,435	1,806	7,426	9,042	10,177	9,892	8,650	7,287	5,665	4,532	3,959	...	...	...
1994	69,150	1,829	7,263	8,824	10,156	10,028	8,944	7,651	5,878	4,632	3,946	...	...	...
1995	69,979	1,957	7,079	8,774	9,971	10,186	9,244	8,020	6,054	4,737	3,957	...	...	...
1996	70,815	2,068	6,948	8,747	9,720	10,272	9,509	8,252	6,435	4,863	4,003	...	...	...
1997	71,659	2,146	6,996	8,656	9,444	10,303	9,724	8,343	6,848	5,152	4,047	...	...	...
1998	72,611	2,279	7,117	8,516	9,186	10,342	9,892	8,549	7,149	5,444	4,138	...	...	...
1999	73,646	2,401	7,275	8,349	9,006	10,321	10,031	8,846	7,503	5,660	4,254	...	...	...
2000	74,581	2,403	7,501	8,099	8,996	10,146	10,215	9,153	7,881	5,832	4,355	...	...	...
2001	75,238	2,319	7,605	7,936	8,983	9,926	10,290	9,415	8,105	6,182	4,478	...	...	...
2002	76,077	2,286	7,759	7,963	8,950	9,699	10,323	9,646	8,225	6,510	4,716	...	...	...
2003	76,874	2,227	7,863	8,072	8,814	9,463	10,308	9,806	8,432	6,850	4,903	137	...	...
2004	77,719	2,200	7,875	8,263	8,622	9,316	10,230	9,929	8,687	7,212	5,104	280	...	...
<i>Female</i>														
1970	24,656	1,310	4,810	3,339	1,926	1,787	2,208	2,599	2,527	2,262	1,889	...	...	...
1975	30,982	1,945	5,870	5,098	2,913	2,290	2,360	2,726	2,915	2,646	2,219	...	...	...
1980	40,189	2,755	7,804	6,886	4,929	3,441	3,028	2,894	3,055	2,997	2,401	...	...	...
1985	46,676	1,886	7,218	8,025	6,682	5,578	4,342	3,622	3,219	3,193	2,911	...	...	...
1990	53,183	2,116	6,984	8,206	7,782	6,942	6,269	4,816	3,818	3,250	3,000	...	...	...
1991	54,150	1,902	6,881	8,071	7,960	7,217	6,581	5,190	4,010	3,320	3,019	...	...	...
1992	55,046	1,749	6,652	7,892	8,109	7,487	6,771	5,628	4,319	3,398	3,041	...	...	...
1993	55,995	1,656	6,519	7,715	8,165	7,754	7,022	5,974	4,597	3,561	3,033	...	...	...
1994	57,055	1,685	6,376	7,609	8,202	7,929	7,289	6,378	4,845	3,678	3,063	...	...	...
1995	58,254	1,806	6,295	7,635	8,097	8,105	7,544	6,803	5,042	3,834	3,094	...	...	...
1996	59,500	1,953	6,258	7,693	7,946	8,234	7,769	7,077	5,404	4,026	3,139	...	...	...
1997	60,696	2,026	6,412	7,651	7,780	8,332	7,975	7,210	5,816	4,298	3,196	...	...	...
1998	62,043	2,161	6,595	7,635	7,654	8,376	8,190	7,415	6,139	4,555	3,324	...	...	...
1999	63,435	2,266	6,813	7,556	7,633	8,408	8,351	7,679	6,523	4,777	3,429	...	...	...

(Continued)

#### 4.C OASDI: Insured Workers

**Table 4.C2—Estimated number, insured status, sex, and age, December 31, 1970–2004, selected years  
(in thousands)—Continued**

Year	Total, all ages	Under 20	20–24	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69	70–74	75 or older
2000	64,724	2,308	7,053	7,412	7,709	8,335	8,530	7,911	6,949	4,943	3,575	...	...	...
2001	65,766	2,247	7,201	7,296	7,801	8,189	8,656	8,152	7,208	5,285	3,733	...	...	...
2002	66,480	2,107	7,161	7,256	7,809	8,039	8,743	8,392	7,368	5,643	3,962	...	...	...
2003	67,747	2,083	7,242	7,371	7,771	7,947	8,824	8,599	7,621	5,985	4,190	115	...	...
2004	68,980	2,070	7,262	7,555	7,670	7,919	8,841	8,785	7,886	6,368	4,387	237	...	...

SOURCE: Social Security Administration, Continuous Work History Sample, 1 percent sample.

NOTES: Figures are subject to revision.

... = not applicable.

CONTACT: Jeff Kunkel (410) 965-3013.



**Table 4.C5—Estimated size of the population in the Social Security area and percentage fully insured, by sex and age, 2000–2004 (in thousands)**

Age at end of year	2000		2001		2002		2003		2004	
	Population	Percentage fully insured	Population	Percentage fully insured	Population	Percentage fully insured	Population	Percentage fully insured	Population	Percentage fully insured
<b>Total</b>										
Total	289,812	<sup>a</sup> 87	293,015	<sup>a</sup> 87	295,645	<sup>a</sup> 87	298,051	<sup>a</sup> 87	300,654	<sup>a</sup> 87
Under 15	62,484	<sup>b</sup>	62,780	<sup>b</sup>	62,876	<sup>b</sup>	62,900	<sup>b</sup>	62,840	<sup>b</sup>
15–19	20,194	24	20,268	24	20,407	23	20,622	22	20,953	21
20–24	19,793	80	20,291	80	20,599	80	20,761	80	20,823	80
25–29	19,500	89	19,469	88	19,485	88	19,706	88	20,108	88
30–34	21,177	91	21,363	90	21,369	90	21,128	89	20,747	89
35–39	22,936	92	22,660	91	22,237	91	21,836	91	21,647	90
40–44	23,217	92	23,439	92	23,527	92	23,564	92	23,509	92
45–49	21,001	91	21,510	92	22,053	92	22,491	92	22,873	92
50–54	18,551	90	18,857	90	19,211	91	19,632	91	20,159	91
55–59	14,131	87	14,910	87	15,701	88	16,474	88	17,289	89
60–64	11,246	85	11,621	86	12,147	86	12,669	86	13,140	87
65–69	9,658	83	9,705	84	9,817	84	10,006	85	10,230	86
70–74	8,898	79	8,838	79	8,757	80	8,677	80	8,636	81
75 or older	17,027	75	17,305	75	17,458	76	17,585	77	17,698	77
<b>Male</b>										
Subtotal	143,254	<sup>a</sup> 92	144,910	<sup>a</sup> 92	146,261	<sup>a</sup> 92	147,516	<sup>a</sup> 92	148,855	<sup>a</sup> 92
Under 15	31,927	<sup>b</sup>	32,072	<sup>b</sup>	32,123	<sup>b</sup>	32,136	<sup>b</sup>	32,105	<sup>b</sup>
15–19	10,393	24	10,427	23	10,461	23	10,544	22	10,706	22
20–24	10,204	79	10,467	80	10,642	80	10,733	80	10,752	80
25–29	9,974	89	9,976	88	9,989	88	10,112	88	10,323	88
30–34	10,786	92	10,886	91	10,887	91	10,760	90	10,559	90
35–39	11,605	95	11,478	94	11,271	93	11,081	93	10,989	92
40–44	11,650	95	11,763	95	11,814	95	11,838	95	11,821	95
45–49	10,454	95	10,711	95	10,988	95	11,214	95	11,409	95
50–54	9,170	95	9,316	95	9,490	95	9,699	95	9,964	95
55–59	6,912	94	7,302	94	7,691	94	8,072	94	8,473	95
60–64	5,414	94	5,595	95	5,850	94	6,108	94	6,342	94
65–69	4,514	93	4,542	93	4,606	94	4,707	94	4,820	94
70–74	3,962	92	3,947	92	3,927	92	3,905	92	3,901	93
75 or older	6,289	92	6,426	91	6,521	92	6,607	92	6,689	92
<b>Female</b>										
Subtotal	146,558	<sup>a</sup> 82	148,105	<sup>a</sup> 83	149,384	<sup>a</sup> 83	150,535	<sup>a</sup> 83	151,799	<sup>a</sup> 83
Under 15	30,557	<sup>b</sup>	30,708	<sup>b</sup>	30,754	<sup>b</sup>	30,764	<sup>b</sup>	30,736	<sup>b</sup>
15–19	9,800	24	9,840	24	9,946	22	10,078	22	10,247	21
20–24	9,589	81	9,823	81	9,957	80	10,028	80	10,071	80
25–29	9,526	89	9,492	88	9,495	88	9,594	88	9,785	88
30–34	10,391	89	10,478	88	10,482	88	10,369	88	10,188	88
35–39	11,331	89	11,182	89	10,966	89	10,756	89	10,658	88
40–44	11,567	89	11,676	89	11,714	89	11,726	89	11,688	89
45–49	10,546	88	10,799	88	11,066	88	11,277	88	11,464	89
50–54	9,381	85	9,541	86	9,721	87	9,933	87	10,195	88
55–59	7,219	79	7,608	80	8,010	81	8,402	82	8,817	83
60–64	5,832	77	6,026	78	6,296	79	6,561	79	6,798	80
65–69	5,144	75	5,163	75	5,210	76	5,299	78	5,409	79
70–74	4,935	69	4,890	69	4,830	70	4,772	70	4,734	71
75 or older	10,738	66	10,879	66	10,937	66	10,977	67	11,009	67

SOURCE: U.S. Census Bureau.

NOTES: Population in the Social Security area includes residents of the 50 states and the District of Columbia adjusted for net census undercount; civilian residents of Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands; federal civilian employees and persons in the armed forces abroad and their dependents; crew members of merchant vessels; and all other U.S. citizens abroad.

Population estimates are subject to revision.

a. Percentage of population aged 20 or older and fully insured.

b. Less than 0.5 percent.

CONTACT: Felicitie Bell (410) 965-3020 or Michael Miller (410) 965-7776.

4.C OASDI: Insured Workers

Table 4.C6—Revised period life table, 2000

Exact age	Male			Female			Exact age	Male			Female		
	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy		Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy
0	0.007589	100,000	73.98	0.006234	100,000	79.35	60	0.012547	84,682	19.49	0.007888	90,867	22.92
1	0.000543	99,241	73.54	0.000447	99,377	78.84	61	0.013673	83,620	18.73	0.008647	90,151	22.10
2	0.000376	99,187	72.58	0.000301	99,332	77.88	62	0.015020	82,476	17.99	0.009542	89,371	21.29
3	0.000283	99,150	71.61	0.000198	99,302	76.90	63	0.016636	81,237	17.25	0.010598	88,518	20.49
4	0.000218	99,122	70.63	0.000188	99,283	75.92	64	0.018482	79,886	16.54	0.011795	87,580	19.70
5	0.000199	99,100	69.64	0.000165	99,264	74.93	65	0.020548	78,410	15.84	0.013148	86,547	18.93
6	0.000191	99,081	68.66	0.000150	99,248	73.94	66	0.022728	76,798	15.16	0.014574	85,409	18.18
7	0.000183	99,062	67.67	0.000139	99,233	72.95	67	0.024913	75,053	14.50	0.015965	84,164	17.44
8	0.000166	99,043	66.68	0.000129	99,219	71.96	68	0.027044	73,183	13.86	0.017267	82,821	16.71
9	0.000144	99,027	65.69	0.000120	99,206	70.97	69	0.029211	71,204	13.23	0.018565	81,391	16.00
10	0.000126	99,013	64.70	0.000115	99,194	69.98	70	0.031632	69,124	12.61	0.020038	79,880	15.29
11	0.000133	99,000	63.71	0.000120	99,183	68.99	71	0.034378	66,937	12.01	0.021767	78,279	14.59
12	0.000189	98,987	62.72	0.000142	99,171	68.00	72	0.037344	64,636	11.42	0.023691	76,575	13.91
13	0.000305	98,968	61.73	0.000184	99,157	67.01	73	0.040545	62,223	10.84	0.025838	74,761	13.23
14	0.000466	98,938	60.75	0.000241	99,139	66.02	74	0.044058	59,700	10.28	0.028258	72,829	12.57
15	0.000642	98,892	59.78	0.000305	99,115	65.04	75	0.048038	57,069	9.73	0.031076	70,771	11.92
16	0.000808	98,829	58.81	0.000366	99,084	64.06	76	0.052535	54,328	9.20	0.034298	68,572	11.29
17	0.000957	98,749	57.86	0.000412	99,048	63.08	77	0.057503	51,474	8.68	0.037847	66,220	10.67
18	0.001078	98,654	56.92	0.000436	99,007	62.10	78	0.062971	48,514	8.18	0.041727	63,714	10.07
19	0.001174	98,548	55.98	0.000444	98,964	61.13	79	0.069030	45,459	7.69	0.046048	61,055	9.49
20	0.001271	98,432	55.04	0.000450	98,920	60.16	80	0.075763	42,321	7.23	0.051019	58,244	8.92
21	0.001363	98,307	54.11	0.000460	98,876	59.19	81	0.083294	39,115	6.78	0.056721	55,272	8.37
22	0.001415	98,173	53.19	0.000468	98,830	58.21	82	0.091719	35,857	6.35	0.063095	52,137	7.85
23	0.001415	98,034	52.26	0.000475	98,784	57.24	83	0.101116	32,568	5.94	0.070179	48,848	7.34
24	0.001380	97,896	51.33	0.000484	98,737	56.27	84	0.111477	29,275	5.55	0.078074	45,420	6.86
25	0.001330	97,760	50.40	0.000492	98,689	55.29	85	0.122763	26,011	5.18	0.086900	41,873	6.39
26	0.001291	97,630	49.47	0.000504	98,641	54.32	86	0.134943	22,818	4.84	0.096760	38,235	5.96
27	0.001269	97,504	48.53	0.000523	98,591	53.35	87	0.148004	19,739	4.52	0.107728	34,535	5.54
28	0.001275	97,381	47.59	0.000549	98,539	52.38	88	0.161948	16,817	4.21	0.119852	30,815	5.15
29	0.001306	97,256	46.65	0.000584	98,485	51.40	89	0.176798	14,094	3.93	0.133149	27,121	4.78
30	0.001346	97,129	45.72	0.000624	98,428	50.43	90	0.192573	11,602	3.67	0.147622	23,510	4.44
31	0.001391	96,999	44.78	0.000670	98,366	49.46	91	0.209287	9,368	3.42	0.163263	20,040	4.12
32	0.001455	96,864	43.84	0.000724	98,301	48.50	92	0.226948	7,407	3.20	0.180052	16,768	3.83
33	0.001538	96,723	42.90	0.000788	98,229	47.53	93	0.245551	5,726	2.99	0.197963	13,749	3.56
34	0.001641	96,574	41.97	0.000862	98,152	46.57	94	0.265081	4,320	2.80	0.216961	11,027	3.31
35	0.001761	96,416	41.03	0.000943	98,067	45.61	95	0.284598	3,175	2.63	0.236221	8,635	3.09
36	0.001895	96,246	40.11	0.001031	97,975	44.65	96	0.303872	2,271	2.47	0.255493	6,595	2.89
37	0.002044	96,063	39.18	0.001127	97,874	43.70	97	0.322655	1,581	2.34	0.274498	4,910	2.71
38	0.002207	95,867	38.26	0.001231	97,764	42.75	98	0.340694	1,071	2.21	0.292942	3,562	2.55
39	0.002385	95,656	37.34	0.001342	97,643	41.80	99	0.357729	706	2.10	0.310519	2,519	2.40
40	0.002578	95,427	36.43	0.001465	97,512	40.85	100	0.375615	454	1.98	0.329150	1,737	2.26
41	0.002789	95,181	35.52	0.001597	97,369	39.91	101	0.394396	283	1.88	0.348899	1,165	2.12
42	0.003025	94,916	34.62	0.001730	97,214	38.98	102	0.414116	171	1.78	0.369833	759	1.99
43	0.003289	94,629	33.73	0.001861	97,046	38.04	103	0.434821	100	1.68	0.392023	478	1.87
44	0.003577	94,318	32.84	0.001995	96,865	37.11	104	0.456562	57	1.58	0.415544	291	1.75
45	0.003902	93,980	31.95	0.002145	96,672	36.19	105	0.479391	31	1.49	0.440477	170	1.63
46	0.004244	93,613	31.08	0.002315	96,464	35.26	106	0.503360	16	1.40	0.466905	95	1.52
47	0.004568	93,216	30.21	0.002498	96,241	34.34	107	0.528528	8	1.32	0.494920	51	1.42
48	0.004859	92,790	29.34	0.002693	96,001	33.43	108	0.554954	4	1.24	0.524615	26	1.32
49	0.005142	92,339	28.48	0.002908	95,742	32.52	109	0.582702	2	1.16	0.556092	12	1.23

(Continued)

Table 4.C6—Revised period life table, 2000—Continued

Exact age	Male			Female			Exact age	Male			Female		
	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy		Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy
50	0.005450	91,865	27.63	0.003149	95,464	31.61	110	0.611837	1	1.09	0.589457	5	1.14
51	0.005821	91,364	26.78	0.003424	95,163	30.71	111	0.642429	0	1.02	0.624824	2	1.05
52	0.006270	90,832	25.93	0.003739	94,837	29.81	112	0.674551	0	0.95	0.662314	1	0.97
53	0.006817	90,263	25.09	0.004099	94,483	28.92	113	0.708278	0	0.89	0.702053	0	0.89
54	0.007457	89,647	24.26	0.004505	94,095	28.04	114	0.743692	0	0.82	0.743692	0	0.82
55	0.008191	88,979	23.44	0.004969	93,672	27.16	115	0.780876	0	0.76	0.780876	0	0.76
56	0.008991	88,250	22.63	0.005482	93,206	26.30	116	0.819920	0	0.71	0.819920	0	0.71
57	0.009823	87,457	21.83	0.006028	92,695	25.44	117	0.860916	0	0.65	0.860916	0	0.65
58	0.010671	86,597	21.04	0.006601	92,136	24.59	118	0.903962	0	0.60	0.903962	0	0.60
59	0.011571	85,673	20.26	0.007220	91,528	23.75	119	0.949160	0	0.55	0.949160	0	0.55

SOURCES: National Center for Health Statistics and the U.S. Census Bureau.

NOTE: Revised to reflect additional data from the National Center for Health Statistics and from the Census Bureau.

a. Probability of dying within one year.

b. Number of survivors out of 100,000 born alive.

CONTACT: Felicitie Bell (410) 965-3020 or Michael Miller (410) 965-7776.



## **Section 5. Old-Age, Survivors, and Disability Insurance**

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### **Benefits in Current-Payment Status**

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5.A OASDI Current-Pay Benefits: Summary

Table 5.A1—Number and average monthly benefit, by type of benefit and race, December 2003

Type of benefit	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
Total, OASDI <sup>d</sup>	47,053,140	840.60	39,644,330	868.70	4,836,700	705.40	2,429,420	657.20
OASI	39,454,870	863.40	34,275,910	886.20	3,499,300	725.40	1,580,630	677.80
Retirement benefits	32,650,150	878.30	28,858,030	895.40	2,626,430	767.90	1,094,680	695.10
Retired workers	29,547,530	922.10	26,128,930	939.40	2,405,850	802.60	949,530	752.10
Spouses of retired workers	2,622,130	463.60	2,378,990	474.50	123,750	383.80	112,400	323.90
Children of retired workers	480,490	445.50	350,110	471.70	96,830	395.40	32,750	316.30
Survivor benefits	6,804,720	792.00	5,417,880	837.40	872,870	597.70	485,950	638.90
Children of deceased workers	1,906,680	602.70	1,234,420	650.50	418,120	505.20	240,480	527.80
Widowed mothers and fathers	188,320	659.70	128,940	706.50	28,640	565.90	29,260	548.60
Nondisabled widow(er)s	4,499,900	888.30	3,909,940	910.20	386,790	709.70	190,980	800.90
Disabled widow(er)s	207,630	562.30	143,390	577.80	39,080	499.70	24,520	571.60
Parents of deceased workers	2,190	803.10	1,190	830.40	240	827.50	710	761.20
DI	7,598,270	722.50	5,368,420	756.50	1,337,400	652.90	848,790	618.90
Disabled workers	5,867,460	861.70	4,220,300	890.40	991,810	800.20	620,870	767.50
Spouses of disabled workers	151,500	219.90	113,830	230.40	18,490	196.80	18,660	179.50
Children of disabled workers	1,579,310	253.90	1,034,290	268.20	327,100	232.00	209,260	217.10

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 142,690 persons of unknown race. In years prior to 1993, persons of unknown race were included with White.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
- d. Includes special age-72 beneficiaries.

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

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.1—Number and average monthly benefit for retired workers, by sex, age, and race, December 2003**

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>		
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	
<b>All retired workers</b>									
Total	29,547,530	922.10	26,128,930	939.40	2,405,850	802.60	949,530	752.10	
62–64	2,587,310	858.60	2,242,920	874.10	228,450	797.30	115,910	680.00	
62	708,390	847.60	613,470	862.70	59,700	796.90	35,220	670.80	
63	906,650	860.60	786,430	875.60	81,090	799.70	39,120	685.40	
64	972,270	864.80	843,020	881.00	87,660	795.40	41,570	682.70	
65–69	7,730,220	930.20	6,682,050	950.20	711,310	828.50	333,400	748.50	
65	1,584,580	957.10	1,369,020	976.80	142,200	859.30	72,900	779.10	
66	1,627,910	956.90	1,402,350	978.10	152,590	852.70	72,360	767.90	
67	1,554,330	923.30	1,342,830	943.00	142,140	826.90	68,750	737.90	
68	1,511,970	907.10	1,307,950	927.00	141,390	799.60	61,840	732.70	
69	1,451,430	902.40	1,259,900	921.90	132,990	800.00	57,550	714.80	
70–74	6,584,000	912.30	5,795,150	930.60	556,090	794.70	222,920	739.60	
70	1,361,470	910.20	1,183,020	929.70	123,070	799.10	54,280	740.90	
71	1,366,160	923.20	1,192,720	942.30	123,990	808.20	48,180	751.40	
72	1,322,130	912.60	1,169,000	930.90	107,440	792.30	43,680	728.80	
73	1,311,040	908.10	1,164,240	925.70	103,740	785.90	40,960	724.30	
74	1,223,200	906.80	1,086,170	923.50	97,850	784.00	35,820	752.30	
75–79	5,550,380	920.80	4,977,670	936.40	414,510	787.70	138,590	775.10	
75	1,209,750	919.00	1,079,470	935.00	93,280	793.80	33,280	773.80	
76	1,176,050	924.80	1,051,530	941.40	89,680	789.80	30,980	768.40	
77	1,101,850	917.00	989,700	931.70	81,720	788.60	26,200	772.00	
78	1,052,480	928.70	946,190	944.30	77,350	787.90	25,110	788.10	
79	1,010,250	914.30	910,780	929.10	72,480	776.00	23,020	775.20	
80–84	3,920,790	910.50	3,549,260	924.50	271,080	771.00	83,490	775.90	
80	927,550	908.10	838,590	922.10	63,750	772.40	21,750	774.00	
81	855,400	908.30	771,210	922.50	60,940	774.70	19,270	774.40	
82	816,430	907.20	741,880	921.20	54,670	761.30	16,480	772.10	
83	715,530	908.30	649,450	921.80	48,450	768.40	14,370	776.60	
84	605,880	924.40	548,130	938.90	43,270	778.70	11,620	786.20	
85–89	2,127,290	1,009.40	1,939,090	1,024.20	140,970	836.90	37,440	894.70	
85	561,040	965.40	512,060	979.50	36,460	807.60	9,950	824.50	
86	483,080	995.10	441,240	1,009.00	30,720	825.50	8,730	898.50	
87	415,940	1,054.30	378,340	1,070.40	29,010	872.00	6,820	944.00	
88	359,400	1,038.80	328,160	1,053.10	22,970	863.20	6,510	936.90	
89	307,830	1,017.40	279,290	1,034.00	21,810	827.60	5,430	904.40	
90–94	827,460	969.80	748,630	986.10	61,710	790.20	14,080	864.30	
95 or older	220,080	890.90	194,160	912.40	21,730	707.90	3,700	813.80	
<b>Men</b>									
Subtotal	15,253,930	1,038.90	13,551,370	1,061.70	1,143,320	878.10	531,740	809.40	
62–64	1,331,110	1,022.50	1,150,820	1,051.90	119,510	872.90	60,760	762.00	
62	359,570	1,018.50	310,740	1,047.70	31,730	871.70	17,100	760.70	
63	468,100	1,024.20	404,470	1,053.40	42,140	876.90	21,480	763.30	
64	503,440	1,023.90	435,610	1,053.40	45,640	869.90	22,180	761.70	
65–69	4,255,460	1,073.00	3,695,420	1,102.80	363,530	911.30	194,450	811.00	
65	862,580	1,117.50	748,310	1,148.70	72,320	948.80	41,700	852.50	
66	897,990	1,109.20	776,840	1,141.20	78,780	940.00	41,990	835.90	
67	858,620	1,061.50	744,260	1,091.20	73,180	907.00	40,850	797.40	
68	835,560	1,039.50	726,820	1,068.10	71,680	878.90	36,540	788.60	
69	800,710	1,031.60	699,190	1,059.20	67,570	876.50	33,370	769.10	

(Continued)



5.A OASDI Current-Pay Benefits: Summary

Table 5.A1.1—Number and average monthly benefit for retired workers, by sex, age, and race, December 2003—Continued

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Men (cont.)</i>								
70–74	3,587,960	1,032.90	3,181,670	1,056.80	275,760	869.60	125,030	793.20
70	747,200	1,035.70	653,440	1,062.80	61,780	875.10	31,260	791.80
71	743,520	1,050.90	653,320	1,077.10	62,300	883.10	27,120	811.40
72	721,840	1,032.80	643,250	1,056.40	52,790	866.10	24,560	783.80
73	715,430	1,024.10	640,230	1,046.70	51,430	860.50	22,560	768.60
74	659,970	1,019.10	591,430	1,039.40	47,460	858.50	19,530	810.60
75–79	2,900,900	1,027.10	2,620,820	1,046.10	195,220	857.30	76,720	823.30
75	646,000	1,033.70	580,720	1,053.50	45,260	870.70	18,630	829.30
76	621,780	1,037.70	560,290	1,058.60	42,480	860.50	17,210	807.80
77	578,380	1,020.10	523,060	1,038.30	38,750	854.40	14,750	815.90
78	541,270	1,033.70	490,360	1,052.10	35,970	854.60	13,370	847.20
79	513,470	1,006.90	466,390	1,024.00	32,760	841.20	12,760	819.10
80–84	1,921,010	973.60	1,751,100	988.50	116,760	820.50	46,300	809.20
80	469,110	987.50	427,100	1,003.10	28,410	832.70	12,160	812.50
81	427,460	977.70	387,740	993.80	27,370	826.20	10,730	801.00
82	398,700	968.20	365,200	982.50	23,330	808.10	8,810	805.40
83	344,370	954.80	314,580	968.40	20,210	803.30	8,250	815.60
84	281,370	974.90	256,480	989.00	17,440	828.40	6,350	813.90
85–89	903,020	1,098.80	830,380	1,112.90	49,740	923.00	19,110	945.00
85	251,870	1,029.60	231,630	1,043.50	13,970	868.60	5,250	854.20
86	210,850	1,077.40	194,620	1,090.10	10,930	905.10	4,370	938.40
87	174,700	1,164.40	160,560	1,180.20	10,080	970.50	3,390	1,013.30
88	145,570	1,153.10	134,090	1,165.90	7,570	976.20	3,240	1,024.50
89	120,030	1,119.90	109,480	1,136.50	7,190	933.10	2,860	951.10
90–94	293,640	1,065.10	267,730	1,080.60	17,590	876.00	7,300	920.10
95 or older	60,830	972.30	53,430	994.40	5,210	776.00	2,070	864.70
<i>Women</i>								
Subtotal	14,293,600	797.50	12,577,560	807.70	1,262,530	734.30	417,790	679.10
62–64	1,256,200	684.90	1,092,100	686.80	108,940	714.40	55,150	589.70
62	348,820	671.50	302,730	672.80	27,970	712.10	18,120	586.00
63	438,550	686.00	381,960	687.40	38,950	716.10	17,640	590.50
64	468,830	693.90	407,410	696.60	42,020	714.40	19,390	592.40
65–69	3,474,760	755.40	2,986,630	761.40	347,780	741.90	138,950	660.90
65	722,000	765.50	620,710	769.70	69,880	766.60	31,200	681.00
66	729,920	769.60	625,510	775.40	73,810	759.60	30,370	673.80
67	695,710	752.70	598,570	758.70	68,960	741.80	27,900	650.70
68	676,410	743.50	581,130	750.60	69,710	718.10	25,300	651.90
69	650,720	743.40	560,710	750.60	65,420	720.90	24,180	640.00
70–74	2,996,040	767.90	2,613,480	776.80	280,330	721.00	97,890	671.00
70	614,270	757.60	529,580	765.50	61,290	722.50	23,020	671.80
71	622,640	770.70	539,400	779.00	61,690	732.60	21,060	674.00
72	600,290	768.20	525,750	777.30	54,650	721.00	19,120	658.20
73	595,610	768.60	524,010	777.90	52,310	712.50	18,400	670.00
74	563,230	775.30	494,740	784.90	50,390	713.90	16,290	682.30
75–79	2,649,480	804.40	2,356,850	814.40	219,290	725.70	61,870	715.20
75	563,750	787.70	498,750	797.00	48,020	721.30	14,650	703.20
76	554,270	798.20	491,240	807.70	47,200	726.20	13,770	719.00
77	523,470	803.00	466,640	812.10	42,970	729.30	11,450	715.60
78	511,210	817.60	455,830	828.40	41,380	729.90	11,740	720.90
79	496,780	818.50	444,390	829.50	39,720	722.20	10,260	720.60

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.1—Number and average monthly benefit for retired workers, by sex, age, and race, December 2003—Continued**

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>Women (cont.)</b>								
80–84	1,999,780	849.90	1,798,160	862.30	154,320	733.40	37,190	734.30
80	458,440	826.80	411,490	838.00	35,340	723.90	9,590	725.20
81	427,940	838.90	383,470	850.50	33,570	732.70	8,540	741.00
82	417,730	849.00	376,680	861.70	31,340	726.50	7,670	733.80
83	371,160	865.10	334,870	878.10	28,240	743.40	6,120	724.00
84	324,510	880.60	291,650	894.90	25,830	745.10	5,270	752.90
85–89	1,224,270	943.60	1,108,710	957.80	91,230	790.00	18,330	842.10
85	309,170	913.00	280,430	926.50	22,490	769.70	4,700	791.40
86	272,230	931.40	246,620	944.90	19,790	781.50	4,360	858.50
87	241,240	974.50	217,780	989.40	18,930	819.60	3,430	875.50
88	213,830	961.00	194,070	975.20	15,400	807.70	3,270	850.10
89	187,800	951.90	169,810	967.90	14,620	775.80	2,570	852.40
90–94	533,820	917.30	480,900	933.60	44,120	756.00	6,780	804.30
95 or older	159,250	859.90	140,730	881.20	16,520	686.40	1,630	749.10

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 63,220 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2003

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>All disabled workers</i>								
Total	5,867,460	861.70	4,220,300	890.40	991,810	800.20	620,870	767.50
Under 20	1,620	362.10	1,090	368.90	280	351.90	250	344.00
20–24	54,820	475.20	35,890	482.40	10,710	446.00	8,220	481.90
20	3,260	384.60	2,280	391.80	500	353.60	480	382.50
21	7,540	418.00	4,690	425.70	1,500	379.60	1,350	433.70
22	10,850	458.70	7,230	459.00	1,960	424.70	1,660	497.90
23	14,970	483.90	9,580	492.80	3,130	451.90	2,260	490.30
24	18,200	517.90	12,110	527.20	3,620	492.80	2,470	509.00
25–29	125,720	573.40	80,450	586.70	24,700	554.80	20,510	542.70
25	20,120	532.00	12,940	541.30	4,130	515.40	3,050	514.80
26	23,970	557.80	15,550	564.50	4,760	553.80	3,660	534.50
27	24,550	571.50	15,800	582.20	4,500	549.40	4,240	552.00
28	27,100	590.20	17,450	607.60	5,060	560.20	4,580	556.30
29	29,980	599.90	18,710	620.90	6,250	581.00	4,980	545.50
30–34	214,220	644.00	141,100	662.80	38,060	618.40	33,760	596.00
30	31,520	605.70	20,030	629.70	6,140	580.90	5,270	543.70
31	37,170	625.10	23,920	641.90	6,830	599.20	6,180	588.70
32	43,040	641.70	28,560	658.80	7,530	623.90	6,750	590.90
33	50,280	658.00	33,730	675.30	8,500	628.60	7,640	618.30
34	52,210	668.90	34,860	687.20	9,060	644.10	7,920	619.20
35–39	373,110	711.10	251,960	730.50	67,880	672.70	50,110	669.20
35	59,820	683.50	40,030	697.80	10,800	654.70	8,520	654.10
36	62,830	699.00	41,790	717.20	11,580	662.70	8,820	663.50
37	71,710	708.90	48,270	730.50	13,040	669.50	9,730	662.20
38	83,680	714.50	56,750	733.00	15,170	679.40	11,020	668.90
39	95,070	735.10	65,120	756.70	17,290	687.20	12,020	690.00
40–44	610,200	767.50	424,840	790.40	108,940	704.50	71,790	731.50
40	101,200	739.40	69,750	762.70	17,880	681.70	12,810	696.60
41	111,750	748.30	77,760	769.80	19,820	681.80	13,400	725.20
42	122,200	766.20	85,750	788.30	21,720	703.00	13,720	736.60
43	131,690	778.80	92,220	802.00	23,340	715.80	15,030	740.90
44	143,360	792.80	99,360	817.20	26,180	728.30	16,830	750.70
45–49	822,430	827.50	571,550	853.50	150,120	768.00	94,610	767.90
45	148,140	799.50	103,340	821.40	27,110	743.20	16,700	760.10
46	159,380	813.00	111,160	837.10	28,740	754.00	18,280	759.60
47	166,580	827.80	114,830	857.30	30,930	760.40	19,650	762.60
48	171,540	840.60	119,110	867.20	31,680	784.00	19,450	775.80
49	176,790	851.20	123,110	878.40	31,660	793.50	20,530	779.20
50–54	1,017,660	888.30	714,200	910.70	181,830	841.90	112,820	820.80
50	183,140	869.80	128,020	894.10	33,190	816.10	20,440	805.40
51	196,130	876.20	139,470	898.70	33,890	824.10	21,320	812.60
52	205,650	890.00	144,020	910.90	37,080	843.00	22,690	833.80
53	210,070	895.80	146,940	920.60	37,860	851.00	23,380	813.80
54	222,670	905.50	155,750	925.90	39,810	868.70	24,990	835.10
55–59	1,257,030	937.50	926,400	961.40	200,710	885.80	122,600	844.40
55	240,590	924.10	172,010	945.70	39,810	878.00	26,320	855.00
56	264,150	936.30	193,410	956.80	41,760	890.00	27,070	862.80
57	256,570	940.10	190,490	963.80	39,860	887.80	24,910	846.00
58	239,010	936.40	175,750	964.40	39,430	880.40	22,940	822.10
59	256,710	949.70	194,740	975.00	39,850	892.50	21,360	830.20

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2003—Continued**

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>All disabled workers (cont.)</i>								
60–65	1,390,650	950.90	1,072,820	979.20	208,580	877.40	106,200	813.80
60	282,230	952.40	215,820	977.50	42,900	893.80	22,860	826.50
61	282,520	956.40	217,230	985.30	41,680	886.40	22,850	811.10
62	271,880	956.80	209,210	986.10	40,640	880.50	21,470	820.30
63	261,200	952.80	202,970	982.40	38,920	868.20	18,910	812.90
64	248,690	940.40	193,270	968.30	37,770	862.40	17,050	803.20
65	44,130	919.10	34,320	949.90	6,670	835.60	3,060	757.80
<i>Men</i>								
Subtotal	3,225,850	965.90	2,356,030	1,007.30	518,360	859.40	330,150	844.80
Under 20	890	362.10	640	373.40	130	338.40	120	327.30
20–24	32,450	486.40	21,290	495.70	6,150	449.10	5,010	492.70
20	1,900	388.10	1,280	403.60	310	340.20	310	372.00
21	4,530	425.40	2,810	434.70	910	378.20	810	446.40
22	6,620	474.00	4,510	477.70	1,070	422.30	1,040	511.20
23	8,910	493.30	5,770	499.20	1,700	463.00	1,440	505.20
24	10,490	532.50	6,920	546.30	2,160	496.80	1,410	519.50
25–29	70,350	583.00	45,000	600.80	13,560	553.10	11,750	548.30
25	11,750	539.40	7,560	550.60	2,200	520.20	1,990	518.20
26	13,560	569.40	8,660	583.50	2,760	555.60	2,140	529.80
27	13,560	588.00	8,940	601.70	2,260	557.60	2,350	559.70
28	15,270	596.70	9,640	622.40	2,970	552.00	2,660	553.70
29	16,210	608.80	10,200	631.60	3,370	570.30	2,610	570.50
30–34	116,040	658.30	75,790	679.30	20,090	626.40	19,320	611.60
30	16,760	619.60	10,550	643.70	3,260	593.80	2,880	561.00
31	20,300	636.60	13,130	655.90	3,530	591.90	3,540	609.70
32	23,080	662.90	15,010	684.60	3,890	628.80	4,030	615.70
33	27,000	673.00	17,860	692.20	4,420	642.90	4,430	632.40
34	28,900	678.80	19,240	698.50	4,990	655.80	4,440	621.40
35–39	203,720	729.90	136,070	755.60	37,150	675.00	28,470	682.80
35	32,640	695.40	21,370	710.40	5,940	663.00	4,970	671.60
36	34,200	712.80	22,510	738.40	6,310	660.50	4,950	668.40
37	38,900	728.00	26,140	756.20	6,780	673.90	5,540	671.00
38	45,790	734.70	30,450	761.00	8,600	676.60	6,300	686.60
39	52,190	759.70	35,600	788.50	9,520	691.30	6,710	708.00
40–44	334,810	803.50	232,910	833.00	59,360	718.70	39,700	765.20
40	55,240	764.20	37,580	789.80	10,130	696.50	7,050	729.60
41	61,840	777.10	43,260	802.70	10,580	690.40	7,550	756.90
42	67,090	800.10	47,100	829.90	11,830	714.70	7,500	762.20
43	72,030	819.50	50,550	848.90	12,500	737.80	8,330	774.60
44	78,610	840.00	54,420	874.60	14,320	742.10	9,270	792.90
45–49	446,490	892.90	312,070	928.80	81,200	799.90	49,420	826.20
45	80,460	853.20	56,260	882.20	14,690	774.30	8,860	807.80
46	86,560	872.90	60,490	909.20	15,540	773.60	9,770	810.60
47	91,730	889.80	63,010	932.40	17,430	784.80	10,570	813.50
48	92,390	913.60	64,900	948.50	16,990	825.60	9,800	844.70
49	95,350	927.60	67,410	963.00	16,550	837.00	10,420	851.90
50–54	551,340	989.20	394,580	1,020.60	93,350	900.00	58,220	921.90
50	98,470	954.20	70,080	986.50	17,150	861.60	10,440	891.30
51	106,530	972.20	77,660	1,002.70	16,900	881.50	11,210	900.20
52	111,440	993.80	79,100	1,024.50	19,280	903.40	11,980	937.50
53	113,810	1,000.90	81,580	1,032.10	19,430	912.80	11,550	934.30
54	121,090	1,017.20	86,160	1,050.00	20,590	931.70	13,040	939.60

(Continued)

5.A OASDI Current-Pay Benefits: Summary

Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2003—Continued

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>Men (cont.)</b>								
55–59	689,750	1,081.80	518,410	1,116.60	102,560	981.70	64,060	969.50
55	131,540	1,050.50	95,530	1,083.80	20,370	958.00	14,030	969.30
56	144,780	1,072.20	107,350	1,103.00	22,060	985.80	14,110	982.70
57	140,520	1,085.30	106,670	1,118.50	20,020	978.90	13,040	981.80
58	130,700	1,090.70	98,190	1,131.60	20,100	976.20	11,830	952.60
59	142,210	1,108.70	110,670	1,142.80	20,010	1,009.70	11,050	956.60
60–65	780,010	1,121.10	619,270	1,155.90	104,810	1,003.60	54,080	956.20
60	154,710	1,119.50	121,530	1,153.60	21,470	1,008.80	11,250	967.80
61	157,160	1,128.40	124,230	1,164.80	21,410	1,005.10	11,010	964.10
62	152,910	1,128.70	120,890	1,164.80	20,490	1,010.40	11,230	960.30
63	147,890	1,124.70	118,540	1,159.40	19,220	1,002.20	9,920	952.30
64	142,410	1,109.00	113,930	1,141.80	19,030	995.20	9,130	943.70
65	24,930	1,086.40	20,150	1,119.90	3,190	973.60	1,540	883.90
<b>Women</b>								
Subtotal	2,641,610	734.40	1,864,270	742.60	473,450	735.50	290,720	679.80
Under 20	730	362.30	450	362.60	150	363.70	130	359.40
20–24	22,370	459.00	14,600	463.00	4,560	442.00	3,210	464.90
20	1,360	379.70	1,000	376.80	190	375.40	170	401.60
21	3,010	406.70	1,880	412.30	590	381.60	540	414.60
22	4,230	434.80	2,720	427.80	890	427.60	620	475.60
23	6,060	470.00	3,810	483.10	1,430	438.70	820	464.10
24	7,710	498.00	5,190	501.70	1,460	487.00	1,060	495.00
25–29	55,370	561.10	35,450	568.80	11,140	556.80	8,760	535.30
25	8,370	521.60	5,380	528.30	1,930	510.00	1,060	508.50
26	10,410	542.60	6,890	540.50	2,000	551.30	1,520	541.00
27	10,990	551.20	6,860	556.90	2,240	541.10	1,890	542.50
28	11,830	581.70	7,810	589.40	2,090	571.90	1,920	559.80
29	13,770	589.40	8,510	608.20	2,880	593.40	2,370	517.90
30–34	98,180	627.00	65,310	643.60	17,970	609.40	14,440	575.10
30	14,760	590.00	9,480	614.20	2,880	566.30	2,390	522.90
31	16,870	611.20	10,790	624.80	3,300	607.00	2,640	560.50
32	19,960	617.20	13,550	630.20	3,640	618.70	2,720	554.10
33	23,280	640.60	15,870	656.30	4,080	613.30	3,210	599.00
34	23,310	656.70	15,620	673.30	4,070	629.80	3,480	616.40
35–39	169,390	688.50	115,890	700.90	30,730	670.00	21,640	651.20
35	27,180	669.10	18,660	683.40	4,860	644.60	3,550	629.50
36	28,630	682.40	19,280	692.60	5,270	665.40	3,870	657.20
37	32,810	686.30	22,130	700.20	6,260	664.70	4,190	650.60
38	37,890	690.10	26,300	700.60	6,570	683.00	4,720	645.20
39	42,880	705.00	29,520	718.30	7,770	682.10	5,310	667.20
40–44	275,390	723.70	191,930	738.80	49,580	687.40	32,090	689.90
40	45,960	709.70	32,170	731.10	7,750	662.30	5,760	656.30
41	49,910	712.50	34,500	728.50	9,240	672.00	5,850	684.30
42	55,110	724.90	38,650	737.60	9,890	689.10	6,220	705.60
43	59,660	729.60	41,670	745.10	10,840	690.40	6,700	699.00
44	64,750	735.60	44,940	747.50	11,860	711.60	7,560	698.90
45–49	375,940	749.80	259,480	762.90	68,920	730.40	45,190	704.10
45	67,680	735.70	47,080	748.90	12,420	706.30	7,840	706.10
46	72,820	741.80	50,670	750.90	13,200	731.00	8,510	701.00
47	74,850	751.70	51,820	765.90	13,500	728.90	9,080	703.20
48	79,150	755.30	54,210	769.80	14,690	735.80	9,650	705.70
49	81,440	761.70	55,700	776.10	15,110	745.90	10,110	704.30

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2003—Continued**

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Women (cont.)</i>								
50-54	466,320	769.10	319,620	775.10	88,480	780.60	54,600	713.00
50	84,670	771.70	57,940	782.20	16,040	767.40	10,000	715.60
51	89,600	762.10	61,810	768.00	16,990	767.10	10,110	715.50
52	94,210	767.10	64,920	772.40	17,800	777.50	10,710	717.80
53	96,260	771.60	65,360	781.30	18,430	785.80	11,830	696.20
54	101,580	772.30	69,590	772.40	19,220	801.30	11,950	721.00
55-59	567,280	762.10	407,990	764.30	98,150	785.50	58,540	707.50
55	109,050	771.70	76,480	773.20	19,440	794.20	12,290	724.40
56	119,370	771.50	86,060	774.30	19,700	782.60	12,960	732.30
57	116,050	764.20	83,820	766.90	19,840	795.80	11,870	696.80
58	108,310	750.20	77,560	752.70	19,330	780.70	11,110	683.30
59	114,500	752.30	84,070	754.20	19,840	774.20	10,310	694.70
60-65	610,640	733.60	453,550	737.90	103,770	749.90	52,120	666.10
60	127,520	749.60	94,290	750.60	21,430	778.60	11,610	689.60
61	125,360	740.70	93,000	745.60	20,270	761.00	11,840	668.90
62	118,970	735.90	88,320	741.50	20,150	748.30	10,240	666.80
63	113,310	728.50	84,430	734.10	19,700	737.50	8,990	659.20
64	106,280	714.40	79,340	719.20	18,740	727.50	7,920	641.10
65	19,200	701.90	14,170	708.20	3,480	709.10	1,520	630.10

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 34,480 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

Table 5.A1.3—Number and average monthly benefit for spouses, by marital status, basis of entitlement, age, and race, December 2003

Basis of entitlement and age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>All spouses</b>								
Total	2,773,630	450.30	2,492,820	463.40	142,240	359.50	131,060	303.30
<i>Wives</i>								
Subtotal	2,733,950	453.10	2,468,390	465.40	137,360	362.60	120,880	309.60
Entitlement based on care of children	146,750	251.00	107,820	269.80	19,160	219.80	19,260	179.40
Under 35	19,520	142.40	13,860	151.70	2,530	119.50	3,050	119.30
35–39	22,090	176.30	15,780	190.50	2,790	148.30	3,450	135.10
40–44	29,390	216.30	21,090	229.90	3,930	197.70	4,240	168.70
45–49	28,240	264.20	20,310	280.30	4,030	240.90	3,820	204.60
50–54	20,630	306.70	15,400	326.60	2,700	273.80	2,450	222.00
55–59	14,130	335.70	10,920	357.20	1,640	283.70	1,500	242.00
60–61	5,500	415.80	4,400	436.60	760	352.60	340	286.70
62–64	7,250	411.60	6,060	426.40	780	353.70	410	302.70
Entitlement based on age	2,587,200	464.60	2,360,570	474.30	118,200	385.70	101,620	334.30
62–64	292,030	418.80	260,490	430.80	15,100	341.60	16,220	299.10
62	75,500	408.40	67,560	418.60	4,000	345.50	3,920	297.70
63	101,250	417.00	90,080	429.50	5,050	342.10	6,040	294.00
64	115,280	427.10	102,850	439.90	6,050	338.70	6,260	304.90
65–69	698,580	466.90	623,550	479.70	37,360	392.00	36,610	330.20
65	137,980	460.80	122,870	473.10	7,280	395.50	7,700	327.60
66	139,360	469.20	124,050	483.10	7,520	393.10	7,620	321.00
67	140,100	469.50	124,790	482.80	7,300	392.00	7,810	332.60
68	141,010	468.60	125,900	481.30	7,730	384.40	7,140	341.10
69	140,130	466.50	125,940	477.90	7,530	395.40	6,340	329.40
70–74	661,410	468.70	604,890	478.40	30,010	389.70	24,820	333.70
70	133,960	468.80	120,960	481.20	6,380	379.20	6,380	328.10
71	135,920	469.30	124,170	479.10	6,420	384.30	4,990	341.80
72	134,030	470.20	123,320	478.90	5,740	402.20	4,590	327.20
73	133,650	468.20	122,490	476.70	6,090	401.80	4,690	338.20
74	123,850	466.70	113,950	475.90	5,380	381.40	4,170	334.60
75–79	522,830	466.60	484,940	473.30	21,310	393.30	14,570	355.00
75	120,140	466.20	110,490	473.90	5,400	392.00	3,730	352.50
76	115,070	470.20	107,070	476.50	4,560	400.90	3,060	355.00
77	103,190	467.00	95,670	474.60	4,290	381.30	2,890	349.00
78	96,830	466.70	89,570	473.00	4,030	397.70	2,830	365.60
79	87,600	461.90	82,140	467.00	3,030	395.40	2,060	353.20
80–84	294,840	473.90	276,240	479.70	10,280	387.40	6,980	370.00
85–89	96,650	509.40	91,060	515.20	3,120	414.40	2,050	400.60
90–94	18,940	510.90	17,680	515.60	870	436.60	330	457.70
95 or older	1,920	486.30	1,720	494.40	150	398.50	40	449.40
<i>Husbands</i>								
Subtotal	39,680	254.30	24,430	261.40	4,880	271.20	10,180	229.10
Under 62	1,890	145.60	1,390	149.20	220	141.30	280	131.00
62–64	1,820	210.70	1,030	196.80	300	216.70	490	236.30
65–69	9,120	262.40	5,680	263.40	1,110	281.10	2,330	251.20
70–74	10,770	268.20	6,230	279.40	1,460	295.80	3,060	232.30
75–79	8,620	253.80	5,330	266.30	870	288.80	2,360	212.30
80–84	4,540	256.30	2,740	272.90	620	249.60	1,120	221.20
85–89	1,840	260.50	1,250	264.20	190	281.90	380	236.20
90 or older	1,080	295.30	780	310.10	110	217.40	160	284.30

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.3—Number and average monthly benefit for spouses, by marital status, basis of entitlement, age, and race, December 2003—Continued**

Basis of entitlement and age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Spouses of retired workers</i>								
Total	2,622,130	463.60	2,378,990	474.50	123,750	383.80	112,400	323.90
<i>Wives</i>								
Subtotal	2,586,710	466.30	2,357,320	476.40	119,630	387.20	102,950	332.20
By basis of entitlement								
Care of children	51,520	378.40	40,560	398.50	6,120	339.10	4,750	260.40
Under 35	1,600	327.20	1,210	348.70	190	262.40	190	265.70
35–39	3,420	321.80	2,690	337.90	440	272.90	290	247.10
40–44	6,960	335.30	5,280	357.10	1,010	313.60	660	196.60
45–49	9,450	374.10	7,100	392.60	1,300	350.20	1,040	279.20
50–54	10,150	379.60	8,120	395.80	1,060	360.60	960	264.80
55–59	8,670	383.30	6,800	410.80	870	328.40	950	245.90
60–61	4,540	436.20	3,700	454.30	570	378.10	270	310.70
62–64	6,730	422.80	5,660	436.80	680	367.60	390	315.10
Age	2,535,190	468.10	2,316,760	477.70	113,510	389.70	98,200	335.60
62–64	261,720	434.90	234,180	447.70	12,910	352.80	14,430	301.60
62	63,730	433.30	57,240	444.40	3,190	364.40	3,280	306.20
63	90,760	432.90	80,900	446.70	4,360	349.80	5,430	294.90
64	107,230	437.50	96,040	450.50	5,360	348.30	5,720	305.20
65–69	682,100	470.70	610,090	483.40	35,630	396.70	35,390	330.90
65	132,200	468.20	117,970	480.70	6,830	401.20	7,290	328.60
66	135,380	473.70	120,720	487.70	7,110	398.10	7,390	320.60
67	137,310	472.80	122,630	485.80	6,920	397.40	7,560	333.70
68	138,660	471.10	124,070	483.40	7,460	389.20	6,930	341.60
69	138,550	468.00	124,700	479.30	7,310	398.00	6,220	330.30
70–74	657,410	469.60	601,750	479.30	29,460	391.00	24,510	334.00
70	132,690	470.30	119,970	482.60	6,240	381.30	6,240	328.40
71	134,980	470.80	123,440	480.40	6,260	386.90	4,940	342.10
72	133,360	470.80	122,780	479.50	5,660	402.30	4,540	326.90
73	133,030	468.90	122,020	477.40	6,000	402.90	4,630	338.90
74	123,350	467.20	113,540	476.40	5,300	381.70	4,160	335.00
75–79	521,730	466.90	484,120	473.50	21,130	393.90	14,470	355.20
75	119,760	466.50	110,240	474.10	5,310	393.10	3,690	352.00
76	114,880	470.40	106,940	476.70	4,530	400.50	3,030	355.40
77	102,960	467.20	95,480	474.80	4,260	382.10	2,880	349.60
78	96,710	467.00	89,480	473.30	4,020	398.50	2,810	366.30
79	87,420	462.20	81,980	467.30	3,010	396.00	2,060	353.20
80–84	294,730	474.00	276,160	479.80	10,250	388.10	6,980	370.00
85–89	96,640	509.40	91,060	515.20	3,110	415.00	2,050	400.60
90–94	18,940	510.90	17,680	515.60	870	436.60	330	457.70
95 or older	1,920	486.30	1,720	494.40	150	398.50	40	449.40
By marital status								
Nondivorced wives	2,461,650	466.60	2,250,320	476.50	106,770	385.40	98,050	330.10
Divorced wives	125,060	461.40	107,000	472.60	12,860	401.40	4,900	374.00
<i>Husbands</i>								
Subtotal	35,420	263.60	21,670	272.50	4,120	285.60	9,450	233.80

(Continued)



5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.3—Number and average monthly benefit for spouses, by marital status, basis of entitlement, age, and race, December 2003—Continued**

Basis of entitlement and age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Spouses of disabled workers</i>								
Total	151,500	219.90	113,830	230.40	18,490	196.80	18,660	179.50
<i>Wives</i>								
Subtotal	147,240	221.10	111,070	231.80	17,730	196.90	17,930	180.00
By basis of entitlement								
Care of children	95,230	182.10	67,260	192.10	13,040	163.90	14,510	152.90
Under 35	17,920	125.90	12,650	132.90	2,340	107.90	2,860	109.60
35–39	18,670	149.70	13,090	160.20	2,350	124.90	3,160	124.80
40–44	22,430	179.40	15,810	187.40	2,920	157.60	3,580	163.50
45–49	18,790	208.90	13,210	219.90	2,730	188.90	2,780	176.70
50–54	10,480	236.20	7,280	249.40	1,640	217.80	1,490	194.40
55–59	5,460	260.10	4,120	268.70	770	233.20	550	235.30
60–61	960	319.30	700	343.50	190	275.90	70	194.30
62–64	520	266.80	400	279.10	100	259.30	20	59.50
Age	52,010	292.50	43,810	292.80	4,690	288.90	3,420	294.90
62–64	30,310	279.70	26,310	280.20	2,190	275.70	1,790	279.30
62	11,770	273.60	10,320	275.00	810	270.90	640	254.20
63	10,490	279.50	9,180	278.30	690	293.00	610	286.10
64	8,050	288.90	6,810	290.70	690	264.10	540	301.40
65–69	16,480	309.10	13,460	310.60	1,730	295.70	1,220	312.60
65	5,780	292.00	4,900	288.40	450	308.80	410	310.90
66	3,980	316.90	3,330	317.00	410	306.40	230	333.10
67	2,790	309.10	2,160	312.80	380	293.20	250	300.60
68	2,350	322.80	1,830	335.40	270	250.70	210	323.30
69	1,580	331.80	1,240	340.40	220	308.70	120	285.40
70–74	4,000	309.90	3,140	308.90	550	318.00	310	306.20
70	1,270	311.80	990	315.80	140	284.40	140	310.80
71	940	263.30	730	255.20	160	284.80	50	313.40
72	670	356.20	540	351.60	80	390.90	50	350.40
73	620	309.80	470	311.00	90	325.90	60	276.90
74	500	331.10	410	329.30	80	361.70	10	160.00
75 or older	1,220	329.40	900	338.90	220	293.70	100	322.90
By marital status								
Nondivorced wives	142,180	219.10	107,220	230.60	16,960	192.00	17,510	176.70
Divorced wives	5,060	276.70	3,850	266.00	770	306.50	420	316.20
<i>Husbands</i>								
Subtotal	4,260	176.90	2,760	173.90	760	193.20	730	168.90

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 7,510 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.4—Number and average monthly benefit for children, by type of benefit, age, and race, December 2003**

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>All children</b>								
Total	3,966,480	444.80	2,618,820	475.60	842,050	386.40	482,490	378.70
Under age 18	3,081,260	411.20	1,945,870	438.10	680,500	362.40	434,970	365.70
Under 1	10,620	304.60	6,130	299.50	2,190	249.80	2,290	371.90
1	25,090	301.40	14,820	313.70	5,510	252.40	4,660	321.40
2	38,690	322.90	23,610	337.40	7,860	273.70	7,140	330.70
3	51,200	330.20	31,100	349.10	11,410	279.30	8,580	330.20
4	66,110	340.40	40,910	355.60	13,980	293.00	11,050	345.50
5	80,930	350.70	49,870	373.70	17,650	307.50	13,170	323.60
6	96,760	353.60	59,820	373.70	21,160	314.60	15,540	331.60
7	114,530	366.10	71,660	387.30	24,790	322.10	17,820	343.50
8	132,850	368.70	83,050	392.20	29,070	322.50	20,380	341.20
9	158,630	376.60	98,620	401.80	35,800	330.30	23,520	342.80
10	185,200	379.30	114,520	402.00	43,220	339.00	26,590	348.00
11	215,540	388.10	134,860	416.70	48,390	338.80	31,090	342.00
12	244,810	395.70	152,320	421.10	56,120	355.30	34,570	350.40
13	280,050	411.00	175,000	437.30	63,940	365.90	38,910	364.80
14	305,020	421.20	193,560	448.30	68,610	373.80	40,490	369.00
15	333,860	436.80	214,340	466.20	73,280	385.00	43,200	376.40
16	354,920	464.50	228,780	493.30	76,470	412.30	46,470	405.80
17	386,450	481.10	252,900	510.90	81,050	422.20	49,500	422.10
Disabled adult children	757,200	567.10	588,140	587.70	133,230	492.50	33,840	502.50
18–19	12,960	463.20	8,840	485.20	2,860	398.90	1,170	456.80
20–24	58,290	485.20	36,990	505.60	15,150	441.40	5,710	468.70
25–29	62,260	519.30	41,860	541.90	15,390	470.80	4,660	464.30
30–34	75,800	553.40	54,110	569.70	16,680	513.80	4,700	506.50
35–39	95,550	574.10	71,250	594.80	19,250	513.20	4,860	513.90
40–44	109,920	589.30	85,980	608.80	19,700	516.90	4,090	526.70
45–49	100,320	599.00	80,280	622.40	16,650	503.40	3,190	508.60
50–54	77,020	603.00	63,940	622.60	10,750	500.50	2,230	536.70
55–59	57,700	604.30	49,510	619.10	6,790	502.50	1,350	569.10
60–64	40,340	600.00	35,210	612.10	4,140	502.70	910	563.00
65–69	27,180	561.90	23,770	572.80	2,840	474.80	550	539.80
70–74	18,360	536.80	16,730	544.30	1,410	457.00	210	485.50
75–79	12,600	497.30	11,540	503.70	920	416.30	140	503.40
80 or older	8,900	472.80	8,130	480.10	700	391.20	70	435.70
Students, aged 18–19	128,020	531.50	84,810	559.70	28,320	465.00	13,680	485.30
18	118,590	531.30	79,140	558.80	25,530	463.30	12,750	487.40
19	9,430	533.90	5,670	572.70	2,790	480.90	930	456.90
<b>Children of retired workers</b>								
Subtotal	480,490	445.50	350,110	471.70	96,830	395.40	32,750	316.30
Under age 18	273,330	416.90	180,130	444.70	68,090	386.50	24,700	300.10
Under 1	730	395.20	460	426.30	240	337.50	30	381.70
1	1,130	385.70	770	392.50	260	402.20	100	291.10
2	1,790	377.50	1,160	399.50	390	387.00	240	255.70
3	2,740	386.60	1,730	400.40	720	382.90	280	319.70
4	3,370	370.20	2,210	385.90	780	370.10	380	278.90
5	4,960	365.00	3,010	388.10	1,380	347.30	570	285.70
6	6,300	367.10	4,150	392.70	1,470	358.20	650	228.50
7	7,780	391.60	4,780	412.90	2,290	383.60	700	277.20
8	9,170	391.00	5,540	409.80	2,790	388.50	840	275.50
9	11,710	392.60	7,270	414.90	3,360	389.60	1,050	254.40
10	13,560	377.90	8,580	397.60	3,740	366.70	1,230	277.20
11	17,680	384.20	11,260	414.50	4,790	357.20	1,620	255.20
12	20,730	400.10	13,670	423.80	5,360	375.20	1,620	289.70
13	25,270	406.00	16,310	440.00	6,880	360.60	2,020	290.00
14	29,880	407.60	19,840	432.10	7,460	382.00	2,550	291.60
15	34,220	417.30	23,080	443.80	7,830	390.80	3,260	296.60
16	37,930	452.60	25,860	482.10	8,540	413.90	3,470	329.00
17	44,380	468.40	30,450	499.50	9,810	419.90	4,090	354.40

(Continued)

5.A OASDI Current-Pay Benefits: Summary

Table 5.A1.4—Number and average monthly benefit for children, by type of benefit, age, and race, December 2003—Continued

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Children of retired workers (cont.)</i>								
Disabled adult children	192,750	481.40	159,730	497.60	25,620	413.00	7,030	365.70
18–19	2,210	447.50	1,700	460.40	380	407.50	130	395.80
20–24	9,980	441.30	6,950	471.70	2,250	388.20	740	314.30
25–29	14,780	456.20	11,330	478.00	2,640	403.60	780	317.80
30–34	24,180	475.10	19,540	490.10	3,300	407.20	1,300	429.40
35–39	35,880	492.50	29,820	509.60	4,690	420.70	1,310	360.90
40–44	44,560	500.80	37,850	515.20	5,500	429.30	1,160	375.50
45–49	32,630	483.80	27,840	497.80	3,820	412.60	870	346.60
50–54	17,450	478.00	14,970	489.20	1,960	417.70	500	376.50
55–59	7,320	454.80	6,410	465.80	740	373.50	150	310.70
60–64	2,720	468.50	2,420	475.80	250	427.40	40	377.30
65–69	720	459.30	630	470.60	50	335.20	40	437.50
70 or older	320	386.30	270	392.90	40	345.90	10	368.00
Students, aged 18–19	14,410	509.20	10,250	543.20	3,120	445.00	1,020	367.70
18	13,490	512.00	9,740	545.60	2,780	446.40	950	363.70
19	920	467.60	510	496.80	340	433.30	70	421.60
<i>Children of deceased workers</i>								
Subtotal	1,906,680	602.70	1,234,420	650.50	418,120	505.20	240,480	527.80
Under age 18	1,339,820	590.90	807,480	648.00	309,700	491.70	211,070	518.80
Under 1	2,170	606.70	870	665.30	330	486.40	970	595.00
1	6,310	565.60	3,110	626.30	1,320	450.70	1,880	545.80
2	12,410	557.90	6,810	618.40	2,500	430.50	3,100	527.80
3	16,840	553.60	9,360	612.50	3,580	459.90	3,890	497.80
4	23,970	555.90	13,550	611.30	5,170	455.40	5,240	511.90
5	31,100	559.20	18,030	624.50	7,090	451.80	5,970	488.70
6	37,620	556.60	21,660	615.50	8,720	456.30	7,200	502.20
7	46,030	568.50	27,360	624.00	10,270	465.20	8,380	514.40
8	54,160	560.10	32,010	619.20	12,350	453.30	9,750	502.40
9	66,610	565.00	39,520	625.20	15,650	454.20	11,250	508.20
10	79,920	558.40	46,720	615.20	19,650	463.60	13,100	499.90
11	94,810	564.90	57,070	626.70	22,170	453.90	14,870	496.90
12	108,540	567.60	63,600	625.90	26,930	477.00	17,060	496.50
13	125,740	586.50	74,720	644.50	30,440	491.20	19,230	513.50
14	137,950	592.00	83,740	648.60	32,460	495.20	20,160	513.60
15	151,760	609.00	93,920	665.70	34,920	509.40	20,930	525.30
16	164,140	624.40	101,380	677.30	37,180	531.60	23,400	544.60
17	179,740	637.70	114,050	686.90	38,970	543.30	24,690	558.90
Disabled adult children	500,970	626.30	385,120	648.80	92,910	541.60	21,710	587.90
18–19	5,870	603.10	3,850	642.00	1,380	505.50	610	577.20
20–24	27,660	615.50	16,320	654.00	7,990	543.30	3,090	599.30
25–29	31,060	631.90	19,610	666.50	8,650	563.00	2,560	587.90
30–34	39,570	651.60	25,950	686.00	10,910	584.40	2,520	590.20
35–39	52,610	652.60	36,390	688.10	13,030	564.10	3,090	607.30
40–44	63,200	657.10	46,570	690.80	13,730	555.30	2,800	593.80
45–49	67,470	655.60	52,340	689.20	12,710	532.40	2,320	569.30
50–54	59,530	639.80	48,930	663.70	8,790	518.90	1,730	583.00
55–59	50,380	626.10	43,100	641.90	6,050	518.30	1,200	601.30
60–64	37,620	609.50	32,790	622.20	3,890	507.60	870	571.60
65–69	26,460	564.70	23,140	575.60	2,790	477.30	510	547.90
70–74	18,140	538.80	16,550	546.10	1,380	459.20	200	491.40
75–79	12,570	497.60	11,520	503.80	910	417.40	140	503.40
80 or older	8,830	473.10	8,060	480.60	700	391.20	70	435.70
Students, aged 18–19	65,890	664.10	41,820	713.40	15,510	557.60	7,700	605.00
18	60,680	665.40	38,780	713.70	13,900	557.10	7,180	607.70
19	5,210	648.50	3,040	710.20	1,610	561.20	520	568.00

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.4—Number and average monthly benefit for children, by type of benefit, age, and race, December 2003—Continued**

Age	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Children of disabled workers</i>								
Subtotal	1,579,310	253.90	1,034,290	268.20	327,100	232.00	209,260	217.10
Under age 18	1,468,110	246.10	958,260	259.90	302,710	224.80	199,200	211.60
Under 1	7,720	211.20	4,800	221.10	1,620	188.60	1,290	204.00
1	17,650	201.50	10,940	219.30	3,930	175.90	2,680	165.20
2	24,490	199.90	15,640	210.40	4,970	185.90	3,800	174.60
3	31,620	206.30	20,010	221.50	7,110	177.90	4,410	183.00
4	38,770	204.50	25,150	215.10	8,030	181.00	5,430	189.60
5	44,870	204.60	28,830	215.30	9,180	190.10	6,630	178.20
6	52,840	207.50	34,010	217.40	10,970	196.10	7,690	180.50
7	60,720	209.30	39,520	220.40	12,230	190.50	8,740	185.00
8	69,520	216.60	45,500	230.50	13,930	193.20	9,790	186.30
9	80,310	217.90	51,830	229.70	16,790	202.90	11,220	185.10
10	91,720	223.40	59,220	234.50	19,830	210.40	12,260	192.80
11	103,050	226.10	66,530	236.90	21,430	215.60	14,600	193.80
12	115,540	233.40	75,050	247.00	23,830	213.20	15,890	199.60
13	129,040	240.90	83,970	252.30	26,620	224.00	17,660	211.40
14	137,190	252.40	89,980	265.40	28,690	234.30	17,780	216.10
15	147,880	264.60	97,340	279.00	30,530	241.40	19,010	226.20
16	152,850	295.70	101,540	312.40	30,750	267.70	19,600	253.70
17	162,330	311.20	108,400	328.80	32,270	276.60	20,720	272.40
Disabled adult children	63,480	359.70	43,290	376.60	14,700	320.70	5,100	327.90
18–19	4,880	301.90	3,290	314.50	1,100	262.30	430	304.40
20–24	20,650	331.90	13,720	346.30	4,910	299.80	1,880	314.70
25–29	16,420	362.90	10,920	384.60	4,100	319.80	1,320	311.10
30–34	12,050	387.80	8,620	400.00	2,470	344.00	880	380.50
35–39	7,060	404.40	5,040	424.70	1,530	363.10	460	322.50
40 or older	2,420	421.80	1,700	428.50	590	400.80	130	429.50
Students, aged 18–19	47,720	355.30	32,740	368.50	9,690	323.30	4,960	323.70
18	44,420	354.10	30,620	366.80	8,850	321.10	4,620	325.80
19	3,300	371.40	2,120	393.80	840	346.20	340	294.40

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 23,120 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

Table 5.A1.5—Number and average monthly benefit for widowed mothers and fathers, by age, sex, marital status, and race, December 2003

Age, sex, and marital status	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All widowed mothers and fathers	188,320	659.70	128,940	706.50	28,640	565.90	29,260	548.60
<i>By age</i>								
Under 20	90	386.00	40	392.00	0	...	50	381.20
20–24	2,620	520.50	1,580	546.10	260	430.70	780	498.50
20	160	533.00	80	588.10	10	583.00	70	462.90
21	320	479.90	180	480.20	10	392.00	130	486.20
22	410	517.10	270	532.60	20	193.50	120	536.30
23	720	548.70	450	590.90	60	454.20	210	485.40
24	1,010	512.60	600	532.80	160	444.50	250	507.60
25–29	9,040	539.00	5,910	573.70	1,130	428.80	1,980	501.10
25	1,150	545.00	690	599.00	160	368.40	300	514.90
26	1,420	488.10	950	536.00	150	413.90	310	386.40
27	1,880	549.60	1,180	576.50	260	458.10	440	531.60
28	2,220	544.40	1,540	571.80	290	420.00	390	528.80
29	2,370	553.30	1,550	585.30	270	454.30	540	514.40
30–34	20,960	560.30	13,890	598.00	3,150	471.50	3,740	497.60
30	2,790	560.40	1,900	594.50	380	512.20	490	472.10
31	3,460	535.50	2,100	568.10	640	480.10	660	487.30
32	4,230	568.80	2,850	607.00	670	478.90	700	502.00
33	5,080	555.80	3,350	594.20	740	456.90	950	499.70
34	5,400	573.60	3,690	613.20	720	450.50	940	512.80
35–39	33,760	611.20	22,710	660.80	4,840	522.50	5,960	500.00
35	5,460	595.20	3,600	644.60	780	507.10	1,030	489.70
36	6,470	592.00	4,170	638.10	1,090	500.00	1,170	519.90
37	7,060	612.00	4,900	646.00	920	503.90	1,220	556.20
38	7,040	602.40	4,660	660.50	980	525.20	1,350	464.40
39	7,730	645.90	5,380	702.80	1,070	569.90	1,190	472.00
40–44	43,630	676.10	30,260	725.90	6,320	565.70	6,760	559.20
40	8,360	650.10	5,780	696.50	1,300	539.70	1,220	552.60
41	8,690	657.10	5,850	709.40	1,300	532.30	1,480	561.90
42	8,850	682.50	6,280	733.10	1,190	584.00	1,350	532.80
43	9,070	687.50	6,220	732.40	1,310	610.90	1,450	568.70
44	8,660	701.90	6,130	755.60	1,220	562.80	1,260	579.70
45–49	36,800	714.60	25,500	765.60	5,550	612.20	5,410	583.30
45	7,990	708.20	5,640	754.90	1,100	581.30	1,140	612.20
46	8,160	708.80	5,680	763.80	1,180	609.20	1,260	562.50
47	7,800	712.60	5,220	769.60	1,310	612.30	1,190	581.10
48	6,840	729.90	4,760	774.70	1,030	638.80	1,000	606.20
49	6,010	716.30	4,200	767.00	930	622.90	820	550.30
50–54	20,970	716.90	14,200	759.90	3,450	623.80	3,020	620.60
50	5,170	710.30	3,570	765.90	870	557.10	680	607.40
51	4,960	726.70	3,460	747.40	660	665.10	740	672.70
52	4,220	697.90	2,950	751.50	680	622.70	530	521.50
53	3,550	727.90	2,280	763.40	590	668.20	640	660.50
54	3,070	725.50	1,940	780.00	650	631.80	430	614.50
55–59	11,200	731.30	8,140	764.80	2,050	635.30	940	664.50
55	2,740	755.50	1,880	793.30	530	643.60	310	723.30
56	2,610	748.60	1,950	766.70	500	702.20	150	678.50
57	2,360	704.20	1,830	750.40	320	520.90	190	594.10
58	1,810	716.90	1,240	748.80	370	641.90	190	683.50
59	1,680	719.00	1,240	755.80	330	623.90	100	558.40
60–61	3,650	725.50	2,700	738.00	700	681.40	240	702.90
60	1,680	744.50	1,280	761.60	280	699.10	120	668.40
61	1,970	709.30	1,420	716.80	420	669.60	120	737.50
62 or older	5,600	700.50	4,010	750.90	1,190	582.00	380	547.10

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.5—Number and average monthly benefit for widowed mothers and fathers, by age, sex, marital status, and race, December 2003—Continued**

Age, sex, and marital status	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>By sex and marital status</b>								
Women	176,540	665.40	121,110	714.10	26,590	565.60	27,410	549.80
Mothers	159,730	666.50	108,310	717.50	24,700	564.40	25,380	550.90
Surviving divorced mothers	16,810	654.40	12,800	685.30	1,890	581.60	2,030	536.60
Men	11,780	575.50	7,830	588.00	2,050	569.90	1,850	530.50

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

NOTES: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

. . . = not applicable.

- a. Includes 1,480 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

Table 5.A1.6—Number and average monthly benefit for nondisabled widow(er)s, by sex, age, marital status, and race, December 2003

Age, sex, and marital status	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All nondisabled widow(er)s	4,499,900	888.30	3,909,940	910.20	386,790	709.70	190,980	800.90
<b>Women</b>								
Subtotal	4,458,120	890.10	3,881,710	911.60	380,760	710.10	183,540	805.60
<i>By age</i>								
60–61	130,540	885.20	71,620	918.30	9,610	742.70	49,250	865.10
60	53,430	894.30	18,240	946.20	2,300	737.10	32,870	876.60
61	77,110	878.90	53,380	908.80	7,310	744.50	16,380	842.00
62–64	300,930	873.80	235,690	893.50	32,600	740.10	32,410	866.80
62	89,660	881.30	65,620	897.90	9,010	735.30	14,980	896.70
63	102,770	876.40	81,480	896.30	11,940	753.40	9,270	863.20
64	108,500	865.10	88,590	887.60	11,650	730.10	8,160	816.10
65–69	646,870	894.40	543,170	918.10	70,450	736.80	31,830	842.80
65	127,670	892.00	100,550	904.30	13,700	727.30	13,250	969.80
66	122,750	902.10	103,760	929.30	13,350	748.90	5,400	767.30
67	128,880	893.90	109,240	922.60	14,300	727.50	4,930	749.90
68	132,610	889.60	113,380	914.70	14,630	733.00	4,300	765.70
69	134,960	894.70	116,240	919.10	14,470	747.80	3,950	719.70
70–74	695,030	888.70	601,410	915.70	71,340	713.70	20,080	708.60
70	122,370	884.70	104,690	914.70	13,330	707.90	4,000	697.60
71	131,860	884.90	112,770	914.00	14,500	711.50	4,190	705.10
72	137,510	890.50	118,860	916.00	14,590	725.20	3,720	724.00
73	151,390	890.10	132,580	914.60	14,350	720.10	3,980	707.00
74	151,900	892.20	132,510	918.90	14,570	703.20	4,190	710.50
75–79	864,130	882.00	767,410	903.60	74,670	707.50	19,400	705.20
75	161,410	886.60	142,210	909.20	15,030	721.00	3,700	694.80
76	170,950	884.40	151,320	906.40	15,030	711.10	3,910	710.30
77	175,410	883.00	155,280	904.30	15,460	710.30	4,120	724.50
78	174,000	879.70	155,110	901.30	14,690	703.10	3,750	689.80
79	182,360	877.20	163,490	897.70	14,460	691.40	3,920	704.10
80–84	852,390	898.70	771,330	918.30	62,200	694.90	15,890	736.40
80	176,880	884.10	159,140	904.80	13,690	690.10	3,420	697.70
81	178,480	890.00	160,640	910.70	13,660	693.60	3,590	711.60
82	181,020	897.10	164,750	914.70	12,650	692.40	3,060	759.70
83	170,070	910.40	154,420	930.00	11,850	693.40	3,160	746.00
84	145,940	915.30	132,380	934.40	10,350	707.40	2,660	781.30
85–89	568,720	919.30	522,700	936.30	35,050	697.40	9,110	750.70
85	137,280	927.30	125,800	944.60	8,650	705.00	2,330	765.10
86	121,460	929.50	111,860	946.30	7,340	709.00	1,900	746.80
87	113,830	916.40	103,960	936.30	7,660	685.40	1,970	735.90
88	103,460	913.70	95,580	928.40	6,000	706.70	1,510	766.70
89	92,690	903.80	85,500	919.40	5,400	676.20	1,400	735.80
90–94	295,360	872.30	272,950	888.60	17,700	647.40	4,140	715.90
95 or older	104,150	812.90	95,430	830.40	7,140	607.20	1,430	646.70
<i>By marital status</i>								
Widows	4,137,320	888.90	3,621,600	910.70	343,970	703.90	160,330	790.60
Surviving divorced wives (nondisabled)	320,800	905.50	260,110	924.70	36,790	767.80	23,210	909.20

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.6—Number and average monthly benefit for nondisabled widow(er)s, by sex, age, marital status, and race, December 2003—Continued**

Age, sex, and marital status	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>Men</b>								
Subtotal	41,780	701.10	28,230	709.60	6,030	683.00	7,440	684.60
60–61	8,700	669.90	4,570	676.60	680	699.00	3,450	655.20
62–64	12,010	788.80	8,490	785.50	1,570	788.50	1,950	803.30
65–69	7,640	778.00	5,380	783.90	1,410	758.90	830	774.90
70–74	4,090	661.90	2,760	705.80	860	595.80	440	526.60
75–79	3,490	636.20	2,500	666.00	660	559.00	330	565.00
80–84	2,490	556.70	1,850	564.30	420	555.40	220	495.30
85–89	1,680	534.90	1,280	541.30	210	578.20	180	408.90
90 or older	1,680	496.70	1,400	503.40	220	450.90	40	561.80

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 12,190 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.7—Number and average monthly benefit for disabled widow(er)s, by age, sex, marital status, and race, December 2003**

Age, sex, and marital status	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All disabled widow(er)s	207,630	562.30	143,390	577.80	39,080	499.70	24,520	571.60
<i>By age</i>								
50–54	26,820	576.10	15,380	587.20	5,510	516.40	5,820	605.40
50	2,320	562.70	750	538.50	420	484.60	1,140	611.80
51	4,020	607.90	2,070	599.00	870	548.00	1,080	673.40
52	5,230	572.90	3,170	599.30	1,080	491.80	960	581.60
53	6,650	575.80	3,930	591.60	1,460	522.40	1,240	587.30
54	8,600	566.90	5,460	579.20	1,680	518.50	1,400	580.20
55–59	77,480	567.30	51,660	579.30	13,540	504.70	12,110	586.10
55	10,610	569.70	6,820	575.90	2,180	532.80	1,610	593.60
56	14,550	572.90	9,440	589.30	2,590	479.80	2,460	607.40
57	15,620	560.10	10,720	567.30	2,510	513.90	2,330	576.50
58	16,580	570.20	11,080	588.40	2,800	499.00	2,690	571.70
59	20,120	565.10	13,600	576.10	3,460	503.70	3,020	584.90
60–64	103,330	555.00	76,350	575.00	20,030	491.70	6,590	515.00
60	22,020	555.80	15,750	568.90	3,760	512.50	2,460	537.70
61	22,140	553.80	16,540	572.50	4,400	492.20	1,090	516.10
62	20,900	557.10	15,570	584.50	4,300	474.50	1,000	485.70
63	19,470	555.80	14,370	574.50	3,850	495.00	1,150	514.00
64	18,800	552.30	14,120	574.50	3,720	486.30	890	484.90
<i>By sex and marital status</i>								
Women	201,390	567.40	139,530	583.30	37,730	502.20	23,510	578.00
Widows	172,760	566.70	119,210	584.40	32,900	496.80	20,130	577.30
Surviving divorced wives	28,630	571.30	20,320	576.90	4,830	539.00	3,380	582.10
Men	6,240	397.90	3,860	381.80	1,350	429.60	1,010	421.00

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 640 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

**Table 5.A1.8—Number and average monthly benefit for parents, by age, sex, and race, December 2003**

Age and sex	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number <sup>c</sup>	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All parents	2,190	803.10	1,190	830.40	240	827.50	710	761.20
<b>By age</b>								
62–64	30	1,025.30	0	...	10	1,113.00	20	981.50
65–69	150	826.40	50	1,001.50	20	850.80	70	725.90
70–74	330	896.70	140	929.30	30	1,164.90	160	817.90
75–79	400	821.40	180	867.30	30	1,043.40	170	720.20
80–84	440	747.10	310	768.90	30	817.90	90	678.50
85–89	430	872.10	210	964.60	50	760.70	170	790.60
90 or older	410	672.90	300	703.00	70	594.90	30	709.30
<b>By sex</b>								
Women	1,890	818.10	1,090	835.50	220	848.00	530	787.40
Men	300	708.90	100	774.50	20	602.50	180	684.20

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

NOTES: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

... = not applicable.

- a. Includes 50 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2003

Age and type of benefit	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<b>Retired workers</b>								
Total	21,247,240	857.60	18,986,490	871.70	1,621,080	755.60	600,490	695.10
62–64	2,587,310	858.60	2,242,920	874.10	228,450	797.30	115,910	680.00
62	708,390	847.60	613,470	862.70	59,700	796.90	35,220	670.80
63	906,650	860.60	786,430	875.60	81,090	799.70	39,120	685.40
64	972,270	864.80	843,020	881.00	87,660	795.40	41,570	682.70
65–69	5,518,840	871.90	4,841,580	888.40	467,500	783.20	208,920	690.20
65	1,242,370	911.40	1,084,660	929.50	104,850	825.20	52,820	711.10
66	1,169,680	899.80	1,022,150	917.40	100,370	811.10	47,140	708.80
67	1,096,470	864.30	962,440	880.20	91,500	781.70	42,410	680.10
68	1,037,070	842.30	912,900	857.90	89,080	745.70	34,870	682.80
69	973,250	828.10	859,430	843.40	81,700	737.40	31,680	649.30
70–74	4,465,820	837.00	3,990,390	850.80	346,240	737.30	122,270	676.30
70	906,340	832.80	800,890	847.80	75,710	735.90	29,100	673.60
71	922,980	848.20	817,770	862.70	77,590	751.30	26,880	692.30
72	900,490	836.50	807,140	850.40	67,270	737.10	24,750	664.10
73	897,790	834.00	809,340	846.60	64,320	733.10	22,620	675.40
74	838,220	832.80	755,250	845.80	61,350	725.90	18,920	674.60
75–79	3,843,770	848.20	3,489,350	860.70	265,280	730.90	75,590	704.00
75	833,440	846.40	753,720	859.10	59,390	736.50	17,250	696.30
76	818,700	851.40	740,680	864.60	58,020	733.40	17,150	698.10
77	758,340	842.90	689,770	855.00	51,680	726.50	14,270	700.50
78	737,610	857.60	670,490	869.90	50,440	735.40	14,210	726.70
79	695,680	842.30	634,690	854.30	45,750	720.60	12,710	701.00
80–84	2,691,120	841.70	2,463,820	853.20	171,010	713.20	45,830	717.90
80	637,940	838.10	583,290	849.70	40,420	712.20	12,080	709.80
81	590,760	840.20	539,360	851.20	38,390	722.30	10,440	719.20
82	562,130	838.60	516,110	849.90	34,710	705.20	9,240	717.50
83	485,690	840.40	445,620	851.70	30,480	711.50	7,710	714.50
84	414,600	855.20	379,440	867.40	27,010	713.80	6,360	735.50
85–89	1,446,090	918.20	1,330,540	930.20	88,330	765.10	21,590	815.20
85	386,100	893.40	356,080	904.40	22,620	751.30	5,710	776.20
86	329,260	920.10	303,450	931.50	19,400	767.80	5,050	834.00
87	284,590	947.50	260,920	960.80	18,780	790.60	3,850	836.30
88	241,890	929.90	223,390	941.80	13,840	770.20	3,740	827.50
89	204,250	907.30	186,700	920.90	13,690	743.90	3,240	815.10
90–94	562,540	873.30	511,350	887.30	41,170	718.50	8,590	784.90
95 or older	131,750	807.60	116,540	828.10	13,100	636.20	1,790	696.10
<b>Men</b>								
Subtotal	10,540,940	957.70	9,438,360	976.20	769,360	820.40	317,730	748.70
62–64	1,331,110	1,022.50	1,150,820	1,051.90	119,510	872.90	60,760	762.00
62	359,570	1,018.50	310,740	1,047.70	31,730	871.70	17,100	760.70
63	468,100	1,024.20	404,470	1,053.40	42,140	876.90	21,480	763.30
64	503,440	1,023.90	435,610	1,053.40	45,640	869.90	22,180	761.70
65–69	2,928,080	1,009.90	2,569,240	1,036.10	241,930	857.90	116,310	748.60
65	656,960	1,068.40	573,390	1,098.60	53,940	906.30	29,600	780.10
66	620,770	1,048.20	542,190	1,077.10	52,480	890.80	26,090	765.00
67	582,490	998.20	510,200	1,024.20	48,160	855.00	24,030	735.00
68	550,310	968.70	485,560	992.00	45,350	817.30	19,220	739.80
69	517,550	946.80	457,900	969.60	42,000	801.70	17,370	699.10
70–74	2,374,040	941.00	2,131,900	959.40	173,700	798.50	64,790	729.80
70	482,190	945.20	427,480	967.00	38,560	796.40	15,730	723.20
71	490,410	962.30	436,540	982.30	39,290	817.10	14,170	756.10
72	480,160	939.10	432,510	957.10	33,630	797.50	13,230	723.70
73	479,320	931.60	434,390	948.00	32,250	791.20	11,820	720.90
74	441,960	925.40	400,980	941.10	29,970	785.80	9,840	721.30

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2003—Continued**

Age and type of benefit	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Men (cont.)</i>								
75-79	1,928,910	929.00	1,761,960	943.70	123,180	783.10	38,550	743.00
75	433,240	939.20	394,330	954.70	28,940	792.90	8,910	743.80
76	417,460	941.40	380,160	957.70	27,210	789.10	8,800	727.10
77	380,040	920.20	347,940	934.60	23,840	770.30	7,320	736.30
78	362,900	934.60	332,010	948.40	22,930	787.80	6,950	776.20
79	335,270	904.50	307,520	917.30	20,260	771.00	6,570	735.60
80-84	1,232,390	863.00	1,135,730	873.80	70,050	736.50	22,780	729.80
80	304,800	883.80	280,490	895.30	17,240	754.00	6,240	736.20
81	278,400	872.60	255,550	884.60	16,710	745.90	5,150	721.20
82	256,250	857.70	236,870	868.30	14,170	724.30	4,470	734.50
83	215,800	836.90	199,310	847.00	11,910	712.90	3,880	712.50
84	177,140	851.40	163,510	860.60	10,020	736.00	3,040	746.20
85-89	550,190	940.90	510,300	950.10	28,440	818.40	9,590	829.20
85	159,430	906.50	148,280	915.20	8,020	793.10	2,590	768.60
86	129,330	943.50	120,390	952.10	6,290	813.90	2,230	849.10
87	106,390	982.80	98,490	993.10	5,890	850.30	1,670	867.50
88	86,140	962.70	80,160	972.30	4,110	826.00	1,560	850.80
89	68,900	924.00	62,980	933.20	4,130	821.60	1,540	839.20
90-94	168,500	878.20	154,070	887.30	10,070	761.80	4,080	822.20
95 or older	27,720	784.50	24,340	799.60	2,480	649.60	870	742.60
<i>Women</i>								
Subtotal	10,706,300	759.10	9,548,130	768.30	851,720	697.10	282,760	634.90
62-64	1,256,200	684.90	1,092,100	686.80	108,940	714.40	55,150	589.70
62	348,820	671.50	302,730	672.80	27,970	712.10	18,120	586.00
63	438,550	686.00	381,960	687.40	38,950	716.10	17,640	590.50
64	468,830	693.90	407,410	696.60	42,020	714.40	19,390	592.40
65-69	2,590,760	716.00	2,272,340	721.30	225,570	703.00	92,610	616.80
65	585,410	735.30	511,270	740.00	50,910	739.30	23,220	623.00
66	548,910	732.00	479,960	736.90	47,890	723.70	21,050	639.10
67	513,980	712.40	452,240	717.80	43,340	700.30	18,380	608.30
68	486,760	699.40	427,340	705.50	43,730	671.40	15,650	612.80
69	455,700	693.40	401,530	699.60	39,700	669.40	14,310	588.90
70-74	2,091,780	718.90	1,858,490	726.20	172,540	675.70	57,480	616.00
70	424,150	705.00	373,410	711.50	37,150	673.20	13,370	615.30
71	432,570	718.90	381,230	725.80	38,300	683.80	12,710	621.30
72	420,330	719.40	374,630	727.20	33,640	676.70	11,520	595.60
73	418,470	722.20	374,950	729.20	32,070	674.70	10,800	625.60
74	396,260	729.40	354,270	737.80	31,380	668.70	9,080	624.00
75-79	1,914,860	766.80	1,727,390	776.00	142,100	685.70	37,040	663.40
75	400,200	746.00	359,390	754.10	30,450	683.00	8,340	645.60
76	401,240	757.70	360,520	766.40	30,810	684.20	8,350	667.60
77	378,300	765.30	341,830	773.90	27,840	689.00	6,950	662.90
78	374,710	783.00	338,480	793.00	27,510	691.80	7,260	679.20
79	360,410	784.60	327,170	795.10	25,490	680.50	6,140	664.00
80-84	1,458,730	823.80	1,328,090	835.50	100,960	697.00	23,050	706.10
80	333,140	796.40	302,800	807.40	23,180	681.20	5,840	681.60
81	312,360	811.30	283,810	821.20	21,680	704.10	5,290	717.30
82	305,880	822.60	279,240	834.30	20,540	692.10	4,770	701.60
83	269,890	843.30	246,310	855.50	18,570	710.70	3,830	716.50
84	237,460	858.10	215,930	872.60	16,990	700.70	3,320	725.80
85-89	895,900	904.30	820,240	917.80	59,890	739.70	12,000	804.00
85	226,670	884.20	207,800	896.60	14,600	728.30	3,120	782.60
86	199,930	905.00	183,060	917.90	13,110	745.70	2,820	822.10
87	178,200	926.50	162,430	941.20	12,890	763.30	2,180	812.40
88	155,750	911.80	143,230	924.80	9,730	746.60	2,180	810.90
89	135,350	898.80	123,720	914.70	9,560	710.30	1,700	793.40

(Continued)

5.A OASDI Current-Pay Benefits: Summary

Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2003—Continued

Age and type of benefit	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Women (cont.)</i>								
90–94	394,040	871.20	357,280	887.30	31,100	704.40	4,510	751.30
95 or older	104,030	813.70	92,200	835.60	10,620	633.10	920	652.20
<i>Disabled workers</i>								
Total	41,810	1,054.30	33,320	1,093.60	5,790	954.20	2,700	784.10
62	4,320	1,118.10	3,280	1,159.80	680	1,040.80	360	884.40
63	13,140	1,084.70	10,560	1,126.90	1,690	964.00	890	813.00
64	19,290	1,036.00	15,430	1,072.00	2,650	942.90	1,210	781.90
65	5,060	990.90	4,050	1,036.00	770	894.90	240	537.20
<i>Men</i>								
Subtotal	26,850	1,204.50	21,770	1,251.40	3,290	1,088.50	1,790	846.70
62	2,890	1,257.60	2,210	1,318.60	410	1,160.90	270	905.20
63	8,510	1,232.90	6,950	1,285.40	950	1,082.30	610	870.00
64	12,290	1,189.50	9,990	1,230.50	1,520	1,092.50	780	853.00
65	3,160	1,137.50	2,620	1,184.30	410	1,015.70	130	578.10
<i>Women</i>								
Subtotal	14,960	784.90	11,550	796.30	2,500	777.40	910	660.80
62	1,430	836.30	1,070	831.90	270	858.60	90	822.10
63	4,630	812.10	3,610	821.70	740	812.00	280	688.70
64	7,000	766.70	5,440	780.90	1,130	741.70	430	652.90
65	1,900	747.00	1,430	764.20	360	757.40	110	488.90
<i>Spouses</i>								
Total	2,134,430	442.30	1,964,310	450.60	91,150	365.00	73,950	321.60
<i>Wives</i>								
Subtotal	2,123,240	443.40	1,956,560	451.40	89,610	367.00	72,060	324.20
<i>By age</i>								
62–64	289,530	419.40	258,320	431.40	14,880	342.30	16,110	299.40
62	74,260	409.60	66,470	419.80	3,920	346.30	3,850	298.70
63	100,420	417.50	89,400	430.00	4,940	342.50	6,000	294.10
64	114,850	427.40	102,450	440.20	6,020	339.60	6,260	304.90
65–69	600,210	454.30	541,240	465.40	30,440	377.70	27,600	325.50
65	129,550	454.90	115,590	467.10	6,680	389.20	7,170	321.00
66	121,330	459.50	108,830	472.00	6,450	383.70	5,920	315.00
67	119,130	457.20	107,590	468.60	5,670	372.50	5,710	331.40
68	117,420	453.10	106,330	463.60	6,000	365.10	4,870	336.60
69	112,780	446.20	102,900	454.80	5,640	376.10	3,930	327.30
70–74	533,410	447.00	494,910	454.40	21,980	370.20	15,160	325.80
70	106,970	446.60	98,210	456.00	4,640	353.40	3,910	325.00
71	109,760	447.60	101,580	455.30	4,850	364.20	3,020	331.20
72	108,760	449.10	101,570	455.70	4,040	385.70	2,870	313.70
73	108,250	446.90	100,700	452.90	4,550	385.00	2,740	332.20
74	99,670	444.60	92,850	451.70	3,900	364.10	2,620	327.60
75–79	408,070	440.30	383,990	445.20	14,340	368.80	8,320	345.50
75	96,130	445.30	89,930	450.90	3,690	372.40	2,110	341.70
76	91,430	446.00	86,450	450.70	3,050	377.10	1,650	340.60
77	79,890	438.20	74,880	444.20	2,950	355.30	1,820	336.10
78	74,010	437.80	69,720	442.10	2,480	368.60	1,550	365.20
79	66,610	430.30	63,010	434.00	2,170	370.00	1,190	347.50
80–84	217,030	439.50	206,380	443.40	5,910	358.80	3,860	354.40
85–89	63,990	456.40	61,290	460.20	1,580	363.90	920	369.60
90–94	10,300	420.50	9,810	423.80	400	350.70	90	372.20
95 or older	700	410.80	620	411.10	80	408.50	0	...

(Continued)

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2003—Continued**

Age and type of benefit	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
<i>Wives (cont.)</i>								
By type of benefit								
Wives of retired workers	2,077,490	446.90	1,917,690	454.90	85,720	371.10	69,140	325.60
Wives of disabled workers	45,750	281.80	38,870	281.80	3,890	275.40	2,920	291.50
<i>Husbands</i>								
Subtotal	11,190	239.10	7,750	240.80	1,540	250.50	1,890	223.10
<b>Nondisabled widow(er)s</b>								
Total	2,620,080	815.90	2,207,640	833.90	264,980	676.30	141,580	798.20
60–64	454,170	868.70	321,870	890.70	44,820	738.50	87,180	855.10
60	56,890	880.80	19,400	928.70	2,510	733.90	34,960	864.80
61	82,350	865.50	56,790	895.30	7,780	741.80	17,740	824.90
62	93,790	876.90	68,280	892.80	9,440	737.30	16,020	891.60
63	107,120	873.40	84,660	892.90	12,630	755.00	9,750	861.10
64	114,020	853.80	92,740	876.40	12,460	721.70	8,710	804.10
65–69	545,920	867.50	459,880	890.60	61,480	722.70	23,380	800.00
65	116,910	882.40	94,090	897.80	12,730	732.90	9,940	928.10
66	108,810	880.20	92,140	906.90	12,460	739.60	4,010	716.70
67	109,900	867.60	93,520	894.90	12,310	710.20	3,710	709.90
68	107,480	855.10	92,020	879.10	12,220	713.20	3,030	706.50
69	102,820	850.10	88,110	873.40	11,760	716.70	2,690	679.90
70–74	465,970	832.90	400,930	857.60	51,990	681.30	11,550	664.00
70	90,120	843.00	77,090	869.80	10,360	688.30	2,430	659.20
71	92,090	836.00	78,630	862.60	10,640	681.50	2,530	666.40
72	92,240	833.20	79,250	857.20	10,480	684.80	2,270	688.00
73	97,490	829.80	84,840	851.80	10,160	685.70	2,150	663.90
74	94,030	822.90	81,120	847.60	10,350	666.50	2,170	641.60
75–79	472,620	797.90	414,620	818.10	47,500	651.60	9,140	649.10
75	95,690	815.60	83,530	836.80	10,010	677.30	1,870	625.60
76	97,590	807.40	85,440	828.40	9,940	656.80	1,930	664.00
77	96,390	796.50	84,090	816.30	10,080	653.90	1,880	682.10
78	91,500	790.50	80,700	809.50	8,890	647.40	1,670	641.50
79	91,450	778.00	80,860	798.40	8,580	617.40	1,790	630.20
80–84	376,490	766.20	335,310	784.30	34,170	616.20	5,970	608.10
85–89	192,430	721.50	173,760	736.20	15,440	578.10	2,870	592.90
90–94	84,760	685.60	76,330	700.10	7,170	552.80	1,150	554.80
95 or older	27,720	681.30	24,940	695.70	2,410	556.70	340	531.20

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 39,180 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.

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

5.A OASDI Current-Pay Benefits: Summary

**Table 5.A4—Number and total monthly benefits, by trust fund and type of benefit, December 1940–2003, selected years**

Year	OASDI			Retired workers	Disabled workers	Wives and husbands	Children	Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 beneficiaries
	Total	OASI trust fund	DI trust fund								
<i>Number</i>											
1940	222,488	222,488	...	112,331	...	29,749	54,648	20,499	4,437	824	...
1945	1,288,107	1,288,107	...	518,234	...	159,168	390,134	120,581	93,781	6,209	...
1950	3,477,243	3,477,243	...	1,770,984	...	508,350	699,703	169,438	314,189	14,579	...
1955	7,960,616	7,960,616	...	4,473,971	...	1,191,963	1,276,240	291,916	701,360	25,166	...
1957	11,128,897	10,979,047	149,850	6,197,532	149,850	1,827,048	1,502,077	328,309	1,095,137	28,944	...
1960	14,844,589	14,157,138	687,451	8,061,469	455,371	2,345,983	2,000,451	401,358	1,543,843	36,114	...
1965	20,866,767	19,127,716	1,739,051	11,100,584	988,074	2,806,912	3,092,659	471,816	2,371,433	35,289	...
1966	22,767,252	20,796,930	1,970,322	11,658,443	1,097,190	2,860,026	3,392,970	487,755	2,602,015	34,540	634,313
1970	26,228,629	23,563,634	2,664,995	13,349,175	1,492,948	2,951,552	4,122,305	523,136	3,227,160	28,729	533,624
1975	32,084,511	27,732,311	4,352,200	16,588,001	2,488,774	3,320,310	4,972,008	581,845	3,888,705	21,444	223,424
1980	35,584,955	30,906,511	4,678,444	19,562,085	2,858,680	3,477,427	4,606,517	562,316	4,410,515	14,779	92,636
1985	37,058,317	33,151,003	3,907,314	22,431,930	2,656,638	3,374,599	3,319,490	371,659	4,862,805	9,541	31,655
1990	39,832,125	35,566,144	4,265,981	24,838,100	3,011,294	3,366,975	3,187,010	303,923	5,111,482	5,908	7,433
1991	40,592,173	36,079,133	4,513,040	25,288,719	3,194,938	3,370,454	3,268,252	300,661	5,158,383	5,467	5,299
1992	41,507,188	36,617,492	4,889,696	25,757,727	3,467,783	3,382,189	3,391,173	294,176	5,205,375	5,083	3,682
1993	42,245,719	36,992,153	5,253,566	26,104,305	3,725,966	3,367,206	3,527,483	289,350	5,224,279	4,673	2,457
1994	42,883,470	37,299,951	5,583,519	26,407,756	3,962,954	3,337,484	3,653,887	283,072	5,232,379	4,318	1,620
1995	43,387,259	37,529,603	5,857,656	26,672,806	4,185,263	3,289,551	3,734,097	275,020	5,225,519	3,976	1,027
1996	43,736,836	37,664,802	6,072,034	26,898,072	4,385,623	3,194,080	3,802,791	242,135	5,209,812	3,670	653
1997	43,971,086	37,818,047	6,153,039	27,274,572	4,508,134	3,129,129	3,771,774	230,222	5,053,442	3,419	394
1998	44,245,731	37,911,161	6,334,570	27,510,535	4,698,319	3,054,073	3,768,928	220,610	4,989,855	3,186	225
1999	44,595,624	38,071,894	6,523,730	27,774,677	4,879,455	2,987,307	3,794,795	212,401	4,943,915	2,931	143
2000	45,414,794	38,741,432	6,673,362	28,498,945	5,042,334	2,963,326	3,802,863	203,052	4,901,437	2,748	89
2001	45,877,506	38,964,263	6,913,243	28,836,774	5,274,183	2,898,861	3,839,381	197,375	4,828,327	2,564	41
2002	46,444,317	39,233,049	7,221,268	29,190,137	5,543,981	2,832,767	3,910,256	194,117	4,770,638	2,400	21
2003	47,038,486	39,443,034	7,595,452	29,531,611	5,873,673	2,772,577	3,960,909	190,252	4,707,215	2,238	21
<i>Total monthly benefits (thousands of dollars)</i>											
1940	4,070	4,070	...	2,539	...	361	668	402	90	11	...
1945	23,801	23,801	...	12,538	...	2,040	4,858	2,391	1,893	81	...
1950	126,857	126,857	...	77,678	...	11,995	19,366	5,801	11,481	535	...
1955	411,613	411,613	...	276,942	...	39,416	46,444	13,403	34,152	1,256	...
1957	605,455	594,552	10,904	400,250	10,904	62,802	57,952	16,102	55,944	1,501	...
1960	936,321	888,320	48,000	596,849	40,668	90,503	93,275	23,795	89,054	2,178	...
1965	1,516,802	1,395,817	120,986	931,532	96,599	120,796	159,428	30,882	174,883	2,683	...
1966	1,638,548	1,502,863	135,685	983,338	107,627	123,262	175,100	31,983	192,821	2,642	21,777
1970	2,628,326	2,385,926	242,400	1,576,551	196,010	175,323	279,845	45,258	328,245	2,965	24,128
1975	5,727,758	5,047,656	680,102	3,436,752	562,180	332,159	544,048	85,676	747,903	3,685	15,354
1980	10,682,791	9,422,206	1,260,585	6,678,216	1,059,792	569,528	864,242	138,426	1,358,836	4,080	9,672
1985	15,901,579	14,441,682	1,459,896	10,736,304	1,285,375	796,351	858,006	123,557	2,094,003	3,609	4,373
1990	21,686,763	19,716,655	1,970,108	14,966,531	1,768,313	1,004,852	991,628	124,340	2,827,012	2,849	1,238
1991	23,076,535	20,912,298	2,164,237	15,914,665	1,946,823	1,049,463	1,045,006	127,510	2,989,385	2,767	915
1992	24,442,156	22,033,164	2,408,992	16,810,432	2,171,080	1,089,504	1,100,812	128,748	3,138,250	2,676	655
1993	25,662,445	23,011,870	2,650,575	17,595,964	2,390,829	1,117,643	1,160,403	129,752	3,264,849	2,557	448
1994	26,936,223	24,032,186	2,904,037	18,415,099	2,620,982	1,144,466	1,226,468	131,463	3,394,982	2,459	303
1995	28,148,078	24,993,131	3,154,947	19,199,157	2,853,365	1,164,029	1,283,288	131,430	3,514,262	2,349	197
1996	29,426,079	26,017,474	3,408,605	20,038,023	3,087,223	1,177,458	1,356,685	124,678	3,639,632	2,252	129
1997	30,463,716	26,884,933	3,578,782	20,864,462	3,252,919	1,185,143	1,389,552	122,488	3,646,898	2,173	79
1998	31,298,873	27,519,891	3,778,982	21,449,654	3,444,259	1,179,882	1,417,362	120,247	3,685,349	2,074	46
1999	32,578,327	28,548,030	4,030,297	22,339,070	3,679,691	1,188,814	1,473,988	120,157	3,774,601	1,975	30
2000	34,848,920	30,517,277	4,331,642	24,066,918	3,965,304	1,233,598	1,547,808	120,812	3,912,527	1,934	19
2001	36,504,206	31,823,443	4,680,763	25,215,898	4,295,600	1,246,333	1,624,285	122,526	3,997,687	1,868	9
2002	37,854,453	32,823,008	5,031,445	26,125,090	4,625,445	1,242,317	1,692,471	124,267	4,043,051	1,806	5
2003	39,541,528	34,048,860	5,492,667	27,230,634	5,060,493	1,247,504	1,763,910	126,278	4,110,963	1,744	3

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.

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

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A5—Number and average age, by type of benefit, December 2003**

Type of benefit	Number <sup>a</sup> (thousands)	Average age
Total, OASDI	47,053	66
OASI	39,455	71
Retired workers	29,548	74
Spouses of retired workers	2,622	72
Children of retired workers	480	24
Under age 18	273	13
Disabled adult children	193	40
Students, aged 18–19	14	18
Children of deceased workers	1,907	22
Under age 18	1,340	12
Disabled adult children	501	47
Students, aged 18–19	66	18
Nondisabled widow(er)s	4,500	77
Widowed mothers and fathers	188	43
Disabled widow(er)s	208	59
Parents of deceased workers	2	82
DI	7,598	43
Disabled workers	5,867	51
Spouses of disabled workers	152	50
Children of disabled workers	1,579	12
Under age 18	1,468	12
Disabled adult children	63	27
Students, aged 18–19	48	18

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

a. 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.A6—Number and average monthly benefit, by age, sex, type of benefit, and race, December 2003**

Type of benefit	All races <sup>a</sup>	White	Black	Other <sup>b</sup>
<i>Number<sup>c</sup> (thousands)</i>				
Total, OASDI	47,053	39,644	4,837	2,429
<i>By age and sex</i>				
Adults	43,087	37,026	3,995	1,947
Men	18,580	15,972	1,676	883
Women	24,507	21,054	2,319	1,064
Children	3,966	2,619	842	482
Under age 18	3,081	1,946	681	435
Disabled adult children	757	588	133	34
Students, aged 18–19	128	85	28	14
Retired workers and their spouses and children	32,650	28,858	2,626	1,095
Retired workers	29,548	26,129	2,406	950
Spouses	2,622	2,379	124	112
Children	480	350	97	33
Disabled workers and their spouses and children	7,598	5,368	1,337	849
Disabled workers	5,867	4,220	992	621
Spouses	152	114	18	19
Children	1,579	1,034	327	209
Survivors of deceased workers	6,805	5,418	873	486
Nondisabled widow(er)s	4,500	3,910	387	191
Disabled widow(er)s	208	143	39	25
Widowed mothers and fathers	188	129	29	29
Children	1,907	1,234	418	240
Parents	2	1	0	1
<i>Average monthly benefit (dollars)</i>				
Retired workers	922.10	939.40	802.60	752.10
Men	1,038.90	1,061.70	878.10	809.40
Women	797.50	807.70	734.30	679.10
Disabled workers	861.70	890.40	800.20	767.60
Men	965.90	1,007.30	859.40	844.80
Women	734.40	742.60	735.50	679.90
Widowed mothers and fathers	659.70	706.50	565.90	548.60
Nondisabled widow(er)s	888.30	910.20	709.70	800.90
Surviving children	602.70	650.50	505.20	527.80

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 142,690 persons of unknown race. In years prior to 1993, persons of unknown race were included with White.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. 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.A OASDI Current-Pay Benefits: Summary

Table 5.A7—Number and average monthly benefit for women, by type of benefit, basis of entitlement, and race, December 2003

Type of benefit and basis of entitlement	All races <sup>a</sup>		White		Black		Other <sup>b</sup>	
	Number (thousands)	Average monthly benefit (dollars)	Number (thousands)	Average monthly benefit (dollars)	Number (thousands)	Average monthly benefit (dollars)	Number (thousands)	Average monthly benefit (dollars)
<b>All women</b>								
Total <sup>c</sup>	24,505	766.30	21,053	778.90	2,318	702.80	1,064	653.60
Workers	16,935	787.60	14,442	799.30	1,736	734.60	709	679.40
Retired	14,294	797.50	12,578	807.70	1,263	734.30	418	679.10
Full benefit	3,587	912.00	3,029	932.00	411	811.40	135	771.60
Reduced benefit	10,706	759.10	9,548	768.30	852	697.10	283	634.90
Disabled	2,642	734.40	1,864	742.60	473	735.50	291	679.80
Wives of retired and disabled workers	2,734	453.10	2,468	465.40	137	362.60	121	309.60
Entitlement based on care of children	147	251.00	108	269.80	19	219.80	19	179.40
Husband retired	52	378.40	41	398.50	6	339.10	5	260.40
Husband disabled	95	182.10	67	192.10	13	163.90	15	152.90
Entitlement based on age	2,587	464.60	2,361	474.30	118	385.70	102	334.30
Husband retired	2,535	468.10	2,317	477.70	114	389.70	98	335.60
Full benefit	456	565.30	397	588.60	28	448.10	29	360.00
Reduced benefit	2,080	446.80	1,920	454.80	86	371.00	69	325.50
Husband disabled	52	292.50	44	292.80	5	288.90	3	294.90
Widows	4,836	868.40	4,142	894.80	445	683.80	234	752.90
Entitlement based on care of children	177	665.40	121	714.10	27	565.60	27	549.80
Nondisabled, aged 60 or older	4,458	890.10	3,882	911.60	381	710.10	184	805.60
Disabled, aged 50–64	201	567.40	140	583.30	38	502.20	24	578.00
<b>Women aged 65 or older</b>								
Total <sup>c</sup>	19,378	785.50	17,174	797.10	1,599	707.60	551	650.00
Entitled as worker	13,057	808.20	11,500	819.10	1,157	736.10	364	692.40
Worker only	7,329	777.70	6,216	792.20	820	706.20	275	669.70
Dually entitled	5,728	847.10	5,283	850.80	337	808.70	90	762.10
Wife's benefit	2,285	551.30	2,161	553.90	79	496.20	40	519.10
Widow's benefit	3,443	1,043.40	3,123	1,056.20	258	904.70	50	955.20
Entitled as wife or widow only	6,322	738.60	5,674	752.40	442	633.00	187	567.50
Wife's benefit	2,295	470.40	2,100	479.70	103	392.20	85	340.90
Widow's benefit	4,027	891.50	3,574	912.70	339	706.30	102	757.40

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 70,000 persons of unknown race. In years prior to 1993, persons of unknown race were included with White.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. Excludes parents, special age-72 beneficiaries, and disabled adult children receiving benefits because of a childhood disability.

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

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A8—Number, average primary insurance amount, and average monthly benefit for persons with benefits based on special minimum primary insurance amount, by type of benefit and sex, December 2003**

Type of benefit and sex	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)
All beneficiaries	120,384	549.30	647.44
<b>Retirement benefits</b>			
Retired workers	108,226	546.36	674.99
Men	23,682	526.18	466.45
Women	84,544	552.02	733.40
Wives and husbands of retired workers	3,400	529.44	215.19
Children of retired workers	413	542.61	219.73
<b>Disability benefits</b>			
Disabled workers	11	534.16	532.11
Children of disabled workers	2	638.70	319.00
<b>Survivor benefits</b>			
Nondisabled widow(er)s	6,899	595.31	501.53
Disabled widow(er)s	190	594.11	375.03
Widowed mothers and fathers	40	582.73	388.65
Children of deceased workers	1,202	600.21	427.95

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

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

5.A OASDI Current-Pay Benefits: Summary

**Table 5.A10—Number and average monthly benefit for beneficiaries aged 60 or older, by sex, type of benefit, and age, December 2003**

Type of benefit	Total, 60 or older <sup>a</sup>	60–61	62–64	65–69	70–74	75–79	80–84	85–89	90–94	95 or older <sup>b</sup>
<b>Number (thousands)</b>										
<i>All beneficiaries</i>										
Total <sup>c</sup>	38,298	776	4,069	9,165	7,974	6,962	5,082	2,799	1,145	327
Retired workers	29,548	...	2,587	7,730	6,584	5,550	3,921	2,127	827	220
Widow(er)s, parents, and mothers and fathers	4,615	187	377	655	699	868	855	571	297	105
Wives and husbands	2,638	6	301	708	672	531	299	98	20	2
Disabled workers	1,391	565	782	44	...	...	...	...	...	...
Disabled adult children	107	19	22	27	18	13	6	2	1	d
<i>Men</i>										
Subtotal	16,167	332	1,801	4,311	3,611	2,918	1,930	907	296	61
Retired workers	15,254	...	1,331	4,255	3,588	2,901	1,921	903	294	61
Widowers, parents, and fathers	45	10	13	8	4	4	3	2	1	d
Husbands	38	d	2	9	11	9	5	2	1	d
Disabled workers	780	312	443	25	...	...	...	...	...	...
Disabled adult children	51	9	11	14	8	5	2	1	d	d
<i>Women</i>										
Subtotal	22,131	444	2,268	4,854	4,363	4,044	3,151	1,892	849	266
Retired workers	14,294	...	1,256	3,475	2,996	2,649	2,000	1,224	534	159
Widows, parents, and mothers	4,569	177	364	648	695	864	853	569	296	104
Wives	2,600	6	299	699	661	523	295	97	19	2
Disabled workers	611	253	339	19	...	...	...	...	...	...
Disabled adult children	57	9	11	14	10	7	4	2	d	d
<b>Average monthly benefit (dollars)</b>										
<i>All beneficiaries</i>										
Total <sup>c</sup>	885.40	903.40	838.50	890.40	871.60	880.10	881.90	972.60	935.60	862.70
Retired workers	922.10	...	858.60	930.20	912.30	920.80	910.50	1,009.40	969.80	890.90
Widow(er)s, parents, and mothers and fathers	880.50	794.10	818.90	892.80	887.40	881.00	897.60	918.10	870.60	811.50
Wives and husbands	461.40	414.60	417.30	464.30	465.50	463.20	470.60	504.70	501.20	468.40
Disabled workers	950.90	954.40	950.30	919.10	...	...	...	...	...	...
Disabled adult children	557.00	602.10	598.30	561.90	536.80	497.30	485.70	452.90	422.70	d
<i>Men</i>										
Subtotal	1,038.50	1,093.80	1,041.40	1,069.20	1,029.00	1,023.40	970.80	1,095.50	1,059.90	967.60
Retired workers	1,038.90	...	1,022.50	1,073.00	1,032.90	1,027.10	973.60	1,098.80	1,065.10	972.30
Widowers, parents, and fathers	681.80	628.40	751.30	776.90	666.70	633.90	556.20	539.20	506.70	d
Husbands	259.50	d	210.70	262.40	268.20	253.80	256.30	258.60	302.50	d
Disabled workers	1,121.10	1,124.00	1,121.00	1,086.40	...	...	...	...	...	...
Disabled adult children	562.80	605.00	602.10	563.10	539.90	489.20	477.30	479.60	d	d
<i>Women</i>										
Subtotal	773.50	761.30	677.50	731.60	741.30	776.30	827.40	913.70	892.30	838.40
Retired workers	797.50	...	684.90	755.40	767.90	804.40	849.90	943.60	917.30	859.90
Widows, parents, and mothers	882.40	803.90	821.40	894.20	888.70	882.00	898.60	919.30	872.20	812.50
Wives	464.30	415.80	418.60	466.90	468.70	466.60	473.90	509.40	510.90	486.30
Disabled workers	733.60	745.20	726.70	701.90	...	...	...	...	...	...
Disabled adult children	551.80	599.10	594.30	560.70	534.30	503.10	490.10	439.90	d	d

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

NOTE: ... = not applicable.

- a. The sum of the individual categories may not equal total because of independent rounding.
- b. Includes 40,470 persons aged 100 or older—5,570 men and 34,900 women.
- c. Includes special age-72 beneficiaries.
- d. Fewer than 500 beneficiaries.

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

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A14—Number and percentage distribution of women aged 62 or older, by basis of entitlement, type of benefit, and dual entitlement status, December 1960–2003, selected years**

Entitlement	1960	1970	1975	1980	1985	1990	1995	2000	2003
<b>Number (thousands)</b>									
All women 62 or older <sup>a</sup>	6,619	11,374	14,010	16,350	18,412	19,954	20,888	21,381	21,627
Entitled as worker <sup>b</sup>	2,866	5,753	7,586	9,304	10,805	12,037	12,974	14,013	14,643
Worker only	2,563	4,786	5,926	6,710	7,096	7,359	7,554	8,117	8,579
Dually entitled <sup>c</sup>	303	967	1,660	2,594	3,709	4,678	5,420	5,896	6,063
Wife's benefit	159	388	617	1,016	1,594	2,077	2,398	2,568	2,603
Widow's benefit	141	574	1,039	1,575	2,112	2,600	3,022	3,327	3,460
Entitled as wife or widow only <sup>c</sup>	3,753	5,621	6,424	7,046	7,607	7,917	7,914	7,368	6,985
Wife's benefit	2,174	2,546	2,745	2,884	3,018	3,059	2,985	2,768	2,593
Widow's benefit <sup>d</sup>	1,546	3,048	3,659	4,148	4,580	4,853	4,926	4,598	4,389
<b>Percentage distribution</b>									
All women 62 or older <sup>a</sup>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Entitled as worker <sup>b</sup>	43.3	50.6	54.1	56.9	58.7	60.3	62.1	65.5	67.7
Worker only	38.7	42.1	42.3	41.0	38.5	36.9	36.2	38.0	39.7
Dually entitled <sup>c</sup>	4.6	8.5	11.8	15.9	20.1	23.4	25.9	27.6	28.0
Wife's benefit	2.4	3.4	4.4	6.2	8.7	10.4	11.5	12.0	12.0
Widow's benefit	2.1	5.0	7.4	9.6	11.5	13.0	14.4	15.6	16.0
Entitled as wife or widow only <sup>c</sup>	56.7	49.4	45.9	43.1	41.3	39.7	37.9	34.5	32.3
Wife's benefit	32.8	22.4	19.6	17.6	16.4	15.3	14.3	12.9	12.0
Widow's benefit <sup>d</sup>	23.4	26.8	26.1	25.4	24.9	24.3	23.6	21.5	20.3

SOURCE: Social Security Administration, Master Beneficiary Record. Dual entitlement data for 1995, 2000, and 2003 are based on a 10 percent sample. All other years are 100 percent data.

- a. Excludes special age-72 beneficiaries and disabled adult children.
- b. Includes disabled workers.
- c. Includes parents. Excludes dually entitled disabled workers.
- d. Includes disabled widows and mothers.

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

**Table 5.A15—Number and average monthly benefit for women aged 65 or older, by basis of entitlement, type of benefit, and dual entitlement status, December 2003**

Entitlement	Total	65–69	70–74	75–79	80–84	85–89	90 or older
<b>Number</b>							
All women 65 or older <sup>a</sup>	19,378,420	4,839,410	4,352,480	4,036,440	3,147,010	1,889,640	1,113,440
Entitled as worker	13,056,600	3,493,960	2,996,040	2,649,480	1,999,780	1,224,270	693,070
Worker only	7,328,670	2,379,630	1,783,450	1,370,250	880,760	572,500	342,080
Dually entitled	5,727,930	1,114,330	1,212,590	1,279,230	1,119,020	651,770	350,990
Wife's benefit	2,284,920	804,660	663,300	479,470	256,250	68,840	12,400
Widow's benefit	3,443,010	309,670	549,290	799,760	862,770	582,930	338,590
Entitled as wife or widow only	6,321,820	1,345,450	1,356,440	1,386,960	1,147,230	665,370	420,370
Wife's benefit	2,295,170	698,580	661,410	522,830	294,840	96,650	20,860
Widow's benefit	4,026,650	646,870	695,030	864,130	852,390	568,720	399,510
<b>Average monthly benefit (dollars)</b>							
All women 65 or older <sup>a</sup>	785.50	732.10	741.80	777.30	827.90	914.10	879.80
Entitled as worker	808.20	755.10	767.90	804.40	849.90	943.60	904.10
Worker only	777.70	777.40	760.60	759.30	751.80	871.90	851.80
Dually entitled	847.10	707.30	778.80	852.80	927.00	1,006.50	955.20
Wife's benefit	551.30	568.30	548.20	534.00	530.50	573.20	582.70
Widow's benefit	1,043.40	1,068.50	1,057.30	1,044.00	1,044.80	1,057.70	968.80
Entitled as wife or widow only	738.60	672.40	683.90	725.40	789.50	859.70	839.60
Wife's benefit	470.40	466.90	468.70	466.60	473.90	509.40	508.60
Widow's benefit	891.50	894.40	888.70	882.00	898.70	919.30	856.90

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

- a. Excludes parents, special age-72 beneficiaries, and disabled adult children.

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

5.A OASDI Current-Pay Benefits: Summary

**Table 5.A16—Number and average monthly benefit for adult beneficiaries, by sex, type of benefit, and age, December 2003**

Type of benefit	Number (thousands)				Average monthly benefit (dollars)			
	All ages	Under 62	62–64	65 or older	All ages	Under 62	62–64	65 or older
<b>All adult beneficiaries</b>								
Total <sup>a</sup>	47,053	9,531	4,069	33,453	840.64	666.01	838.50	890.65
Retired workers	29,548	...	2,587	26,960	922.10	...	858.62	928.19
Disabled workers	5,867	5,042	782	44	861.66	847.42	950.27	919.10
Wives and husbands of retired workers	2,622	45	270	2,308	463.59	371.57	433.62	468.88
Wives and husbands of disabled workers	152	97	31	24	219.86	180.88	277.40	302.84
Nondisabled widow(er)s	4,500	139	313	4,048	888.33	871.75	870.54	890.27
Disabled widow(er)s	208	148	59	...	562.28	565.14	555.12	...
Mothers and fathers	188	183	5	<sup>b</sup>	659.73	658.48	705.00	671.27
Disabled adult children	757	668	22	67	567.10	569.71	598.29	531.07
<b>Men</b>								
Subtotal	20,689	4,853	1,801	14,035	964.45	726.48	1,041.36	1,036.87
Retired workers	15,254	...	1,331	13,923	1,038.88	...	1,022.54	1,040.44
Disabled workers	3,226	2,758	443	25	965.91	939.90	1,121.03	1,086.41
Husbands of retired workers	35	<sup>b</sup>	1	34	263.49	260.33	232.72	264.65
Husbands of disabled workers	4	2	1	2	176.91	141.79	158.46	216.19
Nondisabled widowers	42	9	12	21	701.09	669.87	788.76	664.01
Disabled widowers	6	5	1	...	397.93	401.78	381.24	...
Fathers	12	12	<sup>b</sup>	<sup>b</sup>	575.49	574.51	655.41	467.80
Disabled adult children	414	373	11	30	566.85	568.34	602.12	535.47
<b>Women</b>								
Subtotal	26,363	4,677	2,268	19,418	743.49	603.30	677.47	784.97
Retired workers	14,294	...	1,256	13,037	797.47	...	684.91	808.31
Disabled workers	2,642	2,284	339	19	734.35	735.76	726.72	701.87
Wives of retired workers	2,587	45	268	2,273	466.33	371.72	434.58	471.94
Wives of disabled workers	147	95	31	22	221.10	181.64	279.48	310.39
Nondisabled widows	4,458	131	301	4,027	890.08	885.21	873.80	891.45
Disabled widows	201	143	58	...	567.37	570.91	558.63	...
Mothers	177	171	5	<sup>b</sup>	665.35	664.17	706.80	676.92
Disabled adult children	343	296	11	37	567.41	571.43	594.28	527.47

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

NOTE: ... = not applicable.

a. Includes parents and special age-72 beneficiaries. Excludes 128,020 student beneficiaries aged 18–19.

b. Fewer than 500 beneficiaries.

CONTACT: Rona Blumenthal (410) 965-0163 or Angela Y. Harper (410) 966-9541.

## 5.A OASDI Current-Pay Benefits: Summary

**Table 5.A17—Number and average monthly benefit for disabled beneficiaries, by type of benefit, December 1957–2003**

Year	Number				Average monthly benefit (dollars)		
	All disabled beneficiaries	Workers	Disabled adult children	Widow(er)s	Workers	Disabled adult children	Widow(er)s
1957	178,719	149,850	28,869	...	72.76	38.62	...
1958	284,744	237,719	47,025	...	82.10	39.62	...
1959	416,896	334,443	82,453	...	89.00	42.96	...
1960	559,425	455,371	104,054	...	89.31	44.15	...
1961	742,296	618,075	124,221	...	89.59	45.28	...
1962	888,131	740,867	147,264	...	89.99	45.67	...
1963	993,656	827,014	166,642	...	90.59	46.45	...
1964	1,077,695	894,173	183,522	...	91.12	47.35	...
1965	1,186,464	988,074	198,390	...	97.76	51.77	...
1966	1,310,911	1,097,190	213,721	...	98.09	52.42	...
1967	1,422,778	1,193,120	229,658	...	98.43	53.41	...
1968	1,560,517	1,295,300	243,654	21,563	111.86	61.83	72.25
1969	1,690,982	1,394,291	257,222	39,469	112.74	62.79	71.02
1970	1,812,786	1,492,948	270,557	49,281	131.26	73.21	82.00
1971	1,990,098	1,647,684	285,671	56,743	146.52	81.37	90.11
1972	2,202,090	1,832,916	305,007	64,167	179.32	98.81	109.54
1973	2,415,383	2,016,626	319,988	78,769	183.00	100.14	111.14
1974	2,670,092	2,236,882	341,082	92,128	205.70	112.45	125.87
1975	2,960,620	2,488,774	362,335	109,511	225.90	122.80	137.70
1976	3,171,198	2,670,208	381,563	119,427	245.17	132.32	147.01
1977	3,368,954	2,837,432	404,246	127,276	265.30	142.12	156.11
1978	3,429,421	2,879,774	419,896	129,751	288.30	153.66	165.46
1979	3,435,761	2,870,590	435,338	129,833	322.00	171.55	180.52
1980	3,436,429	2,858,680	450,169	127,580	370.70	198.95	205.02
1981	3,361,130	2,776,519	463,021	121,590	413.20	224.51	226.58
1982	3,192,379	2,603,599	472,408	116,372	440.60	245.07	242.11
1983	3,168,992	2,569,029	488,372	111,591	456.20	257.78	250.33
1984	3,212,040	2,596,516	506,373	109,151	470.70	270.28	306.24
1985	3,289,485	2,656,638	525,842	107,005	483.80	281.92	315.26
1986	3,380,480	2,728,463	545,043	106,974	487.90	288.79	319.74
1987	3,453,414	2,785,859	561,273	106,282	508.20	304.32	333.89
1988	3,507,707	2,830,284	574,300	103,123	529.50	320.21	348.05
1989	3,583,451	2,895,364	586,457	101,630	556.00	339.47	366.72
1990	3,712,763	3,011,294	600,480	100,989	587.20	361.71	388.93
1991	3,925,472	3,194,938	616,045	114,489	609.40	378.86	406.96
1992	4,236,080	3,467,783	636,973	131,324	626.10	393.61	422.65
1993	4,529,466	3,725,966	656,485	147,015	641.70	407.20	434.20
1994	4,796,313	3,962,954	672,683	160,676	661.40	422.40	446.30
1995	5,044,388	4,185,263	686,101	173,024	681.80	437.30	458.30
1996	5,264,321	4,385,623	696,787	181,911	703.90	454.30	471.00
1997	5,400,781	4,508,134	704,709	187,938	721.60	468.60	480.40
1998	5,605,272	4,698,319	712,772	194,181	733.10	479.40	487.30
1999	5,798,776	4,879,455	720,526	198,795	754.10	495.60	499.90
2000	5,972,450	5,042,334	728,689	201,427	786.40	518.30	519.70
2001	6,214,972	5,274,183	736,546	204,243	814.50	537.60	536.70
2002	6,495,868	5,543,981	744,529	207,358	834.30	550.40	548.10
2003	6,835,846	5,873,673	752,814	209,359	861.60	567.00	563.80

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

NOTE: ... = not applicable.

CONTACT: Rona Blumenthal (410) 965-0163 or Angela Y. Harper (410) 966-9541.

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 2003**

Age	All retired workers			Men			Women		
	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)
Total	3,776,140	1,135.30	1,232.70	2,301,430	1,264.20	1,348.00	1,474,710	934.20	1,052.70
66-69	300,800	1,101.90	1,147.10	188,610	1,220.90	1,257.30	112,190	901.80	961.90
66	18,330	1,018.40	1,049.80	9,900	1,145.10	1,170.40	8,430	869.50	908.30
67	28,230	933.20	979.20	16,190	1,015.10	1,050.10	12,040	823.00	883.90
68	35,800	899.10	961.00	19,690	976.50	1,024.30	16,110	804.40	883.60
69	218,440	1,164.00	1,207.50	142,830	1,283.20	1,319.00	75,610	938.70	997.00
70-74	1,099,790	1,122.30	1,229.40	675,150	1,263.30	1,366.50	424,640	898.10	1,011.20
70	225,670	1,136.70	1,219.80	140,480	1,273.10	1,346.90	85,190	911.60	1,010.40
71	222,910	1,147.10	1,246.40	136,600	1,290.00	1,385.20	86,310	920.80	1,026.70
72	220,930	1,117.80	1,232.80	135,230	1,260.40	1,374.10	85,700	892.90	1,009.80
73	221,170	1,108.30	1,225.00	135,640	1,250.90	1,366.30	85,530	882.20	1,000.80
74	209,110	1,099.90	1,222.50	127,200	1,240.00	1,360.50	81,910	882.40	1,008.20
75-79	969,820	1,126.90	1,234.80	600,860	1,261.20	1,357.20	368,960	908.10	1,035.50
75	206,580	1,124.70	1,237.30	126,730	1,267.70	1,373.60	79,850	897.90	1,021.10
76	200,830	1,136.20	1,250.90	123,950	1,275.60	1,381.70	76,880	911.60	1,040.10
77	198,660	1,121.00	1,223.00	123,620	1,251.50	1,340.00	75,040	906.00	1,030.30
78	176,470	1,143.70	1,255.00	109,340	1,276.60	1,376.30	67,130	927.30	1,057.30
79	187,280	1,109.60	1,208.20	117,220	1,235.10	1,313.90	70,060	899.70	1,031.30
80-84	751,100	1,074.80	1,184.30	468,560	1,187.90	1,271.40	282,540	887.30	1,040.00
80	174,550	1,088.70	1,193.10	109,820	1,205.90	1,287.40	64,730	889.90	1,033.10
81	160,930	1,077.10	1,186.60	100,950	1,191.60	1,276.70	59,980	884.40	1,034.90
82	155,590	1,067.30	1,176.20	96,440	1,181.50	1,264.30	59,150	881.20	1,032.70
83	142,490	1,055.10	1,167.70	88,890	1,163.50	1,246.30	53,600	875.50	1,037.30
84	117,540	1,084.80	1,199.10	72,460	1,193.70	1,279.80	45,080	909.70	1,069.40
85-89	416,210	1,286.40	1,370.50	246,170	1,416.80	1,477.60	170,040	1,097.60	1,215.30
85	105,970	1,148.20	1,265.00	62,890	1,269.80	1,359.50	43,080	970.80	1,127.00
86	93,760	1,186.00	1,301.30	56,690	1,313.80	1,403.10	37,070	990.40	1,145.50
87	79,760	1,429.30	1,483.40	47,330	1,569.80	1,603.80	32,430	1,224.40	1,307.60
88	72,050	1,398.70	1,452.30	42,320	1,541.20	1,575.40	29,730	1,195.90	1,277.00
89	64,670	1,356.80	1,413.30	36,940	1,486.50	1,519.60	27,730	1,184.20	1,271.70
90 or older	238,420	1,198.90	1,259.40	122,080	1,336.20	1,373.50	116,340	1,054.80	1,139.60

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.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 2003**

Age	All retired workers			Men			Women		
	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)
Total	4,524,090	910.40	965.60	2,411,520	1,097.90	1,098.60	2,112,570	696.20	813.80
65-69	1,910,570	1,038.20	1,064.40	1,138,760	1,204.90	1,204.50	771,810	792.30	857.60
65	342,200	1,102.80	1,123.00	205,610	1,275.00	1,274.50	136,590	843.60	895.00
66	439,900	1,082.90	1,104.70	267,320	1,248.90	1,248.40	172,580	825.80	882.20
67	429,630	1,044.60	1,070.10	259,940	1,204.60	1,203.90	169,690	799.60	865.30
68	439,100	1,029.30	1,055.70	265,560	1,187.50	1,187.40	173,540	787.20	854.00
69	259,740	881.80	923.90	140,330	1,051.50	1,051.70	119,410	682.30	773.70
70-74	1,018,390	846.50	900.50	538,770	1,019.30	1,019.60	479,620	652.40	766.70
70	229,460	866.70	911.50	124,530	1,034.70	1,035.00	104,930	667.40	765.00
71	220,270	860.50	910.50	116,510	1,032.20	1,032.30	103,760	667.70	773.70
72	200,710	847.50	901.70	106,450	1,021.90	1,022.00	94,260	650.60	765.80
73	192,080	830.10	889.40	100,470	1,003.20	1,003.80	91,610	640.20	763.80
74	175,870	819.10	884.40	90,810	996.20	996.90	85,060	630.00	764.30
75-79	736,770	808.90	886.30	371,120	1,000.90	1,002.30	365,650	614.00	768.60
75	169,720	820.00	888.10	86,030	1,007.60	1,008.80	83,690	627.10	764.10
76	156,520	818.70	890.20	80,370	1,005.50	1,006.80	76,150	621.70	767.10
77	144,850	805.90	884.80	74,720	997.80	999.20	70,130	601.40	762.80
78	138,400	812.60	891.80	69,030	1,010.60	1,011.90	69,370	615.50	772.40
79	127,280	781.50	874.90	60,970	978.20	980.20	66,310	600.50	778.00
80-84	478,550	766.00	867.50	220,050	956.60	959.30	258,500	603.90	789.30
80	115,050	768.70	863.50	54,480	961.70	963.70	60,570	595.20	773.40
81	103,710	763.90	864.40	48,110	956.30	958.60	55,600	597.40	783.00
82	98,700	771.50	873.70	46,010	959.50	962.60	52,690	607.30	796.10
83	87,350	755.20	862.50	39,680	939.10	943.50	47,670	602.20	795.10
84	73,740	770.50	875.50	31,770	965.80	968.00	41,970	622.70	805.40
85-89	264,990	836.80	940.30	106,660	1,034.80	1,038.40	158,330	703.40	874.20
85	68,970	801.90	907.80	29,550	988.40	992.10	39,420	662.00	844.60
86	60,060	823.60	928.50	24,830	1,026.60	1,030.90	35,230	680.50	856.40
87	51,590	885.50	979.90	20,980	1,092.60	1,094.50	30,610	743.50	901.40
88	45,460	859.20	962.70	17,110	1,062.40	1,067.10	28,350	736.60	899.70
89	38,910	828.50	937.40	14,190	1,026.90	1,030.50	24,720	714.60	884.00
90 or older	114,820	771.80	876.10	36,160	944.80	953.40	78,660	692.40	840.60

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 2003

Age	All retired workers			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	4,385,500	1,181.20	1,202.30	2,596,300	1,296.90	1,320.00	1,789,200	1,013.50	1,031.60
66-69	302,800	1,135.70	1,142.10	191,200	1,245.90	1,252.30	111,600	946.90	953.20
66	18,800	1,013.50	1,017.00	10,400	1,125.60	1,129.50	8,400	874.80	877.70
67	29,000	1,005.10	1,012.00	17,300	1,085.70	1,092.40	11,700	885.80	893.20
68	35,600	934.10	941.80	18,200	997.60	1,004.80	17,400	867.70	876.00
69	219,400	1,196.20	1,202.50	145,300	1,304.70	1,311.10	74,100	983.30	989.40
70-74	1,274,500	1,185.80	1,204.30	771,700	1,316.90	1,336.90	502,800	984.70	1,000.70
70	259,200	1,187.90	1,200.70	158,000	1,315.90	1,328.90	101,200	987.90	1,000.40
71	248,400	1,213.20	1,230.30	151,000	1,343.10	1,361.20	97,400	1,011.90	1,027.50
72	255,300	1,184.00	1,203.80	152,600	1,321.30	1,342.90	102,700	980.00	997.00
73	267,200	1,172.60	1,193.60	163,600	1,302.50	1,325.90	103,600	967.40	984.50
74	244,400	1,172.20	1,193.90	146,500	1,302.30	1,326.50	97,900	977.50	995.40
75-79	1,137,700	1,171.90	1,193.80	679,500	1,299.10	1,323.50	458,200	983.20	1,001.60
75	241,100	1,171.00	1,192.80	142,100	1,319.90	1,344.60	99,000	957.40	975.00
76	238,200	1,199.40	1,221.40	145,600	1,334.30	1,358.80	92,600	987.30	1,005.40
77	229,000	1,161.00	1,181.50	137,400	1,266.20	1,288.10	91,600	1,003.20	1,021.60
78	209,600	1,178.20	1,201.10	121,800	1,308.40	1,334.30	87,800	997.70	1,016.40
79	219,800	1,148.40	1,171.00	132,600	1,263.80	1,288.80	87,200	972.90	991.70
80-84	879,600	1,126.00	1,149.40	530,000	1,209.60	1,235.20	349,600	999.10	1,019.30
80	197,400	1,134.50	1,157.20	119,600	1,229.50	1,254.10	77,800	988.60	1,008.30
81	188,900	1,133.50	1,158.10	115,200	1,213.90	1,240.50	73,700	1,007.70	1,029.20
82	186,000	1,104.00	1,126.90	110,000	1,192.80	1,217.90	76,000	975.50	995.30
83	165,600	1,104.60	1,127.30	98,400	1,175.90	1,200.60	67,200	1,000.30	1,019.90
84	141,700	1,157.70	1,182.20	86,800	1,236.10	1,263.30	54,900	1,033.80	1,054.00
85-89	502,800	1,307.60	1,334.80	281,300	1,432.80	1,463.70	221,500	1,148.60	1,171.00
85	128,600	1,202.50	1,227.70	72,400	1,304.30	1,332.30	56,200	1,071.40	1,092.90
86	110,000	1,231.60	1,255.90	61,700	1,352.70	1,379.60	48,300	1,077.00	1,097.80
87	95,300	1,424.20	1,454.30	52,800	1,571.60	1,606.40	42,500	1,241.10	1,265.40
88	87,900	1,374.10	1,401.30	48,000	1,511.70	1,542.70	39,900	1,208.50	1,231.20
89	81,000	1,368.30	1,399.00	46,400	1,500.40	1,536.70	34,600	1,191.20	1,214.40
90 or older	288,100	1,194.00	1,221.10	142,600	1,302.20	1,334.20	145,500	1,087.90	1,110.30

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

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

## 5.B OASDI Current-Pay Benefits: Retired Workers

**Table 5.B4—Number, percentage, and average monthly benefit, by year of entitlement as retired worker and sex, December 2003**

Year of entitlement	All retired workers				Men				Women			
	Number	Percent- age distribu- tion	Cumula- tive percent- age <sup>a</sup>	Average monthly benefit (dollars)	Number	Percent- age distribu- tion	Cumula- tive percent- age <sup>a</sup>	Average monthly benefit (dollars)	Number	Percent- age distribu- tion	Cumula- tive percent- age <sup>a</sup>	Average monthly benefit (dollars)
Total	29,547,530	100.0	...	922.10	15,253,930	100.0	...	1,038.90	14,293,600	100.0	...	797.50
<i>Summary data</i>												
2000–2003	6,779,060	22.9	...	954.80	3,703,140	24.3	...	1,110.80	3,075,920	21.5	...	766.90
1995–1999	7,115,270	24.1	...	909.00	3,832,630	25.1	...	1,042.10	3,282,640	23.0	...	753.80
1990–1994	6,045,270	20.5	...	908.60	3,290,060	21.6	...	1,021.40	2,755,210	19.3	...	774.00
1985–1989	4,716,630	16.0	...	897.10	2,404,550	15.8	...	981.80	2,312,080	16.2	...	809.00
1980–1984	2,978,540	10.1	...	934.00	1,360,960	8.9	...	991.10	1,617,580	11.3	...	886.00
1975–1979	1,382,170	4.7	...	967.70	519,330	3.4	...	1,039.60	862,840	6.0	...	924.40
1970–1974	449,070	1.5	...	879.80	127,450	0.8	...	912.60	321,620	2.3	...	866.70
1965–1969	74,500	0.3	...	818.40	14,860	0.1	...	848.60	59,640	0.4	...	810.90
Before 1965	7,020	<sup>b</sup>	...	709.10	950	<sup>b</sup>	...	691.00	6,070	<sup>b</sup>	...	711.90
<i>Single-year data</i>												
2003	1,650,310	5.6	5.6	958.90	888,200	5.8	5.8	1,125.90	762,110	5.3	5.3	764.30
2002	1,712,090	5.8	11.4	959.10	932,970	6.1	11.9	1,116.90	779,120	5.5	10.8	770.20
2001	1,638,680	5.5	16.9	939.80	894,660	5.9	17.8	1,089.10	744,020	5.2	16.0	760.30
2000	1,777,980	6.0	22.9	960.60	987,310	6.5	24.3	1,111.20	790,670	5.5	21.5	772.60
1999	1,553,720	5.3	28.2	926.90	851,690	5.6	29.9	1,068.50	702,030	4.9	26.4	755.10
1998	1,439,420	4.9	33.1	906.40	778,080	5.1	35.0	1,041.80	661,340	4.6	31.1	747.10
1997	1,405,230	4.8	37.8	902.40	751,450	4.9	39.9	1,037.00	653,780	4.6	35.6	747.70
1996	1,407,100	4.8	42.6	901.40	732,500	4.8	44.7	1,029.40	674,600	4.7	40.4	762.40
1995	1,309,800	4.4	47.0	906.10	718,910	4.7	49.4	1,029.20	590,890	4.1	44.5	756.40
1994	1,282,450	4.3	51.4	907.90	701,400	4.6	54.0	1,028.20	581,050	4.1	48.6	762.70
1993	1,251,710	4.2	55.6	906.30	688,200	4.5	58.5	1,021.10	563,510	3.9	52.5	765.90
1992	1,234,250	4.2	59.8	908.40	675,630	4.4	62.9	1,021.30	558,620	3.9	56.4	771.80
1991	1,158,470	3.9	63.7	909.70	629,240	4.1	67.1	1,018.30	529,230	3.7	60.1	780.60
1990	1,118,390	3.8	67.5	911.40	595,590	3.9	71.0	1,017.20	522,800	3.7	63.8	790.80
1989	1,051,090	3.6	71.0	903.30	549,660	3.6	74.6	1,003.00	501,430	3.5	67.3	794.00
1988	994,470	3.4	74.4	896.40	511,880	3.4	77.9	988.20	482,590	3.4	70.6	799.00
1987	944,790	3.2	77.6	898.80	480,110	3.1	81.1	984.70	464,680	3.3	73.9	810.10
1986	907,520	3.1	80.7	894.20	457,810	3.0	84.1	970.40	449,710	3.1	77.0	816.70
1985	818,760	2.8	83.4	891.20	405,090	2.7	86.7	954.20	413,670	2.9	79.9	829.60
1984	728,120	2.5	85.9	891.70	349,840	2.3	89.0	946.70	378,280	2.6	82.6	840.80
1983	678,510	2.3	88.2	909.20	317,520	2.1	91.1	960.30	360,990	2.5	85.1	864.30
1982	595,630	2.0	90.2	931.20	271,870	1.8	92.9	983.30	323,760	2.3	87.4	887.50
1981	517,210	1.8	92.0	978.30	229,230	1.5	94.4	1,044.50	287,980	2.0	89.4	925.60
1980	459,070	1.6	93.5	991.40	192,500	1.3	95.7	1,069.70	266,570	1.9	91.3	934.90
1979	388,900	1.3	94.8	998.00	155,110	1.0	96.7	1,080.70	233,790	1.6	92.9	943.20
1978	320,240	1.1	95.9	984.00	122,260	0.8	97.5	1,062.80	197,980	1.4	94.3	935.30
1977	250,450	0.8	96.8	963.50	94,710	0.6	98.1	1,039.90	155,740	1.1	95.4	917.10
1976	233,250	0.8	97.6	937.70	82,080	0.5	98.6	989.20	151,170	1.1	96.4	909.80
1975	189,330	0.6	98.2	920.40	65,170	0.4	99.1	961.40	124,160	0.9	97.3	898.80

(Continued)

5.B OASDI Current-Pay Benefits: Retired Workers

**Table 5.B4—Number, percentage, and average monthly benefit, by year of entitlement as retired worker and sex, December 2003—Continued**

Year of entitlement	All retired workers				Men				Women			
	Number	Percent-age distribution	Cumula-tive percent-age <sup>a</sup>	Average monthly benefit (dollars)	Number	Percent-age distribution	Cumula-tive percent-age <sup>a</sup>	Average monthly benefit (dollars)	Number	Percent-age distribution	Cumula-tive percent-age <sup>a</sup>	Average monthly benefit (dollars)
1974	148,880	0.5	98.7	895.10	46,120	0.3	99.4	934.20	102,760	0.7	98.0	877.50
1973	114,360	0.4	99.1	881.90	33,080	0.2	99.6	902.90	81,280	0.6	98.6	873.40
1972	83,510	0.3	99.4	874.90	22,540	0.1	99.7	913.70	60,970	0.4	99.0	860.60
1971	60,670	0.2	99.6	862.40	15,510	0.1	99.8	898.10	45,160	0.3	99.3	850.10
1970	41,650	0.1	99.7	854.10	10,200	0.1	99.9	866.60	31,450	0.2	99.5	850.00
1969	28,940	0.1	99.8	837.10	6,200	b	99.9	862.40	22,740	0.2	99.7	830.20
1968	19,780	0.1	99.9	826.70	4,040	b	100.0	835.80	15,740	0.1	99.8	824.30
1967	12,660	b	99.9	805.80	2,410	b	100.0	841.70	10,250	0.1	99.9	797.40
1966	8,080	b	100.0	770.00	1,280	b	100.0	831.90	6,800	b	99.9	758.30
1965	5,040	b	100.0	788.50	930	b	100.0	852.40	4,110	b	100.0	774.00

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.

a. Represents those entitled in specified year or later.

b. Less than 0.05 percent.

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 sex and age, December 1940–2003, 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
<i>Men</i>									
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
2002	15,070	73.3	100.0	8.8	27.9	24.0	19.1	12.4	7.8
2003	15,254	73.3	100.0	8.7	27.9	23.5	19.0	12.6	8.2

(Continued)

5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B5—Number, average age, and percentage distribution, by sex and age, December 1940–2003, selected years—*Continued*

Year	Number (thousands)	Average age	Percentage distribution							
			Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85 or older	
<b>Women</b>										
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
2002	14,096	74.6	100.0	8.8	23.9	21.3	18.7	14.0		13.3
2003	14,294	74.5	100.0	8.8	24.3	21.0	18.5	14.0		13.4

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1988 and 1990–2003 are based on a 10 percent sample. All other years are 100 percent data.

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

... = not applicable.

a. Less than 0.05 percent.

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

## 5.B OASDI Current-Pay Benefits: Retired Workers

**Table 5.B6—Number and percentage distribution with and without reduction for early retirement, by monthly benefit and sex, December 2003**

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	29,547,530	100.0	8,300,290	100.0	21,247,240	100.0
Less than 400.00	1,953,140	6.6	392,890	4.7	1,560,250	7.3
400.00–449.90	752,140	2.5	94,980	1.1	657,160	3.1
450.00–499.90	1,080,850	3.7	154,450	1.9	926,400	4.4
500.00–549.90	1,428,280	4.8	221,540	2.7	1,206,740	5.7
550.00–599.90	1,421,120	4.8	259,150	3.1	1,161,970	5.5
600.00–649.90	1,303,450	4.4	287,530	3.5	1,015,920	4.8
650.00–699.90	1,232,330	4.2	303,360	3.7	928,970	4.4
700.00–749.90	1,170,130	4.0	296,780	3.6	873,350	4.1
750.00–799.90	1,156,220	3.9	284,340	3.4	871,880	4.1
800.00–849.90	1,202,190	4.1	289,120	3.5	913,070	4.3
850.00–899.90	1,274,520	4.3	294,350	3.5	980,170	4.6
900.00–949.90	1,380,480	4.7	304,110	3.7	1,076,370	5.1
950.00–999.90	1,491,850	5.0	307,980	3.7	1,183,870	5.6
1,000.00–1,049.90	1,508,890	5.1	316,200	3.8	1,192,690	5.6
1,050.00–1,099.90	1,675,480	5.7	328,490	4.0	1,346,990	6.3
1,100.00–1,149.90	1,515,160	5.1	325,790	3.9	1,189,370	5.6
1,150.00–1,199.90	1,293,740	4.4	329,690	4.0	964,050	4.5
1,200.00–1,249.90	1,170,820	4.0	346,870	4.2	823,950	3.9
1,250.00–1,299.90	1,048,720	3.6	370,220	4.5	678,500	3.2
1,300.00–1,349.90	959,030	3.2	407,510	4.9	551,520	2.6
1,350.00–1,399.90	808,460	2.7	400,610	4.8	407,850	1.9
1,400.00–1,449.90	604,470	2.0	346,530	4.2	257,940	1.2
1,450.00–1,499.90	464,280	1.6	309,890	3.7	154,390	0.7
1,500.00 or more	1,651,780	5.6	1,327,910	16.0	323,870	1.5
Average benefit (dollars)	922.10		1,087.10		857.60	
Men	15,253,930	100.0	4,712,990	100.0	10,540,940	100.0
Less than 400.00	834,410	5.5	185,390	3.9	649,020	6.2
400.00–449.90	232,310	1.5	37,010	0.8	195,300	1.9
450.00–499.90	280,110	1.8	55,910	1.2	224,200	2.1
500.00–549.90	314,560	2.1	75,210	1.6	239,350	2.3
550.00–599.90	332,850	2.2	81,340	1.7	251,510	2.4
600.00–649.90	355,720	2.3	83,560	1.8	272,160	2.6
650.00–699.90	381,360	2.5	84,820	1.8	296,540	2.8
700.00–749.90	419,500	2.8	88,790	1.9	330,710	3.1
750.00–799.90	463,910	3.0	93,760	2.0	370,150	3.5
800.00–849.90	530,010	3.5	102,180	2.2	427,830	4.1
850.00–899.90	611,790	4.0	114,630	2.4	497,160	4.7
900.00–949.90	724,660	4.8	125,540	2.7	599,120	5.7
950.00–999.90	846,330	5.5	134,180	2.8	712,150	6.8
1,000.00–1,049.90	898,080	5.9	145,770	3.1	752,310	7.1
1,050.00–1,099.90	1,109,980	7.3	167,410	3.6	942,570	8.9
1,100.00–1,149.90	1,031,010	6.8	178,750	3.8	852,260	8.1
1,150.00–1,199.90	894,760	5.9	201,850	4.3	692,910	6.6
1,200.00–1,249.90	825,490	5.4	231,810	4.9	593,680	5.6
1,250.00–1,299.90	753,990	4.9	264,150	5.6	489,840	4.6
1,300.00–1,349.90	706,010	4.6	305,690	6.5	400,320	3.8
1,350.00–1,399.90	606,940	4.0	310,500	6.6	296,440	2.8
1,400.00–1,449.90	455,780	3.0	272,880	5.8	182,900	1.7
1,450.00–1,499.90	350,880	2.3	249,250	5.3	101,630	1.0
1,500.00 or more	1,293,490	8.5	1,122,610	23.8	170,880	1.6
Average benefit (dollars)	1,038.90		1,220.40		957.70	

(Continued)

5.B OASDI Current-Pay Benefits: Retired Workers

**Table 5.B6—Number and percentage distribution with and without reduction for early retirement, by monthly benefit and sex, December 2003—Continued**

Monthly benefit (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	14,293,600	100.0	3,587,300	100.0	10,706,300	100.0
Less than 400.00	1,118,730	7.8	207,500	5.8	911,230	8.5
400.00–449.90	519,830	3.6	57,970	1.6	461,860	4.3
450.00–499.90	800,740	5.6	98,540	2.7	702,200	6.6
500.00–549.90	1,113,720	7.8	146,330	4.1	967,390	9.0
550.00–599.90	1,088,270	7.6	177,810	5.0	910,460	8.5
600.00–649.90	947,730	6.6	203,970	5.7	743,760	6.9
650.00–699.90	850,970	6.0	218,540	6.1	632,430	5.9
700.00–749.90	750,630	5.3	207,990	5.8	542,640	5.1
750.00–799.90	692,310	4.8	190,580	5.3	501,730	4.7
800.00–849.90	672,180	4.7	186,940	5.2	485,240	4.5
850.00–899.90	662,730	4.6	179,720	5.0	483,010	4.5
900.00–949.90	655,820	4.6	178,570	5.0	477,250	4.5
950.00–999.90	645,520	4.5	173,800	4.8	471,720	4.4
1,000.00–1,049.90	610,810	4.3	170,430	4.8	440,380	4.1
1,050.00–1,099.90	565,500	4.0	161,080	4.5	404,420	3.8
1,100.00–1,149.90	484,150	3.4	147,040	4.1	337,110	3.1
1,150.00–1,199.90	398,980	2.8	127,840	3.6	271,140	2.5
1,200.00–1,249.90	345,330	2.4	115,060	3.2	230,270	2.2
1,250.00–1,299.90	294,730	2.1	106,070	3.0	188,660	1.8
1,300.00–1,349.90	253,020	1.8	101,820	2.8	151,200	1.4
1,350.00–1,399.90	201,520	1.4	90,110	2.5	111,410	1.0
1,400.00–1,449.90	148,690	1.0	73,650	2.1	75,040	0.7
1,450.00–1,499.90	113,400	0.8	60,640	1.7	52,760	0.5
1,500.00 or more	358,290	2.5	205,300	5.7	152,990	1.4
Average benefit (dollars)	797.50		912.00		759.10	

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 2003**

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	29,547,530	100.0	8,300,290	100.0	21,247,240	100.0
Less than 400.00	3,199,470	10.8	659,590	7.9	2,539,880	12.0
400.00–449.90	669,570	2.3	140,420	1.7	529,150	2.5
450.00–499.90	1,040,450	3.5	235,940	2.8	804,510	3.8
500.00–549.90	1,240,570	4.2	291,500	3.5	949,070	4.5
550.00–599.90	1,249,040	4.2	290,040	3.5	959,000	4.5
600.00–649.90	1,239,440	4.2	290,660	3.5	948,780	4.5
650.00–699.90	1,154,700	3.9	282,480	3.4	872,220	4.1
700.00–749.90	1,102,690	3.7	274,520	3.3	828,170	3.9
750.00–799.90	1,081,200	3.7	283,690	3.4	797,510	3.8
800.00–849.90	1,051,560	3.6	288,160	3.5	763,400	3.6
850.00–899.90	1,019,040	3.4	290,930	3.5	728,110	3.4
900.00–949.90	1,007,270	3.4	291,690	3.5	715,580	3.4
950.00–999.90	998,150	3.4	289,760	3.5	708,390	3.3
1,000.00–1,049.90	990,390	3.4	287,410	3.5	702,980	3.3
1,050.00–1,099.90	1,024,850	3.5	301,850	3.6	723,000	3.4
1,100.00–1,149.90	1,036,070	3.5	294,150	3.5	741,920	3.5
1,150.00–1,199.90	1,143,390	3.9	315,610	3.8	827,780	3.9
1,200.00–1,249.90	1,194,860	4.0	345,980	4.2	848,880	4.0
1,250.00–1,299.90	1,218,470	4.1	381,580	4.6	836,890	3.9
1,300.00–1,349.90	1,433,000	4.9	445,840	5.4	987,160	4.6
1,350.00–1,399.90	1,336,030	4.5	421,640	5.1	914,390	4.3
1,400.00–1,449.90	1,010,140	3.4	352,840	4.3	657,300	3.1
1,450.00–1,499.90	803,430	2.7	316,790	3.8	486,640	2.3
1,500.00 or more	2,303,750	7.8	927,220	11.2	1,376,530	6.5
Average primary insurance amount (dollars)	935.90		1,012.70		905.90	
Men	15,253,930	100.0	4,712,990	100.0	10,540,940	100.0
Less than 400.00	675,830	4.4	196,120	4.2	479,710	4.6
400.00–449.90	138,470	0.9	38,820	0.8	99,650	0.9
450.00–499.90	205,520	1.3	61,970	1.3	143,550	1.4
500.00–549.90	255,610	1.7	78,960	1.7	176,650	1.7
550.00–599.90	274,830	1.8	82,820	1.8	192,010	1.8
600.00–649.90	289,390	1.9	84,780	1.8	204,610	1.9
650.00–699.90	291,770	1.9	85,680	1.8	206,090	2.0
700.00–749.90	307,990	2.0	87,670	1.9	220,320	2.1
750.00–799.90	335,010	2.2	96,320	2.0	238,690	2.3
800.00–849.90	362,570	2.4	104,300	2.2	258,270	2.5
850.00–899.90	399,990	2.6	117,010	2.5	282,980	2.7
900.00–949.90	443,360	2.9	126,970	2.7	316,390	3.0
950.00–999.90	491,800	3.2	136,970	2.9	354,830	3.4
1,000.00–1,049.90	548,230	3.6	150,090	3.2	398,140	3.8
1,050.00–1,099.90	630,040	4.1	174,240	3.7	455,800	4.3
1,100.00–1,149.90	701,880	4.6	185,430	3.9	516,450	4.9
1,150.00–1,199.90	854,640	5.6	218,320	4.6	636,320	6.0
1,200.00–1,249.90	950,980	6.2	258,140	5.5	692,840	6.6
1,250.00–1,299.90	1,007,440	6.6	300,930	6.4	706,510	6.7
1,300.00–1,349.90	1,222,400	8.0	360,580	7.7	861,820	8.2
1,350.00–1,399.90	1,172,200	7.7	351,490	7.5	820,710	7.8
1,400.00–1,449.90	894,890	5.9	301,530	6.4	593,360	5.6
1,450.00–1,499.90	713,440	4.7	277,700	5.9	435,740	4.1
1,500.00 or more	2,085,650	13.7	836,150	17.7	1,249,500	11.9
Average primary insurance amount (dollars)	1,145.90		1,179.10		1,131.00	

(Continued)



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 2003—Continued**

Primary insurance amount (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	14,293,600	100.0	3,587,300	100.0	10,706,300	100.0
Less than 400.00	2,523,640	17.7	463,470	12.9	2,060,170	19.2
400.00–449.90	531,100	3.7	101,600	2.8	429,500	4.0
450.00–499.90	834,930	5.8	173,970	4.9	660,960	6.2
500.00–549.90	984,960	6.9	212,540	5.9	772,420	7.2
550.00–599.90	974,210	6.8	207,220	5.8	766,990	7.2
600.00–649.90	950,050	6.6	205,880	5.7	744,170	7.0
650.00–699.90	862,930	6.0	196,800	5.5	666,130	6.2
700.00–749.90	794,700	5.6	186,850	5.2	607,850	5.7
750.00–799.90	746,190	5.2	187,370	5.2	558,820	5.2
800.00–849.90	688,990	4.8	183,860	5.1	505,130	4.7
850.00–899.90	619,050	4.3	173,920	4.8	445,130	4.2
900.00–949.90	563,910	3.9	164,720	4.6	399,190	3.7
950.00–999.90	506,350	3.5	152,790	4.3	353,560	3.3
1,000.00–1,049.90	442,160	3.1	137,320	3.8	304,840	2.8
1,050.00–1,099.90	394,810	2.8	127,610	3.6	267,200	2.5
1,100.00–1,149.90	334,190	2.3	108,720	3.0	225,470	2.1
1,150.00–1,199.90	288,750	2.0	97,290	2.7	191,460	1.8
1,200.00–1,249.90	243,880	1.7	87,840	2.4	156,040	1.5
1,250.00–1,299.90	211,030	1.5	80,650	2.2	130,380	1.2
1,300.00–1,349.90	210,600	1.5	85,260	2.4	125,340	1.2
1,350.00–1,399.90	163,830	1.1	70,150	2.0	93,680	0.9
1,400.00–1,449.90	115,250	0.8	51,310	1.4	63,940	0.6
1,450.00–1,499.90	89,990	0.6	39,090	1.1	50,900	0.5
1,500.00 or more	218,100	1.5	91,070	2.5	127,030	1.2
Average primary insurance amount (dollars)	711.80		794.10		684.20	

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.B8—Number and average monthly benefit with and without reduction for early retirement, by sex, December 1956–2003, selected years**

Year	All retired workers				Men				Women			
	Total	Without reduction for early retirement	With reduction for early retirement	Early retirees as a percentage of total	Subtotal	Without reduction for early retirement	With reduction for early retirement	Early retirees as a percentage of subtotal	Subtotal	Without reduction for early retirement	With reduction for early retirement	Early retirees as a percentage of subtotal
<b>Number</b>												
1956	5,112,430	4,997,401	115,029	2.2	3,572,271	3,572,271	...	...	1,540,159	1,425,130	115,029	7.5
1960	8,061,469	7,112,265	949,204	11.8	5,216,668	5,216,668	...	...	2,844,801	1,895,597	949,204	33.4
1965	11,100,584	7,581,386	3,519,198	31.7	6,825,078	5,389,166	1,435,912	21.0	4,275,506	2,192,220	2,083,286	48.7
1970	13,349,175	7,282,295	6,066,880	45.4	7,688,460	4,930,400	2,758,060	35.9	5,660,715	2,351,895	3,308,820	58.5
1980	19,562,085	7,397,198	12,164,887	62.2	10,460,735	4,586,539	5,874,196	54.8	9,101,350	2,810,659	6,290,691	69.1
1985	22,431,930	7,720,959	14,710,971	65.6	11,816,956	4,655,477	7,161,479	60.6	10,614,974	3,065,482	7,549,492	71.1
1990	24,838,100	7,840,239	16,997,861	68.4	12,983,832	4,592,911	8,390,921	64.6	11,854,268	3,247,328	8,606,940	72.6
1995	26,672,806	7,941,363	18,731,443	70.2	13,913,531	4,559,535	9,353,996	67.2	12,759,275	3,381,828	9,377,447	73.5
1996	26,898,072	7,784,078	19,113,994	71.1	14,010,875	4,478,565	9,532,310	68.0	12,887,197	3,305,513	9,581,684	74.4
1997	27,274,572	7,673,286	19,601,286	71.9	14,116,818	4,371,503	9,745,315	69.0	13,157,754	3,301,783	9,855,971	74.9
1998	27,510,535	7,699,664	19,810,871	72.0	14,200,826	4,371,895	9,828,931	69.2	13,309,709	3,327,769	9,981,940	75.0
1999	27,774,677	7,739,557	20,035,120	72.1	14,321,468	4,385,921	9,935,547	69.4	13,453,209	3,353,636	10,099,573	75.1
2000	28,498,945	8,179,425	20,319,520	71.3	14,767,170	4,690,652	10,076,518	68.2	13,731,775	3,488,773	10,243,002	74.6
2001	28,836,774	8,262,843	20,573,931	71.3	14,930,081	4,719,500	10,210,581	68.4	13,906,693	3,543,340	10,363,350	74.5
2002	29,190,137	8,306,422	20,883,715	71.5	15,100,473	4,736,285	10,364,188	68.8	14,089,664	3,570,137	10,519,527	74.7
2003	29,531,611	8,292,022	21,239,589	71.9	15,247,841	4,705,215	10,542,626	69.1	14,283,770	3,586,807	10,696,963	74.9
<b>Average monthly benefit (dollars)</b>												
1956	63.10	63.40	48.20	...	68.20	68.20	...	...	51.20	51.40	48.20	...
1960	74.00	76.50	55.80	...	81.90	81.90	...	...	59.70	61.60	55.80	...
1965	83.90	90.10	70.60	...	92.60	96.10	79.40	...	70.10	75.40	64.50	...
1970	118.10	130.20	103.60	...	130.50	139.10	115.30	...	101.20	111.70	93.80	...
1980	341.40	391.80	310.70	...	380.20	419.60	349.50	...	296.80	346.50	274.60	...
1985	478.60	581.20	424.80	...	538.40	627.50	480.50	...	412.10	511.00	372.00	...
1990	602.60	742.80	537.90	...	679.30	803.60	611.20	...	518.60	656.80	466.40	...
1995	719.80	885.60	649.50	...	810.20	963.70	735.40	...	621.20	780.40	563.80	...
1996	745.00	908.70	678.30	...	838.10	997.80	763.10	...	643.70	788.00	593.90	...
1997	765.00	915.90	705.90	...	860.50	1,025.10	786.60	...	662.50	771.30	626.10	...
1998	779.70	932.50	720.30	...	876.90	1,044.50	802.40	...	675.90	785.40	639.50	...
1999	804.30	959.20	744.40	...	904.60	1,075.30	829.30	...	697.50	807.50	661.00	...
2000	844.50	1,008.40	778.50	...	951.10	1,131.10	867.20	...	729.90	843.40	691.20	...
2001	874.40	1,038.70	808.50	...	984.60	1,166.00	900.70	...	756.20	869.20	717.60	...
2002	895.00	1,058.90	829.80	...	1,007.80	1,188.50	925.20	...	774.10	886.90	735.80	...
2003	922.10	1,086.80	857.80	...	1,038.70	1,220.60	957.50	...	797.60	911.30	759.50	...

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.

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

5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B9—Number and percentage distribution, by sex, monthly benefit, and age, December 2003

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
<i>All retired workers</i>								
Total								
Number (thousands)	29,548	2,587	7,730	6,584	5,550	3,921	2,127	1,048
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	6.6	8.6	6.7	6.7	6.2	6.4	5.3	5.9
400.00–449.90	2.5	2.9	2.4	2.6	2.7	2.6	2.0	2.0
450.00–499.90	3.7	4.6	3.3	3.7	4.1	3.8	2.5	2.6
500.00–549.90	4.8	5.7	4.9	5.5	5.0	4.1	3.2	3.2
550.00–599.90	4.8	6.6	5.5	5.1	4.2	3.9	3.1	3.2
600.00–649.90	4.4	6.5	4.8	4.4	4.1	3.8	3.1	3.4
650.00–699.90	4.2	5.3	4.5	4.3	3.8	3.7	3.2	3.7
700.00–749.90	4.0	4.2	4.2	4.1	3.7	3.7	3.3	4.1
750.00–799.90	3.9	3.7	4.0	3.9	3.7	4.0	3.8	5.0
800.00–849.90	4.1	3.5	3.9	3.9	3.9	4.5	4.5	6.5
850.00–899.90	4.3	3.4	3.7	4.0	4.2	5.4	5.2	7.3
900.00–949.90	4.7	3.4	3.7	4.2	4.6	6.8	5.9	7.4
950.00–999.90	5.0	3.3	3.7	4.4	5.3	8.6	6.1	6.6
1,000.00–1,049.90	5.1	3.2	3.8	4.7	6.7	6.4	6.2	6.1
1,050.00–1,099.90	5.7	3.1	4.4	6.8	7.9	4.8	5.8	5.5
1,100.00–1,149.90	5.1	3.1	5.0	6.6	5.4	4.3	4.8	4.3
1,150.00–1,199.90	4.4	3.7	5.3	4.6	3.7	4.1	3.9	3.3
1,200.00–1,249.90	4.0	6.0	4.6	3.2	3.3	4.1	3.7	2.7
1,250.00–1,299.90	3.5	5.9	3.8	2.8	3.3	3.6	3.6	2.4
1,300.00–1,349.90	3.2	5.1	3.3	2.9	3.1	2.7	3.6	2.3
1,350.00–1,399.90	2.7	4.3	2.9	2.5	2.5	1.9	3.4	2.5
1,400.00–1,449.90	2.0	2.4	2.4	1.9	2.0	1.3	2.5	1.9
1,450.00–1,499.90	1.6	0.7	2.2	1.5	1.4	1.0	2.3	1.3
1,500.00 or more	5.6	0.8	7.1	5.7	4.9	4.3	9.2	6.9
Average benefit (dollars)	922.10	858.60	930.20	912.30	920.80	910.50	1,009.40	953.20
<i>Men</i>								
Total								
Number (thousands)	15,254	1,331	4,255	3,588	2,900	1,921	903	354
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	5.5	6.6	5.5	5.5	4.9	5.6	5.0	5.3
400.00–449.90	1.5	1.4	1.3	1.6	1.6	1.7	1.6	1.8
450.00–499.90	1.8	2.2	1.7	1.8	1.9	2.0	1.7	2.1
500.00–549.90	2.1	2.3	1.9	2.0	2.1	2.2	1.9	2.5
550.00–599.90	2.2	2.3	2.0	2.2	2.2	2.4	2.0	2.4
600.00–649.90	2.3	2.4	2.2	2.4	2.4	2.5	2.1	2.6
650.00–699.90	2.5	2.5	2.3	2.6	2.5	2.7	2.3	2.8
700.00–749.90	2.8	2.8	2.6	2.8	2.7	3.1	2.5	3.2
750.00–799.90	3.0	2.9	2.8	3.1	3.1	3.5	2.8	3.8
800.00–849.90	3.5	3.2	3.1	3.5	3.4	4.3	3.4	5.8
850.00–899.90	4.0	3.3	3.4	3.9	4.0	5.7	4.1	6.2
900.00–949.90	4.8	3.6	3.7	4.4	4.7	8.2	5.3	6.2
950.00–999.90	5.5	3.9	3.9	4.9	5.7	11.1	6.0	5.9
1,000.00–1,049.90	5.9	3.9	4.3	5.7	8.4	7.4	6.5	5.4
1,050.00–1,099.90	7.3	4.1	5.4	9.2	11.0	5.1	6.4	5.6
1,100.00–1,149.90	6.8	4.3	6.7	9.2	7.0	4.6	5.0	4.7
1,150.00–1,199.90	5.9	5.4	7.5	6.4	4.4	4.8	4.4	3.8
1,200.00–1,249.90	5.4	9.4	6.7	4.2	4.0	5.1	4.2	3.4
1,250.00–1,299.90	4.9	9.8	5.5	3.6	4.2	4.5	4.3	3.3
1,300.00–1,349.90	4.6	8.9	4.9	3.9	4.2	3.3	4.8	3.4
1,350.00–1,399.90	4.0	7.9	4.2	3.5	3.6	2.1	4.3	3.8
1,400.00–1,449.90	3.0	4.3	3.6	2.7	2.8	1.5	3.2	2.9
1,450.00–1,499.90	2.3	1.2	3.3	2.2	2.0	1.1	3.0	1.7
1,500.00 or more	8.5	1.4	11.5	8.7	7.2	5.4	13.4	11.3
Average benefit (dollars)	1,038.90	1,022.50	1,073.00	1,032.90	1,027.10	973.60	1,098.80	1,049.10

(Continued)

## 5.B OASDI Current-Pay Benefits: Retired Workers

**Table 5.B9—Number and percentage distribution, by sex, monthly benefit, and age, December 2003—Continued**

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
<i>Women</i>								
Total								
Number (thousands)	14,294	1,256	3,475	2,996	2,649	2,000	1,224	693
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	7.8	10.6	8.3	8.1	7.6	7.1	5.5	6.1
400.00–449.90	3.6	4.5	3.7	4.0	3.9	3.5	2.3	2.1
450.00–499.90	5.6	7.1	5.4	6.0	6.6	5.6	3.0	2.8
500.00–549.90	7.8	9.4	8.5	9.8	8.2	5.9	4.1	3.5
550.00–599.90	7.6	11.1	9.8	8.6	6.5	5.4	3.9	3.7
600.00–649.90	6.6	11.0	7.9	6.8	5.9	5.0	3.8	3.9
650.00–699.90	6.0	8.2	7.2	6.3	5.3	4.5	3.9	4.2
700.00–749.90	5.3	5.6	6.3	5.6	4.8	4.4	3.9	4.6
750.00–799.90	4.8	4.6	5.5	4.8	4.4	4.4	4.5	5.6
800.00–849.90	4.7	3.9	4.8	4.4	4.3	4.8	5.3	6.9
850.00–899.90	4.6	3.4	4.2	4.0	4.5	5.1	6.0	7.9
900.00–949.90	4.6	3.2	3.8	4.0	4.6	5.5	6.3	8.0
950.00–999.90	4.5	2.7	3.5	3.8	4.9	6.2	6.2	6.9
1,000.00–1,049.90	4.3	2.5	3.2	3.6	4.9	5.5	6.0	6.5
1,050.00–1,099.90	4.0	2.1	3.0	3.9	4.5	4.6	5.5	5.5
1,100.00–1,149.90	3.4	1.8	2.9	3.4	3.6	4.0	4.6	4.1
1,150.00–1,199.90	2.8	1.8	2.6	2.5	2.9	3.5	3.6	3.0
1,200.00–1,249.90	2.4	2.3	2.0	2.0	2.6	3.1	3.3	2.3
1,250.00–1,299.90	2.1	1.7	1.6	1.8	2.3	2.6	3.1	1.9
1,300.00–1,349.90	1.8	1.0	1.4	1.7	2.0	2.1	2.7	1.7
1,350.00–1,399.90	1.4	0.6	1.2	1.3	1.4	1.6	2.6	1.8
1,400.00–1,449.90	1.0	0.3	0.9	0.9	1.0	1.2	2.0	1.4
1,450.00–1,499.90	0.8	0.1	0.8	0.6	0.7	0.9	1.7	1.0
1,500.00 or more	2.5	0.1	1.6	2.0	2.5	3.3	6.2	4.7
Average benefit (dollars)	797.50	684.90	755.40	768.00	804.40	849.90	943.60	904.10

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

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

**5.C OASDI Current-Pay Benefits: Retired Workers and Dependents**

**Table 5.C1—Number and percentage distribution, by primary insurance amount and type of benefit, December 2003**

Primary insurance amount (dollars)	Retired workers		Wives and husbands		Children	
	Number	Percent	Number	Percent	Number	Percent
Total	29,547,530	100.0	2,622,130	100.0	480,490	100.0
Less than 300.00	1,733,120	5.9	70,670	2.7	12,820	2.7
300.00–349.90	841,990	2.9	27,390	1.0	5,800	1.2
350.00–399.90	624,360	2.1	23,290	0.9	5,460	1.1
400.00–449.90	669,570	2.3	24,890	1.0	5,550	1.2
450.00–499.90	1,040,450	3.5	39,480	1.5	8,700	1.8
500.00–549.90	1,240,570	4.2	46,800	1.8	12,940	2.7
550.00–599.90	1,249,040	4.2	48,580	1.9	14,990	3.1
600.00–649.90	1,239,440	4.2	48,590	1.9	15,170	3.2
650.00–699.90	1,154,700	3.9	47,430	1.8	15,310	3.2
700.00–749.90	1,102,690	3.7	50,380	1.9	15,260	3.2
750.00–799.90	1,081,200	3.7	53,910	2.1	16,870	3.5
800.00–849.90	1,051,560	3.6	57,290	2.2	17,540	3.7
850.00–899.90	1,019,040	3.5	62,230	2.4	17,020	3.5
900.00–949.90	1,007,270	3.4	68,790	2.6	18,420	3.8
950.00–999.90	998,150	3.4	75,250	2.9	18,200	3.8
1,000.00–1,049.90	990,390	3.4	82,630	3.2	18,550	3.9
1,050.00–1,099.90	1,024,850	3.5	94,850	3.6	19,040	4.0
1,100.00–1,149.90	1,036,070	3.5	108,560	4.1	19,700	4.1
1,150.00–1,199.90	1,143,390	3.9	143,940	5.5	21,560	4.5
1,200.00–1,249.90	1,194,860	4.0	169,120	6.5	21,660	4.5
1,250.00–1,299.90	1,218,470	4.1	188,310	7.2	21,910	4.6
1,300.00–1,349.90	1,433,000	4.9	232,490	8.9	26,250	5.5
1,350.00–1,399.90	1,336,030	4.5	228,910	8.7	25,360	5.3
1,400.00–1,449.90	1,010,140	3.4	173,240	6.6	20,370	4.2
1,450.00–1,499.90	803,430	2.7	130,520	5.0	18,910	3.9
1,500.00 or more	2,303,750	7.8	324,590	12.4	67,130	14.0
Average primary insurance amount (dollars)	935.90		1,149.00		1,070.50	

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.C OASDI Current-Pay Benefits: Retired Workers and Dependents

**Table 5.C2—Average monthly benefit, by type of benefit and sex, December 1940–2003, selected years (in dollars)**

Year	Retired workers			Wives			Husbands	Children			
	All	Men	Women	All	Entitled solely because of age <sup>a</sup>	Entitled because of children <sup>b</sup>		All	Under age 18	Disabled adult children	Students
1940	22.60	23.17	18.37	12.13	12.13	...	...	12.22	12.22	...	...
1945	24.19	24.94	19.51	12.82	12.82	...	...	12.45	12.45	...	...
1946	24.55	25.30	19.64	12.99	12.99	...	...	12.57	12.57	...	...
1947	24.90	25.68	19.91	13.17	13.17	...	...	12.77	12.77	...	...
1948	25.35	26.21	20.11	13.42	13.42	...	...	12.99	12.99	...	...
1949	26.00	26.92	20.58	13.76	13.76	...	...	13.18	13.18	...	...
1950	43.86	45.67	35.05	23.60	23.79	12.85	20.01	17.05	17.05	...	...
1951	42.14	44.44	33.03	22.75	23.16	14.33	19.49	13.37	13.37	...	...
1952	49.25	52.16	39.17	26.01	26.48	16.33	22.31	14.67	14.67	...	...
1953	51.10	54.46	40.66	27.08	27.53	17.97	23.10	15.79	15.79	...	...
1954	59.14	63.34	47.05	31.81	32.36	21.11	26.61	18.53	18.53	...	...
1955	61.90	66.40	49.93	33.12	33.63	22.96	27.27	20.01	20.01	...	...
1956	63.09	68.23	51.16	33.76	34.22	23.64	27.90	20.63	20.63	...	...
1957	64.58	70.47	52.23	34.41	34.89	24.21	29.39	21.89	20.90	31.55	...
1958	66.35	72.74	53.55	35.11	35.59	25.12	30.45	22.99	21.66	32.00	...
1959	72.78	80.11	58.81	38.24	38.68	29.39	33.85	27.34	25.61	35.08	...
1960	74.04	81.87	59.67	38.74	39.19	30.15	34.72	28.25	26.38	35.70	...
1961	75.65	83.13	62.00	39.47	40.09	29.45	36.61	27.52	25.56	36.22	...
1962	76.19	83.79	62.61	39.64	40.35	29.55	37.05	27.39	25.44	36.35	...
1963	76.88	84.69	63.42	39.95	40.66	29.94	37.64	27.85	25.76	36.84	...
1964	77.57	85.58	64.28	40.24	40.95	30.16	38.18	28.13	25.86	37.34	...
1965	83.92	92.59	70.07	43.64	44.41	32.60	41.69	31.98	28.27	40.64	46.75
1966	84.35	93.26	70.79	43.82	44.60	32.64	42.21	32.72	28.18	41.03	45.05
1967	85.37	94.49	71.92	44.25	45.01	32.92	42.79	33.10	28.34	41.49	45.07
1968	98.86	109.08	84.24	51.22	52.13	37.66	49.29	38.12	32.44	47.79	51.08
1969	100.40	110.96	85.71	51.89	52.81	38.00	49.90	38.63	32.79	48.46	51.33
1970	118.10	130.53	101.22	61.20	62.41	43.23	58.47	44.85	37.72	56.79	59.46
1971	132.17	146.13	113.60	68.36	69.82	47.07	65.25	49.36	41.08	62.57	65.93
1972	162.35	179.44	140.11	84.11	86.07	56.10	79.97	59.90	49.44	75.91	80.13
1973	166.40	182.60	145.80	84.80	86.80	56.80	80.80	61.10	50.30	77.00	82.70
1974	188.20	206.56	165.47	95.77	98.08	64.24	90.90	69.63	57.10	86.61	94.21
1975	207.18	227.75	181.80	105.21	107.74	70.72	99.07	77.42	63.13	94.75	103.88
1976	224.86	247.70	197.08	114.15	116.82	77.29	106.68	85.64	69.55	102.81	113.92
1977	243.00	268.40	212.60	123.30	126.20	84.20	100.90	94.90	76.90	112.30	124.60
1978	263.20	291.60	229.70	133.10	136.00	91.70	106.00	104.70	85.10	121.70	138.40
1979	294.30	326.80	256.50	148.80	151.90	102.90	116.00	119.20	97.00	137.10	157.20
1980	341.40	380.20	296.80	172.50	176.00	120.40	132.10	140.00	114.30	159.80	184.00
1981	386.00	431.10	334.50	195.40	199.20	138.20	145.90	161.40	131.10	182.20	210.60
1982	419.30	469.60	362.20	213.60	216.90	148.80	156.00	165.00	145.90	198.40	179.70
1983	440.80	495.00	379.60	226.50	229.50	151.30	160.90	175.80	163.20	210.10	153.50
1984	460.60	517.80	396.50	237.20	240.30	156.70	165.80	185.50	170.60	220.80	149.90
1985	478.60	538.40	412.10	247.20	250.30	161.90	169.50	197.60	177.40	230.80	232.30
1986	488.50	549.80	420.50	252.70	255.70	165.10	170.40	203.80	182.50	236.80	241.20
1987	512.70	577.50	441.20	265.40	268.40	174.00	175.90	215.90	192.70	249.90	252.60
1988	536.80	604.90	462.00	278.00	281.00	182.40	181.50	227.70	201.60	263.30	265.40
1989	566.90	638.90	487.90	293.80	296.80	194.00	189.10	242.40	213.80	279.30	283.70
1990	602.60	679.30	518.60	312.30	315.40	208.10	198.20	259.40	228.50	298.30	300.90
1991	629.30	709.30	541.60	326.10	329.20	219.40	203.30	272.70	240.60	312.90	306.70
1992	652.60	735.50	561.80	337.90	341.00	229.30	208.20	285.20	252.30	326.00	322.20
1993	674.10	759.30	580.70	348.80	351.80	238.70	212.10	296.80	263.10	338.00	333.40
1994	697.30	785.20	610.30	360.50	363.60	248.60	216.40	309.30	275.00	351.10	349.60

(Continued)

5.C OASDI Current-Pay Benefits: Retired Workers and Dependents

**Table 5.C2—Average monthly benefit, by type of benefit and sex, December 1940–2003, selected years (in dollars)—Continued**

Year	Retired workers			Wives			Husbands	Children			
	All	Men	Women	All	Entitled solely because of age <sup>a</sup>	Entitled because of children <sup>b</sup>		All	Under age 18	Disabled adult children	Students
1995	719.80	810.20	621.20	371.90	375.00	256.70	220.80	321.50	286.70	363.80	360.30
1996	745.00	838.10	643.70	385.10	387.70	277.30	225.70	337.10	303.00	378.40	374.70
1997	765.00	860.50	662.50	394.70	397.20	286.40	228.80	349.00	314.90	389.80	388.40
1998	779.70	876.90	675.90	401.70	404.00	294.90	230.50	358.40	324.30	399.00	398.00
1999	804.30	904.60	697.50	413.00	415.30	307.50	234.50	372.40	338.90	413.00	417.30
2000	844.50	951.10	729.90	431.30	433.50	328.90	242.70	394.80	363.40	433.70	444.40
2001	874.40	984.60	756.20	445.10	447.20	345.30	250.30	412.60	382.20	451.00	462.60
2002	895.00	1,007.80	774.10	453.90	456.00	358.00	256.10	426.40	397.10	463.90	477.00
2003	922.10	1,038.70	797.60	465.90	467.80	374.60	263.10	444.20	415.80	480.60	498.60

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

NOTE: . . . = not applicable.

- a. Aged 62 or older. Includes wives aged 65 or older with children.
- b. Under age 65 with entitled children in their care.

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

## 5.D OASDI Current-Pay Benefits: Disabled Workers

**Table 5.D1—Number, percentage, and average monthly benefit, by year of entitlement as disabled worker and sex, December 2003**

Year of entitlement	All disabled workers				Men				Women			
	Number	Percentage distribution	Cumulative percentage <sup>a</sup>	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage <sup>a</sup>	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage <sup>a</sup>	Average monthly benefit (dollars)
Total	5,867,460	100.0	...	861.70	3,225,850	100.0	...	965.90	2,641,610	100.0	...	734.40
2000–2003	1,891,640	32.2	...	945.00	1,021,250	31.7	...	1,074.10	870,390	32.9	...	793.60
1995–1999	1,825,190	31.1	...	844.90	941,950	29.2	...	961.40	883,240	33.4	...	720.60
1990–1994	1,195,700	20.4	...	799.90	655,300	20.3	...	896.10	540,400	20.5	...	683.30
1985–1989	494,850	8.4	...	782.80	297,270	9.2	...	857.20	197,580	7.5	...	671.00
1980–1984	233,500	4.0	...	755.00	154,430	4.8	...	805.30	79,070	3.0	...	656.70
1975–1979	143,440	2.4	...	964.30	96,840	3.0	...	1,013.10	46,600	1.8	...	862.70
1970–1974	67,390	1.1	...	838.00	46,990	1.5	...	861.90	20,400	0.8	...	782.80
1965–1969	15,370	0.3	...	702.00	11,500	0.4	...	708.80	3,870	0.1	...	682.10
Before 1965	380	<sup>b</sup>	...	672.70	320	<sup>b</sup>	...	678.90	60	<sup>b</sup>	...	640.10
2003	292,640	5.0	5.0	1,012.70	169,070	5.2	5.2	1,145.20	123,570	4.7	4.7	831.50
2002	510,060	8.7	13.7	965.60	279,190	8.7	13.9	1,097.80	230,870	8.7	13.4	805.80
2001	566,330	9.7	23.3	927.60	301,860	9.4	23.3	1,050.80	264,470	10.0	23.4	786.90
2000	522,610	8.9	32.2	906.00	271,130	8.4	31.7	1,031.30	251,480	9.5	32.9	771.00
1999	456,570	7.8	40.0	873.30	233,590	7.2	38.9	995.40	222,980	8.4	41.4	745.40
1998	393,020	6.7	46.7	846.50	201,470	6.2	45.1	964.10	191,550	7.3	48.6	722.70
1997	350,060	6.0	52.7	833.40	180,440	5.6	50.7	946.80	169,620	6.4	55.1	712.90
1996	326,070	5.6	58.2	828.00	170,670	5.3	56.0	944.50	155,400	5.9	60.9	700.20
1995	299,470	5.1	63.3	831.20	155,780	4.8	60.9	942.50	143,690	5.4	66.4	710.50
1994	282,420	4.8	68.2	825.50	147,850	4.6	65.4	938.00	134,570	5.1	71.5	701.90
1993	256,930	4.4	72.5	801.80	137,970	4.3	69.7	907.30	118,960	4.5	76.0	679.40
1992	246,610	4.2	76.7	788.40	136,100	4.2	73.9	879.90	110,510	4.2	80.2	675.70
1991	226,600	3.9	80.6	784.00	127,900	4.0	77.9	869.50	98,700	3.7	83.9	673.20
1990	183,140	3.1	83.7	793.20	105,480	3.3	81.2	876.00	77,660	2.9	86.8	680.70
1989	135,530	2.3	86.0	793.80	78,950	2.4	83.6	873.90	56,580	2.1	89.0	682.20
1988	108,220	1.8	87.9	797.90	64,000	2.0	85.6	879.80	44,220	1.7	90.7	679.30
1987	91,660	1.6	89.4	790.90	55,290	1.7	87.3	866.70	36,370	1.4	92.0	675.70
1986	84,100	1.4	90.9	768.50	51,820	1.6	88.9	838.10	32,280	1.2	93.3	656.70
1985	75,340	1.3	92.2	747.60	47,210	1.5	90.4	808.40	28,130	1.1	94.3	645.70
1984	65,540	1.1	93.3	732.30	42,240	1.3	91.7	784.20	23,300	0.9	95.2	638.00
1983	52,800	0.9	94.2	739.80	35,090	1.1	92.8	787.70	17,710	0.7	95.9	644.90
1982	43,410	0.7	94.9	739.70	29,070	0.9	93.7	787.50	14,340	0.5	96.4	642.90
1981	35,830	0.6	95.5	771.10	23,920	0.7	94.4	822.60	11,910	0.5	96.9	667.60
1980	35,920	0.6	96.1	821.10	24,110	0.7	95.2	872.30	11,810	0.4	97.3	716.70
1979	32,770	0.6	96.7	944.10	22,060	0.7	95.9	998.70	10,710	0.4	97.7	831.60
1978	29,440	0.5	97.2	1,022.80	19,690	0.6	96.5	1,070.70	9,750	0.4	98.1	926.10
1977	27,940	0.5	97.7	998.30	18,570	0.6	97.0	1,052.80	9,370	0.4	98.4	890.50
1976	28,320	0.5	98.2	949.60	19,370	0.6	97.6	1,000.80	8,950	0.3	98.8	838.90
1975	24,970	0.4	98.6	900.10	17,150	0.5	98.2	936.60	7,820	0.3	99.1	820.10
1974	20,780	0.4	98.9	877.00	14,460	0.4	98.6	907.60	6,320	0.2	99.3	807.10
1973	17,000	0.3	99.2	840.10	11,540	0.4	99.0	866.90	5,460	0.2	99.5	783.50
1972	11,770	0.2	99.4	831.70	8,310	0.3	99.2	859.90	3,460	0.1	99.7	763.90
1971	10,190	0.2	99.6	819.20	7,230	0.2	99.5	833.70	2,960	0.1	99.8	783.60
1970	7,650	0.1	99.7	761.90	5,450	0.2	99.6	770.40	2,200	0.1	99.9	740.60
1969	5,880	0.1	99.8	721.50	4,370	0.1	99.8	724.70	1,510	0.1	99.9	712.30
1968	7,270	0.1	100.0	676.70	5,410	0.2	99.9	683.40	1,860	0.1	100.0	657.20
1967	1,220	<sup>b</sup>	100.0	744.00	990	<sup>b</sup>	100.0	757.60	230	<sup>b</sup>	100.0	685.30
1966	680	<sup>b</sup>	100.0	742.80	530	<sup>b</sup>	100.0	762.10	150	<sup>b</sup>	100.0	674.80
1965	320	<sup>b</sup>	100.0	673.20	200	<sup>b</sup>	100.0	663.40	120	<sup>b</sup>	100.0	689.50

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.

a. Represents those entitled in specified year or later.

b. Less than 0.05 percent.

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



## 5.D OASDI Current-Pay Benefits: Disabled Workers

**Table 5.D2—Number and percentage distribution, by monthly benefit and sex, December 2003**

Monthly benefit (dollars)	Total		Men		Women	
	Number	Percent	Number	Percent	Number	Percent
All disabled workers	5,867,460	100.0	3,225,850	100.0	2,641,610	100.0
Less than 300.00	219,960	3.7	74,330	2.3	145,630	5.5
300.00–349.90	110,700	1.9	38,860	1.2	71,840	2.7
350.00–399.90	117,960	2.0	41,790	1.3	76,170	2.9
400.00–449.90	133,560	2.3	48,990	1.5	84,570	3.2
450.00–499.90	232,520	4.0	84,750	2.6	147,770	5.6
500.00–549.90	331,610	5.7	124,170	3.9	207,440	7.9
550.00–599.90	383,880	6.5	152,490	4.7	231,390	8.8
600.00–649.90	380,450	6.5	161,300	5.0	219,150	8.3
650.00–699.90	364,440	6.2	164,130	5.1	200,310	7.6
700.00–749.90	342,310	5.8	165,290	5.1	177,020	6.7
750.00–799.90	318,220	5.4	159,770	5.0	158,450	6.0
800.00–849.90	296,760	5.1	158,430	4.9	138,330	5.2
850.00–899.90	272,210	4.6	151,130	4.7	121,080	4.6
900.00–949.90	251,510	4.3	147,820	4.6	103,690	3.9
950.00–999.90	229,800	3.9	140,230	4.3	89,570	3.4
1,000.00–1,049.90	208,990	3.6	131,910	4.1	77,080	2.9
1,050.00–1,099.90	191,140	3.3	127,100	3.9	64,040	2.4
1,100.00–1,149.90	170,600	2.9	116,450	3.6	54,150	2.1
1,150.00–1,199.90	154,670	2.6	109,210	3.4	45,460	1.7
1,200.00–1,249.90	142,030	2.4	104,050	3.2	37,980	1.4
1,250.00–1,299.90	136,580	2.3	103,180	3.2	33,400	1.3
1,300.00–1,349.90	152,230	2.6	118,050	3.7	34,180	1.3
1,350.00–1,399.90	141,090	2.4	111,970	3.5	29,120	1.1
1,400.00–1,449.90	121,860	2.1	98,890	3.1	22,970	0.9
1,450.00–1,499.90	109,130	1.9	89,520	2.8	19,610	0.7
1,500.00 or more	353,250	6.0	302,040	9.4	51,210	1.9
Average benefit (dollars)	861.70		965.90		734.40	

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

## 5.D OASDI Current-Pay Benefits: Disabled Workers

**Table 5.D3—Number and total monthly benefits, by sex, December 1957–2003, selected years**

Year	All disabled workers		Men		Women	
	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)
1957	149,850	10,904	121,172	8,903	28,678	2,001
1958	237,719	19,516	189,883	16,138	47,836	3,378
1959	334,443	29,765	264,201	24,417	70,242	5,348
1960	455,371	40,668	356,277	33,034	99,094	7,633
1965	988,074	96,599	734,047	74,946	254,027	21,656
1970	1,492,948	196,010	1,068,986	148,194	423,962	47,819
1975	2,488,774	562,180	1,710,923	418,013	777,851	144,167
1980	2,858,680	1,059,792	1,928,030	784,266	930,650	275,525
1985	2,656,638	1,285,375	1,784,750	953,156	871,888	332,219
1986	2,728,463	1,331,144	1,826,835	985,003	901,628	346,141
1987	2,785,859	1,415,811	1,857,172	1,044,647	928,687	371,165
1988	2,830,284	1,498,637	1,876,878	1,101,675	953,406	396,962
1989	2,895,364	1,609,780	1,906,379	1,176,403	988,985	433,376
1990	3,011,294	1,768,313	1,967,408	1,283,579	1,043,886	484,735
1991	3,194,938	1,946,823	2,067,777	1,401,006	1,127,161	545,817
1992	3,467,783	2,171,080	2,219,789	1,546,924	1,247,994	624,156
1993	3,725,966	2,390,829	2,357,332	1,685,025	1,368,634	705,804
1994	3,962,954	2,620,982	2,473,061	1,824,195	1,489,893	796,787
1995	4,185,263	2,853,365	2,568,359	1,956,168	1,616,904	897,197
1996	4,385,623	3,087,223	2,644,454	2,083,123	1,741,169	1,004,100
1997	4,508,134	3,252,919	2,666,486	2,158,017	1,841,648	1,094,902
1998	4,698,319	3,444,259	2,737,296	2,252,129	1,961,023	1,192,130
1999	4,879,455	3,679,691	2,801,163	2,371,141	2,078,292	1,308,550
2000	5,042,334	3,965,304	2,856,411	2,521,252	2,185,923	1,444,052
2001	5,274,183	4,295,600	2,951,833	2,697,162	2,322,350	1,598,438
2002	5,543,981	4,625,445	3,070,001	2,872,308	2,473,980	1,753,137
2003	5,873,673	5,060,493	3,224,624	3,114,704	2,649,049	1,945,789

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

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

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

5.D OASDI Current-Pay Benefits: Disabled Workers

Table 5.D4—Number, average age, and percentage distribution, by sex and age, December 1957–2003, selected years

Year	Number (thousands)	Average age	Percentage distribution							
			Total, all ages	Under 30	30–39	40–44	45–49	50–54	55–59	60–64
<i>Men</i>										
1957	121	59.4	100.0	...	...	...	...	18.5	29.9	51.6
1958	190	59.5	100.0	...	...	...	...	18.2	29.7	52.1
1959	264	59.3	100.0	...	...	...	...	19.0	30.7	50.3
1960	356	57.3	100.0	0.5	3.3	3.0	4.9	16.6	26.7	44.9
1965	734	54.4	100.0	1.0	7.5	7.6	10.4	15.4	24.7	33.3
1970	1,069	53.9	100.0	3.3	6.8	6.9	10.9	15.2	23.2	33.7
1975	1,711	53.5	100.0	4.6	7.5	6.2	9.7	15.8	23.2	33.0
1980	1,928	52.9	100.0	4.1	9.6	6.0	8.9	14.3	24.0	33.1
1985	1,785	51.9	100.0	4.6	12.3	7.3	8.6	12.9	21.4	32.9
1986	1,827	51.4	100.0	4.9	13.3	7.9	8.9	12.7	20.7	31.5
1987	1,857	51.1	100.0	4.8	13.8	8.5	9.4	12.5	20.1	30.8
1988	1,869	50.9	100.0	4.7	14.3	9.0	9.8	12.7	19.6	29.9
1989	1,906	50.7	100.0	4.5	14.7	9.6	10.3	12.7	19.4	28.8
1990	1,965	50.4	100.0	4.5	15.2	10.3	10.7	12.7	19.1	27.5
1991	2,066	50.1	100.0	4.5	15.6	10.7	11.2	13.0	18.6	26.4
1992	2,221	49.9	100.0	4.6	16.0	11.0	12.0	13.4	18.0	25.0
1993	2,358	49.6	100.0	4.6	16.2	11.2	12.3	13.9	17.9	23.9
1994	2,476	49.6	100.0	4.3	16.1	11.4	12.8	14.2	17.8	23.4
1995	2,573	49.7	100.0	4.0	15.5	11.5	13.4	14.5	18.0	23.2
1996	2,650	49.9	100.0	3.6	14.8	11.6	13.7	15.0	18.3	22.9
1997	2,671	50.2	100.0	3.3	13.9	11.6	13.6	15.7	18.9	23.0
1998	2,741	50.5	100.0	3.1	13.3	11.6	13.7	16.1	19.4	22.9
1999	2,802	50.6	100.0	2.9	12.6	11.6	13.8	16.7	19.7	22.9
2000	2,857	50.7	100.0	2.8	11.8	11.5	13.9	17.3	20.0	22.8
2001	2,952	50.9	100.0	2.9	11.2	11.1	14.0	17.4	20.5	23.0
2002	3,069	51.0	100.0	3.1	10.5	10.7	14.0	17.2	21.1	23.3
2003	3,226	51.3	100.0	3.2	9.9	10.4	13.8	17.1	21.4	24.2

(Continued)

## 5.D OASDI Current-Pay Benefits: Disabled Workers

**Table 5.D4—Number, average age, and percentage distribution, by sex and age, December 1957–2003, selected years—Continued**

Year	Number (thousands)	Average age	Percentage distribution							
			Total, all ages	Under 30	30–39	40–44	45–49	50–54	55–59	60–64
<i>Women</i>										
1957	29	57.9	100.0	...	...	...	...	25.6	39.2	35.2
1958	48	58.2	100.0	...	...	...	...	23.8	37.5	38.6
1959	70	58.4	100.0	...	...	...	...	23.4	36.8	39.7
1960	99	56.7	100.0	0.3	3.2	3.2	5.3	19.4	31.4	37.2
1965	254	55.2	100.0	0.6	5.4	6.3	9.8	16.2	27.3	34.3
1970	424	55.0	100.0	1.9	5.1	5.6	10.1	15.9	26.0	35.3
1975	778	54.4	100.0	3.3	6.1	5.3	9.0	16.3	25.5	34.5
1980	931	53.7	100.0	3.4	8.2	5.3	8.2	14.4	25.4	35.0
1982	858	53.9	100.0	3.3	8.5	5.1	7.2	13.7	25.2	37.0
1983	838	53.6	100.0	3.5	9.3	5.7	7.5	12.9	24.3	36.8
1984	849	53.2	100.0	3.7	10.2	6.3	7.8	12.8	23.2	36.0
1985	872	52.6	100.0	3.8	11.2	6.9	8.3	12.9	22.3	34.6
1986	902	52.0	100.0	4.1	12.1	7.6	8.8	12.9	21.6	32.9
1987	929	51.7	100.0	4.2	12.7	8.2	9.4	12.9	20.9	31.7
1988	952	51.4	100.0	4.0	13.1	8.7	9.9	13.2	20.6	30.5
1989	989	51.1	100.0	4.0	13.5	9.2	10.6	13.4	20.1	29.2
1990	1,046	50.8	100.0	3.9	14.0	9.8	11.1	13.4	19.9	27.9
1991	1,133	50.5	100.0	4.0	14.3	10.3	11.6	13.8	19.4	26.5
1992	1,252	50.1	100.0	4.3	14.6	10.7	12.2	14.3	18.8	25.0
1993	1,371	49.9	100.0	4.3	14.9	11.0	12.6	14.8	18.9	23.5
1994	1,491	49.9	100.0	4.1	14.8	11.2	13.1	15.3	18.7	22.8
1995	1,614	49.9	100.0	3.8	14.5	11.5	13.6	15.7	18.8	22.2
1996	1,736	50.0	100.0	3.4	14.1	11.6	13.9	16.2	19.0	21.7
1997	1,835	50.2	100.0	3.1	13.3	11.6	14.0	16.8	19.6	21.5
1998	1,956	50.5	100.0	3.0	12.8	11.5	14.2	17.0	20.0	21.6
1999	2,071	50.5	100.0	2.8	12.1	11.5	14.3	17.5	20.4	21.5
2000	2,179	50.7	100.0	2.7	11.5	11.3	14.5	17.9	20.7	21.5
2001	2,313	50.8	100.0	2.7	11.1	11.1	14.4	18.0	21.1	21.6
2002	2,467	50.9	100.0	2.7	10.6	10.8	14.4	17.8	21.5	22.1
2003	2,642	51.2	100.0	3.0	10.1	10.4	14.2	17.7	21.5	23.1

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1988 and 1990–2003 are based on a 10 percent sample. All other years are 100 percent data.

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.E OASDI Current-Pay Benefits: Disabled Workers and Dependents**

**Table 5.E1—Number and percentage distribution, by primary insurance amount and type of benefit, December 2003**

Primary insurance amount (dollars)	Disabled workers		Spouses		Children	
	Number	Percent	Number	Percent	Number	Percent
Total	5,867,460	100.0	151,500	100.0	1,579,310	100.0
Less than 300.00	207,650	3.5	70	0.1	530	a
300.00–349.90	113,580	1.9	140	0.1	1,470	0.1
350.00–399.90	114,000	1.9	90	0.1	830	0.1
400.00–449.90	129,500	2.2	150	0.1	1,410	0.1
450.00–499.90	230,780	3.9	970	0.6	17,400	1.1
500.00–549.90	332,330	5.7	3,900	2.6	72,530	4.6
550.00–599.90	383,410	6.5	5,660	3.7	117,090	7.4
600.00–649.90	378,370	6.5	7,330	4.8	130,540	8.3
650.00–699.90	360,600	6.2	7,920	5.2	127,980	8.1
700.00–749.90	337,710	5.8	7,980	5.3	119,660	7.6
750.00–799.90	316,700	5.4	7,860	5.2	108,730	6.9
800.00–849.90	296,290	5.1	8,330	5.5	104,040	6.6
850.00–899.90	270,190	4.6	7,240	4.8	92,520	5.9
900.00–949.90	251,180	4.3	7,000	4.6	85,490	5.4
950.00–999.90	230,820	3.9	7,000	4.6	75,370	4.8
1,000.00–1,049.90	210,440	3.6	6,190	4.1	65,390	4.1
1,050.00–1,099.90	192,040	3.3	6,260	4.1	61,280	3.9
1,100.00–1,149.90	172,680	2.9	5,500	3.6	50,260	3.2
1,150.00–1,199.90	157,320	2.7	5,240	3.5	45,380	2.9
1,200.00–1,249.90	144,230	2.5	5,550	3.7	38,860	2.5
1,250.00–1,299.90	138,420	2.4	5,880	3.9	36,350	2.3
1,300.00–1,349.90	155,470	2.7	6,500	4.3	37,840	2.4
1,350.00–1,399.90	144,170	2.5	6,760	4.5	37,120	2.4
1,400.00–1,449.90	123,900	2.1	5,930	3.9	29,100	1.8
1,450.00–1,499.90	112,180	1.9	5,830	3.9	27,550	1.7
1,500.00 or more	363,500	6.2	20,220	13.4	94,590	6.0
Average primary insurance amount (dollars)	867.20		1,068.30		917.30	

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

a. Less than 0.05 percent.

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

## 5.E OASDI Current-Pay Benefits: Disabled Workers and Dependents

**Table 5.E2—Average monthly benefit, by type of benefit, sex, and age, December 1957–2003, selected years (in dollars)**

Year	Disabled workers			Spouses		Children			
	All	Men	Women	Wives	Husbands	All	Under age 18	Disabled adult children	Students
1957	72.80	73.50	69.80	...	...	...	...	...	...
1958	82.10	85.00	70.60	34.00	33.90	27.30	27.30	38.50	...
1959	89.00	92.40	76.10	36.10	34.70	31.00	30.80	39.40	...
1960	89.30	92.70	77.00	34.40	34.70	30.20	30.00	39.00	...
1965	97.80	102.10	85.30	35.00	32.60	31.60	30.90	41.60	49.30
1970	131.30	138.60	112.80	42.60	42.40	38.60	36.90	53.30	54.10
1975	225.90	244.30	185.30	67.40	61.70	62.00	58.60	84.10	86.90
1980	370.70	406.80	296.10	110.60	91.80	110.30	104.60	136.00	152.40
1985	483.80	534.10	381.00	132.70	102.70	141.80	138.90	183.80	196.90
1990	587.20	652.40	464.40	151.30	96.90	163.80	158.80	231.40	250.00
1991	609.40	677.50	484.20	154.60	101.70	167.90	162.70	240.90	253.20
1992	626.10	696.90	500.10	156.40	106.00	170.20	165.10	246.80	262.00
1993	641.70	714.80	515.70	157.50	108.60	173.10	167.70	253.30	265.90
1994	661.40	731.60	534.80	161.00	112.60	177.70	172.20	261.50	273.80
1995	681.80	761.60	554.90	165.00	116.60	183.50	177.90	270.10	284.10
1996	703.90	787.70	576.70	172.60	124.50	193.50	187.70	281.70	295.00
1997	721.60	809.30	594.50	178.00	129.10	201.20	195.20	292.20	306.30
1998	733.10	822.80	607.90	183.00	136.50	207.50	201.40	300.20	313.10
1999	754.10	846.50	629.60	190.20	145.40	216.10	209.50	310.70	319.80
2000	786.40	882.70	660.60	199.50	155.90	227.60	220.80	325.60	336.00
2001	814.50	913.70	688.30	208.20	164.50	237.90	230.70	339.90	343.50
2002	834.30	935.60	708.60	213.70	168.50	245.00	237.40	349.10	350.10
2003	861.60	965.90	734.50	222.70	176.90	253.90	245.90	360.90	359.10

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

NOTE: ... = not applicable.

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

5.F OASDI Current-Pay Benefits: Dependents and Survivors

Table 5.F1—Number of wives and husbands and total monthly benefits, by type of benefit, December 1950–2003, selected years

Year	Total		Wives entitled solely because of age <sup>a</sup>		Wives entitled because of children <sup>b</sup>						Husbands	
					Subtotal		With at least 1 child under age 16 <sup>c</sup>		With at least 1 disabled child <sup>d</sup>			
	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)
<i>Wives and husbands of retired workers</i>												
1950	508,350	11,995	498,688	11,865	8,865	114	8,865	114	...	...	797	16
1955	1,191,963	39,416	1,124,616	37,826	57,284	1,315	57,284	1,315	...	...	10,063	274
1960	2,269,384	87,867	2,143,949	84,018	110,909	3,344	101,774	3,010	9,135	334	14,526	504
1965	2,613,550	114,035	2,433,602	108,069	168,951	5,508	154,829	4,947	14,122	561	10,997	458
1970	2,668,105	163,263	2,491,724	155,510	167,968	7,261	154,919	6,542	13,049	719	8,413	492
1975	2,867,388	301,623	2,664,132	287,043	195,993	13,861	178,909	12,391	17,084	1,470	7,263	720
1980	3,015,549	518,500	2,789,472	490,818	186,894	22,508	167,793	19,708	19,101	2,800	39,183	5,174
1985	3,069,067	755,844	2,926,300	732,464	107,166	17,347	84,074	12,762	23,092	4,585	35,601	6,033
1986	3,086,091	776,870	2,948,854	754,026	102,549	16,933	79,471	12,304	23,078	4,629	34,688	5,911
1987	3,089,968	817,058	2,959,301	794,258	96,928	16,865	74,141	12,078	22,787	4,788	33,739	5,935
1988	3,086,022	854,644	2,959,856	831,659	93,577	17,071	71,585	12,266	21,992	4,805	32,589	5,914
1989	3,093,075	905,281	2,971,440	881,836	89,839	17,431	68,857	12,571	20,982	4,859	31,796	6,014
1990	3,101,085	964,983	2,982,034	940,514	87,925	18,300	67,785	13,322	20,140	4,977	31,126	6,169
1991	3,104,235	1,008,672	2,986,975	983,434	86,682	19,020	66,992	13,897	19,690	5,122	30,578	6,218
1992	3,111,515	1,047,553	2,995,629	1,021,616	85,680	19,648	66,618	14,468	19,062	5,180	30,206	6,289
1993	3,094,447	1,075,073	2,980,671	1,048,712	83,751	19,993	65,225	14,782	18,526	5,211	30,025	6,368
1994	3,066,430	1,101,203	2,954,950	1,074,452	81,644	20,296	63,575	15,033	18,069	5,263	29,836	6,455
1995	3,026,012	1,120,924	2,917,764	1,094,203	78,507	20,155	61,132	14,932	17,375	5,223	29,741	6,567
1996	2,970,226	1,139,092	2,872,316	1,113,470	68,310	18,942	52,384	13,874	15,926	5,068	29,600	6,680
1997	2,922,170	1,148,558	2,828,261	1,123,381	64,123	18,363	49,372	13,540	14,751	4,823	29,786	6,814
1998	2,864,230	1,145,353	2,773,583	1,120,553	60,634	17,883	46,649	13,205	13,985	4,678	30,013	6,917
1999	2,811,008	1,155,479	2,722,244	1,130,413	58,229	17,905	45,002	13,333	13,227	4,572	30,535	7,161
2000	2,798,203	1,200,835	2,707,444	1,173,771	58,416	19,212	45,680	14,547	12,736	4,665	32,343	7,851
2001	2,741,962	1,213,842	2,652,289	1,186,078	55,995	19,335	44,009	14,732	11,986	4,603	33,678	8,429
2002	2,681,153	1,210,108	2,591,336	1,181,531	54,683	19,579	43,212	15,022	11,471	4,557	35,143	8,998
2003	2,621,691	1,214,103	2,532,377	1,184,720	52,791	19,774	42,023	15,301	10,768	4,473	36,523	9,609

(Continued)

## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F1—Number of wives and husbands and total monthly benefits, by type of benefit, December 1950–2003, selected years—Continued**

Year	Total		Wives entitled solely because of age <sup>a</sup>		Wives entitled because of children <sup>b</sup>					Husbands		
	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Subtotal		With at least 1 child under age 16 <sup>c</sup>		With at least 1 disabled child <sup>d</sup>		Number	Total monthly benefits (thousands of dollars)
					Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)		
<b>Wives and husbands of disabled workers</b>												
1958	12,231	415	4,845	192	7,370	223	7,345	222	25	1	16	1
1960	76,599	2,636	21,845	841	54,543	1,788	53,549	1,746	994	42	211	7
1965	193,362	6,761	29,352	1,109	163,500	5,635	160,922	5,512	2,578	123	510	17
1970	283,447	12,060	41,582	2,063	241,341	9,975	235,892	9,667	5,449	307	524	22
1975	452,922	30,536	64,883	5,263	387,474	25,239	380,763	24,633	6,711	606	565	35
1980	461,878	51,028	77,276	9,672	382,457	41,159	374,147	40,018	8,310	1,142	2,145	197
1985	305,532	40,507	79,294	12,693	224,704	27,656	215,012	26,055	9,692	1,602	1,534	158
1986	300,826	39,481	78,925	12,766	220,426	26,566	210,515	24,952	9,911	1,614	1,475	149
1987	290,888	39,195	73,484	12,808	211,222	25,854	201,280	24,194	9,942	1,661	6,182	532
1988	280,821	38,878	70,654	12,924	203,788	25,402	194,068	23,746	9,720	1,656	6,379	552
1989	271,488	39,148	67,154	12,974	197,946	25,590	188,562	23,916	9,384	1,674	6,388	584
1990	265,890	39,869	63,584	13,018	195,818	26,222	186,641	24,506	9,177	1,716	6,488	629
1991	266,219	40,792	60,866	13,020	198,457	27,071	189,401	25,321	9,056	1,750	6,896	701
1992	270,674	41,951	59,536	13,196	203,703	27,967	194,459	26,152	9,244	1,815	7,435	788
1993	272,759	42,570	58,052	13,241	206,975	28,490	197,589	26,616	9,386	1,874	7,732	839
1994	271,054	43,263	56,343	13,367	206,854	29,011	197,492	27,094	9,362	1,917	7,857	885
1995	263,539	43,105	53,882	13,300	201,827	28,892	192,573	26,962	9,254	1,929	7,830	913
1996	223,854	38,366	51,779	13,251	166,586	24,432	158,106	22,597	8,480	1,834	5,489	683
1997	206,959	36,585	51,265	13,251	150,647	22,683	142,717	20,928	7,930	1,755	5,047	651
1998	189,843	34,530	50,759	13,197	134,584	20,718	127,083	19,032	7,501	1,686	4,500	614
1999	176,299	33,336	50,165	13,314	121,906	19,407	114,842	17,781	7,064	1,626	4,228	615
2000	165,123	32,763	49,171	13,488	111,933	18,649	105,248	17,044	6,685	1,605	4,019	626
2001	156,899	32,491	48,597	13,794	104,271	18,034	97,942	16,460	6,329	1,574	4,031	663
2002	151,614	32,209	48,402	13,970	99,075	17,542	93,034	16,008	6,041	1,533	4,137	697
2003	150,886	33,401	51,536	15,304	95,042	17,335	89,168	15,808	5,874	1,527	4,308	762

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

NOTE: . . . = not applicable.

- a. Aged 62 or older. Includes wives aged 65 or older with children.
- b. Under age 65 with entitled children in their care.
- c. Prior to August 1981, benefits were payable to mothers and fathers caring for a child under age 18. For mothers and fathers caring for a child who was at least 14 and who were entitled in August 1981, benefits were continued until the child attained age 18 or September 1983, whichever came earlier.
- d. Excludes wives with both disabled and nondisabled children in their care.

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.



5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F3—Percentage distribution of wives with entitlement based on age, by monthly benefit and age, December 2003**

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85 or older
<b>Total</b>							
Number	2,587,200	292,030	698,580	661,410	522,830	294,840	117,510
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 150.00	5.6	10.6	6.3	4.7	4.2	3.9	3.3
150.00–174.90	1.5	1.9	1.5	1.3	1.2	1.3	1.8
175.00–199.90	1.9	2.8	2.0	1.9	1.7	1.7	1.3
200.00–224.90	2.1	3.0	2.2	2.0	1.9	1.8	1.8
225.00–249.90	2.3	3.0	2.4	2.2	2.2	2.2	2.1
250.00–274.90	2.4	2.8	2.5	2.3	2.2	2.2	2.3
275.00–299.90	2.6	3.0	2.7	2.5	2.4	2.5	2.4
300.00–324.90	2.7	2.9	2.8	2.6	2.7	2.6	2.6
325.00–349.90	3.0	3.0	3.0	3.0	2.9	3.2	2.8
350.00–374.90	3.4	3.5	3.3	3.3	3.3	3.3	3.9
375.00–399.90	3.7	3.6	3.4	3.5	3.8	3.9	5.1
400.00–424.90	4.3	3.8	3.7	4.2	4.7	5.0	5.3
425.00–449.90	5.4	4.1	4.2	4.9	6.7	8.2	5.6
450.00–474.90	6.7	4.2	4.7	6.2	10.0	10.0	5.5
475.00–499.90	7.8	5.6	5.9	9.1	10.6	7.5	5.7
500.00–524.90	8.9	6.8	9.0	11.5	8.6	6.9	5.8
525.00–549.90	7.0	7.1	8.9	8.4	4.6	4.7	5.0
550.00–574.90	5.1	6.8	7.0	4.2	3.6	4.2	4.4
575.00–599.90	4.0	6.4	4.3	3.0	3.2	3.9	4.6
600.00–624.90	3.4	5.4	3.1	2.8	2.9	3.9	4.1
625.00–649.90	3.0	4.1	2.6	2.4	2.9	3.7	4.2
650.00–674.90	2.7	2.1	2.6	2.5	3.0	3.4	3.5
675.00–699.90	2.3	1.1	2.3	2.2	2.6	2.6	3.4
700.00–724.90	1.9	0.7	2.0	2.0	2.4	1.6	2.1
725.00–749.90	1.5	0.5	1.8	1.8	1.7	1.0	1.6
750.00–774.90	1.2	0.4	1.5	1.6	1.1	0.8	1.2
775.00–799.90	1.0	0.2	1.4	1.3	0.7	0.7	1.1
800.00 or more	2.6	0.2	3.0	2.3	2.0	3.4	7.4
Average benefit (dollars)	464.10	418.80	466.90	468.70	466.60	473.90	509.20

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

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F4—Number of children and total monthly benefits, by type of benefit, December 1940–2003, selected years**

Year	Number of children of—				Total monthly benefits for children of— (thousands of dollars)			
	All workers	Retired workers	Deceased workers	Disabled workers	All workers	Retired workers	Deceased workers	Disabled workers
<b>Total</b>								
1957	1,502,077	179,697	1,322,380	...	57,951	3,932	54,019	...
1960	2,000,451	268,168	1,576,802	155,481	93,276	7,576	81,003	4,697
1965	3,092,659	460,781	2,074,263	557,615	159,428	14,736	127,067	17,627
1970	4,122,305	545,708	2,687,997	888,600	279,845	24,473	221,041	34,330
1980	4,606,517	638,711	2,609,920	1,357,886	864,242	89,386	625,090	149,766
1990	3,187,010	422,200	1,776,013	988,797	991,628	109,497	720,206	161,926
1995	3,734,097	441,600	1,883,643	1,408,854	1,283,288	141,974	882,837	258,477
2000	3,802,863	458,951	1,878,007	1,465,905	1,547,808	181,177	1,033,055	333,575
2001	3,839,381	467,064	1,890,156	1,482,161	1,624,285	192,727	1,078,886	352,672
2002	3,910,256	476,684	1,907,899	1,525,673	1,692,471	203,265	1,115,415	373,791
2003	3,960,909	480,033	1,909,983	1,570,893	1,763,910	213,230	1,151,907	398,773
<b>Children under age 18</b>								
1940	54,648	6,410	48,238	...	668	62	606	...
1950	699,703	46,241	653,462	...	19,366	788	18,578	...
1960	1,896,397	214,343	1,529,535	152,519	88,682	5,654	78,446	4,582
1965	2,688,592	339,507	1,816,888	532,197	135,432	9,598	109,392	16,442
1970	3,314,578	354,373	2,161,094	799,111	215,366	13,367	172,499	29,500
1980	3,423,081	354,797	1,883,438	1,184,846	607,574	40,548	443,097	123,930
1990	2,497,252	236,051	1,333,690	927,511	739,787	53,944	538,546	147,296
1995	2,956,482	241,756	1,386,111	1,328,615	943,028	69,312	637,326	236,390
2000	2,976,406	255,908	1,346,091	1,374,407	1,120,977	92,987	724,567	303,423
2001	2,993,852	262,509	1,345,986	1,385,357	1,172,169	100,320	752,216	319,633
2002	3,043,029	270,231	1,350,533	1,422,265	1,218,610	107,298	773,661	337,652
2003	3,080,308	273,646	1,345,029	1,461,633	1,268,682	113,784	795,476	359,422
<b>Disabled adult children</b>								
1957	28,869	16,686	12,183	...	1,115	526	589	...
1960	104,054	53,825	47,267	2,962	4,594	1,922	2,557	115
1965	198,390	87,122	102,287	8,981	10,271	3,541	6,357	374
1970	270,557	101,341	154,921	14,295	19,807	5,755	13,290	761
1980	450,169	140,548	276,738	32,883	89,561	22,463	62,625	4,473
1990	600,480	173,941	389,385	37,154	217,201	51,879	156,725	8,597
1995	686,101	188,965	446,377	50,759	300,007	68,743	217,553	13,711
2000	728,689	191,584	480,351	56,754	377,647	83,098	276,072	18,478
2001	736,546	191,809	486,817	57,920	395,952	86,510	289,757	19,684
2002	744,529	192,085	492,985	59,459	409,813	89,114	299,946	20,754
2003	752,814	191,704	498,659	62,451	426,877	92,125	312,212	22,540
<b>Students</b>								
1965	205,677	34,152	155,088	16,437	13,725	1,597	11,318	811
1970	537,170	89,994	371,982	75,194	44,672	5,351	35,252	4,069
1980	733,267	143,366	449,744	140,157	167,107	26,375	119,368	21,363
1990	89,278	12,208	52,938	24,132	34,641	3,673	24,935	6,033
1995	91,514	10,879	51,155	29,480	40,253	3,919	27,958	8,376
2000	97,768	11,459	51,565	34,744	49,184	5,092	32,417	11,674
2001	108,983	12,746	57,353	38,884	56,164	5,897	36,912	13,356
2002	122,698	14,368	64,381	43,949	64,048	6,854	41,808	15,386
2003	127,787	14,683	66,295	46,809	68,351	7,321	44,218	16,811

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

NOTE: ... = not applicable.

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

5.F OASDI Current-Pay Benefits: Dependents and Survivors

Table 5.F6—Average monthly benefit for survivors, by type of benefit, December 1940–2003, selected years (in dollars)

Year	Widowed mothers and fathers	Nondisabled		Parents	Children				Disabled	
		Widows	Widowers		Total	Under age 18	Disabled adult children	Students	Widows	Widowers
1940	19.61	20.28	...	13.09	12.22	12.22	...	...	...	...
1941	19.50	20.22	...	12.97	12.19	12.19	...	...	...	...
1942	19.57	20.15	...	13.05	12.24	12.24	...	...	...	...
1943	19.72	20.15	...	13.11	12.31	12.31	...	...	...	...
1944	19.80	20.17	...	13.08	12.38	12.38	...	...	...	...
1945	19.83	20.19	...	13.06	12.45	12.45	...	...	...	...
1950	34.24	36.54	37.23	36.69	28.43	28.43	...	...	...	...
1951	33.24	36.04	30.03	36.68	28.05	28.05	...	...	...	...
1952	36.13	40.67	33.09	41.33	31.30	31.30	...	...	...	...
1953	37.49	40.88	34.08	41.96	32.28	32.28	...	...	...	...
1954	44.52	46.28	39.27	47.44	37.01	37.01	...	...	...	...
1955	45.91	48.70	46.51	49.93	38.12	38.12	...	...	...	...
1956	47.35	50.14	47.11	50.78	39.36	39.36	...	...	...	...
1957	49.05	51.09	47.77	51.87	40.85	40.78	48.38	...	...	...
1958	50.53	51.91	48.84	52.83	42.10	41.98	49.63	...	...	...
1959	57.37	56.73	53.28	58.86	47.48	47.34	52.89	...	...	...
1960	59.29	57.69	53.81	60.31	51.37	51.29	54.10	...	...	...
1961	59.38	64.92	61.66	67.15	52.74	52.64	55.50	...	...	...
1962	59.38	65.88	62.12	68.18	53.57	53.47	55.99	...	...	...
1963	59.43	66.85	63.17	69.11	54.33	54.23	56.58	...	...	...
1964	59.40	67.85	63.49	70.05	54.99	54.87	57.27	...	...	...
1965	65.46	73.75	69.68	76.03	61.26	60.21	62.14	72.98	...	...
1966	65.59	74.11	70.52	76.52	61.84	60.37	62.67	71.71	...	...
1967	65.86	74.99	71.22	77.23	62.57	60.99	63.37	72.33	...	...
1968	74.93	86.54	82.14	88.21	70.85	68.90	73.11	81.76	72.27	72.40
1969	75.06	87.48	83.08	88.96	71.10	69.11	73.77	81.93	71.02	66.50
1970	86.51	102.02	96.50	103.21	82.23	79.82	85.79	94.77	81.99	73.10
1971	95.61	113.57	106.13	114.26	90.94	88.12	95.03	104.80	90.11	83.10
1972	115.45	138.19	127.98	138.95	110.36	106.87	115.25	126.63	109.50	98.80
1973	118.20	157.40	146.70	140.60	111.70	108.20	116.20	128.50	111.20	101.70
1974	134.20	177.30	164.30	157.50	126.48	122.52	130.33	144.79	125.90	118.60
1975	147.25	193.92	178.27	171.86	139.40	135.00	142.26	157.81	137.70	128.10
1976	159.77	208.99	191.78	185.07	151.94	147.49	152.88	169.80	147.00	133.80
1977	173.80	224.30	177.10	198.30	<sup>a</sup> 165.70	<sup>a</sup> 161.50	<sup>a</sup> 163.60	<sup>a</sup> 183.10	156.20	131.60
1978	190.40	241.40	186.10	214.00	182.20	178.30	176.20	200.80	165.70	129.70
1979	212.60	269.80	209.00	238.70	205.60	201.70	195.90	226.60	180.80	133.40
1980	246.20	311.50	239.40	276.00	239.50	235.30	226.40	265.40	205.40	145.70
1981	276.70	349.80	266.80	310.40	270.90	265.70	254.00	301.70	227.20	158.80
1982	302.80	379.30	285.60	335.40	285.40	291.50	279.90	260.70	242.80	165.50
1983	308.70	397.10	295.70	349.80	298.00	307.20	289.00	233.40	251.10	166.20
1984	321.50	416.10	306.80	363.90	314.30	320.70	302.60	257.20	307.70	190.70
1985	332.50	434.00	317.80	378.20	330.50	332.60	315.50	360.80	316.60	191.80
1986	338.30	444.90	324.80	386.30	336.80	338.70	323.10	375.70	321.30	195.50
1987	352.70	468.90	340.60	407.30	352.40	353.90	340.00	400.10	335.60	202.30
1988	367.90	493.40	359.50	428.40	367.60	368.00	357.40	424.70	350.00	211.30
1989	387.60	522.60	382.00	453.50	384.90	384.30	378.10	447.90	368.90	223.60
1990	409.10	557.40	408.40	482.20	405.50	403.80	402.50	471.00	391.30	238.40
1991	424.10	584.50	428.00	506.10	420.10	417.00	421.50	486.20	409.40	260.60
1992	437.70	608.70	443.60	526.40	432.30	427.60	438.30	504.10	425.30	273.30
1993	448.40	631.70	461.50	547.20	443.10	437.00	453.70	515.00	436.90	286.20
1994	464.40	656.60	481.40	569.50	456.20	448.70	470.80	532.20	449.20	299.90

(Continued)

## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F6—Average monthly benefit for survivors, by type of benefit, December 1940–2003, selected years (in dollars)—Continued**

Year	Widowed mothers and fathers	Nondisabled		Parents	Children				Disabled	
		Widows	Widowers		Total	Under age 18	Disabled adult children	Students	Widows	Widowers
1995	477.90	681.20	500.20	590.80	468.70	459.80	487.40	546.50	461.50	307.60
1996	514.90	708.30	520.70	613.50	487.20	478.20	506.10	560.80	474.30	318.00
1997	532.00	732.50	534.50	635.70	500.00	490.10	521.30	569.60	483.90	326.90
1998	545.10	750.30	549.10	651.10	509.60	498.90	532.80	579.90	491.00	332.90
1999	565.70	776.10	572.40	673.90	526.30	515.00	550.40	595.80	503.90	340.30
2000	595.00	811.80	606.90	703.90	550.10	538.30	574.70	628.70	523.80	361.70
2001	620.80	842.50	636.80	728.60	570.80	558.90	595.20	643.60	541.20	374.80
2002	640.20	862.80	662.80	752.70	584.60	572.90	608.40	649.40	553.00	384.70
2003	663.70	889.50	697.70	779.20	603.10	591.40	626.10	667.00	569.10	400.80

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

NOTE: . . . = not applicable.

a. Children's data estimated for 1977.

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F7—Number and percentage distribution of survivors, by primary insurance amount and type of benefit, December 2003**

Primary insurance amount (dollars)	Widowed mothers and fathers		Nondisabled widow(er)s		Parents		Disabled widow(er)s		Children	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	188,320	100.0	4,499,900	100.0	2,190	100.0	207,630	100.0	1,906,680	100.0
Less than 300.00	4,190	2.2	35,910	0.8	10	0.5	2,530	1.2	86,270	4.5
300.00–349.90	1,710	0.9	77,760	1.7	10	0.5	1,910	0.9	56,590	3.0
350.00–399.90	2,030	1.1	39,500	0.9	30	1.4	1,500	0.7	39,090	2.1
400.00–449.90	2,090	1.1	46,650	1.0	20	0.9	1,990	1.0	40,200	2.1
450.00–499.90	3,490	1.9	67,400	1.5	40	1.8	3,060	1.5	62,400	3.3
500.00–549.90	5,550	2.9	93,550	2.1	80	3.7	4,950	2.4	88,770	4.7
550.00–599.90	6,870	3.6	100,870	2.2	90	4.1	5,430	2.6	102,720	5.4
600.00–649.90	7,850	4.2	109,530	2.4	40	1.8	6,930	3.3	103,610	5.4
650.00–699.90	7,600	4.0	111,440	2.5	100	4.6	7,360	3.5	101,850	5.3
700.00–749.90	7,510	4.0	112,170	2.5	100	4.6	7,660	3.7	94,920	5.0
750.00–799.90	7,790	4.1	144,960	3.2	160	7.3	8,660	4.2	97,250	5.1
800.00–849.90	9,050	4.8	163,070	3.6	110	5.0	8,690	4.2	94,280	4.9
850.00–899.90	8,850	4.7	219,740	4.9	160	7.3	8,910	4.3	98,700	5.2
900.00–949.90	8,960	4.8	250,670	5.6	110	5.0	10,250	4.9	90,840	4.8
950.00–999.90	8,590	4.6	236,240	5.2	90	4.1	10,150	4.9	80,170	4.2
1,000.00–1,049.90	7,960	4.2	270,470	6.0	50	2.3	10,600	5.1	73,930	3.9
1,050.00–1,099.90	8,120	4.3	283,880	6.3	90	4.1	10,920	5.3	69,930	3.7
1,100.00–1,149.90	7,240	3.8	259,370	5.8	70	3.2	10,050	4.8	61,230	3.2
1,150.00–1,199.90	7,230	3.8	290,650	6.5	90	4.1	10,450	5.0	58,010	3.0
1,200.00–1,249.90	6,540	3.5	301,220	6.7	70	3.2	9,840	4.7	52,400	2.7
1,250.00–1,299.90	6,630	3.5	293,790	6.5	140	6.4	9,250	4.5	48,140	2.5
1,300.00–1,349.90	6,950	3.7	301,380	6.7	110	5.0	11,670	5.6	51,550	2.7
1,350.00–1,399.90	6,520	3.5	234,970	5.2	170	7.8	10,400	5.0	45,480	2.4
1,400.00–1,449.90	5,950	3.2	139,300	3.1	70	3.2	8,680	4.2	37,770	2.0
1,450.00–1,499.90	4,960	2.6	92,670	2.1	20	0.9	6,920	3.3	30,920	1.6
1,500.00 or more	28,090	14.9	222,740	4.9	160	7.3	18,870	9.1	139,660	7.3

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

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F8—Number of widow(er)s and total monthly benefits, by type of benefit, December 1950–2003**

Year	Total		Nondisabled—				Disabled widow(er)s	
	Number	Total monthly benefits (thousands of dollars)	Widows		Widowers		Number	Total monthly benefits (thousands of dollars)
			Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)		
1950	314,189	11,481	314,126	11,479	63	2	...	...
1951	384,265	13,849	384,011	13,841	254	8	...	...
1952	454,563	18,482	454,064	18,466	499	17	...	...
1953	540,653	22,096	539,854	22,069	799	27	...	...
1954	638,091	29,526	637,012	29,483	1,079	42	...	...
1955	701,360	34,152	700,294	34,103	1,066	50	...	...
1956	913,069	45,780	911,841	45,722	1,228	58	...	...
1957	1,095,137	55,944	1,093,645	55,872	1,492	71	...	...
1958	1,232,583	63,977	1,230,953	63,897	1,630	80	...	...
1959	1,393,587	79,047	1,391,686	78,946	1,901	101	...	...
1960	1,543,843	89,054	1,541,790	88,943	2,053	110	...	...
1961	1,697,308	110,179	1,694,977	110,035	2,331	144	...	...
1962	1,859,191	122,475	1,856,658	122,318	2,533	157	...	...
1963	2,010,769	134,403	2,008,102	134,234	2,667	168	...	...
1964	2,158,912	146,476	2,156,143	146,300	2,769	176	...	...
1965	2,371,433	174,883	2,368,629	174,688	2,804	195	...	...
1966	2,602,015	192,821	2,599,178	192,620	2,837	200	...	...
1967	2,769,618	207,692	2,766,736	207,487	2,882	205	...	...
1968	2,937,890	253,924	2,913,376	252,123	2,951	242	21,563	1,558
1969	3,091,710	269,799	3,049,177	266,741	3,064	255	39,469	2,803
1970	3,227,160	328,245	3,174,846	323,912	3,033	293	49,281	4,041
1971	3,366,304	380,963	3,306,528	375,528	3,033	322	56,743	5,113
1972	3,509,777	483,161	3,442,595	475,746	3,015	386	64,167	7,029
1973	3,656,353	571,654	3,574,458	562,441	3,126	459	78,769	8,754
1974	3,769,559	663,569	3,674,376	651,471	3,055	502	92,128	11,596
1975	3,888,705	747,902	3,776,090	732,269	3,104	553	109,511	15,080
1976	3,994,380	827,325	3,871,894	809,181	3,059	587	119,427	17,557
1977	4,119,487	914,738	3,980,324	892,764	11,887	2,105	127,276	19,869
1978	4,211,710	1,005,929	4,066,673	981,615	15,287	2,845	129,751	21,469
1979	4,321,496	1,153,272	4,173,745	1,126,089	17,918	3,745	129,833	23,438
1980	4,410,515	1,358,836	4,262,607	1,327,814	20,328	4,866	127,580	26,156
1981	4,507,941	1,560,103	4,363,708	1,526,511	22,643	6,042	121,590	27,550
1982	4,594,961	1,724,392	4,453,575	1,689,073	25,014	7,144	116,372	28,175
1983	4,693,791	1,844,798	4,554,414	1,808,647	27,786	8,216	111,591	27,935
1984	4,779,190	1,973,203	4,640,805	1,930,807	29,234	8,970	109,151	33,426
1985	4,862,805	2,094,003	4,725,618	2,050,678	30,182	9,592	107,005	33,734
1986	4,928,019	2,175,345	4,789,969	2,131,049	31,076	10,092	106,974	34,204
1987	4,983,846	2,318,747	4,846,135	2,272,557	31,429	10,703	106,282	35,487
1988	5,028,822	2,461,945	4,892,829	2,414,239	32,870	11,816	103,123	35,892
1989	5,070,873	2,629,728	4,935,911	2,579,726	33,332	12,731	101,630	37,270
1990	5,111,482	2,827,012	4,976,420	2,773,818	34,073	13,916	100,989	39,278
1991	5,158,383	2,989,385	5,008,789	2,927,768	35,105	15,024	114,489	46,593
1992	5,205,375	3,138,250	5,037,583	3,066,568	36,468	16,178	131,324	55,504
1993	5,224,279	3,264,849	5,039,874	3,183,768	37,390	17,255	147,015	63,826
1994	5,232,379	3,394,982	5,034,219	3,305,229	37,484	18,043	160,676	71,710
1995	5,225,519	3,514,262	5,014,991	3,416,203	37,504	18,759	173,024	79,300
1996	5,209,812	3,639,632	4,990,079	3,534,268	37,822	19,692	181,911	85,671
1997	5,053,442	3,646,898	4,829,456	3,537,348	36,048	19,268	187,938	90,282
1998	4,989,855	3,685,349	4,759,829	3,571,047	35,845	19,683	194,181	94,619
1999	4,943,915	3,774,601	4,709,091	3,654,598	36,029	20,624	198,795	99,380
2000	4,901,437	3,912,527	4,663,228	3,785,532	36,782	22,322	201,427	104,674
2001	4,828,327	3,997,687	4,586,677	3,864,251	37,407	23,822	204,243	109,615
2002	4,770,638	4,043,051	4,524,020	3,903,384	39,260	26,020	207,358	113,648
2003	4,707,215	4,110,963	4,456,446	3,964,035	41,410	28,892	209,359	118,035

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

NOTE: ... = not applicable.

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F9—Number, percentage, and average monthly benefit, by year of entitlement as nondisabled widow(er), December 2003**

Year	Number	Percentage distribution	Cumulative percentage <sup>a</sup>	Average monthly benefit (dollars)
Total	4,499,900	100.0	...	888.30
2000–2003	1,081,040	24.0	...	952.20
1995–1999	1,076,230	23.9	...	931.40
1990–1994	861,880	19.2	...	904.50
1985–1989	693,950	15.4	...	852.10
1980–1984	459,040	10.2	...	792.90
1975–1979	212,080	4.7	...	722.10
1970–1974	88,830	2.0	...	673.40
1965–1969	25,140	0.6	...	660.70
Before 1965	1,710	<sup>b</sup>	...	637.50
2003	270,790	6.0	6.0	958.50
2002	281,560	6.3	12.3	954.70
2001	269,550	6.0	18.3	948.40
2000	259,140	5.8	24.0	946.90
1999	242,810	5.4	29.4	933.90
1998	224,020	5.0	34.4	939.10
1997	210,190	4.7	39.1	931.00
1996	203,130	4.5	43.6	928.30
1995	196,080	4.4	47.9	923.10
1994	187,180	4.2	52.1	921.00
1993	178,140	4.0	56.1	915.10
1992	170,690	3.8	59.9	909.10
1991	165,010	3.7	63.5	892.30
1990	160,860	3.6	67.1	881.30
1989	151,800	3.4	70.5	873.50
1988	145,770	3.2	73.7	862.20
1987	138,850	3.1	76.8	854.00
1986	133,800	3.0	79.8	836.50
1985	123,730	2.8	82.5	828.50
1984	114,230	2.5	85.1	813.70
1983	103,760	2.3	87.4	797.80
1982	90,400	2.0	89.4	795.30
1981	82,100	1.8	91.2	776.30
1980	68,550	1.5	92.7	767.60
1979	58,410	1.3	94.0	750.50
1978	48,950	1.1	95.1	734.40
1977	37,030	0.8	95.9	718.50
1976	36,720	0.8	96.7	691.80
1975	30,970	0.7	97.4	689.70
1974	25,610	0.6	98.0	684.80
1973	21,400	0.5	98.5	675.00
1972	17,130	0.4	98.9	665.40
1971	13,960	0.3	99.2	662.80
1970	10,730	0.2	99.4	669.20
1969	7,810	0.2	99.6	679.40
1968	6,520	0.1	99.7	653.90
1967	4,580	0.1	99.8	650.50
1966	3,030	0.1	99.9	649.00
1965	3,200	0.1	99.9	654.30

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

NOTE: ... = not applicable.

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

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

**Table 5.F10—Number, percentage, and average monthly benefit, by year of entitlement as disabled widow(er), December 2003**

Year	Number	Percentage distribution	Cumulative percentage <sup>a</sup>	Average monthly benefit (dollars)
Total	207,630	100.0	...	562.30
2000–2003	83,090	40.0	...	571.60
1996–1999	77,900	37.5	...	553.40
1991–1995	43,080	20.7	...	558.60
1989–1990	3,560	1.7	...	583.00
2003	13,590	6.5	6.5	565.30
2002	23,010	11.1	17.6	576.90
2001	23,370	11.3	28.9	574.30
2000	23,120	11.1	40.0	567.10
1999	23,830	11.5	51.5	568.10
1998	20,780	10.0	61.5	552.10
1997	18,110	8.7	70.2	543.90
1996	15,180	7.3	77.5	543.60
1995	11,890	5.7	83.3	556.10
1994	10,760	5.2	88.4	559.30
1993	8,130	3.9	92.4	547.10
1992	6,450	3.1	95.5	562.70
1991	5,850	2.8	98.3	574.10
1990	2,160	1.0	99.3	598.70
1989	1,400	0.7	100.0	558.90

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

NOTE: ... = not applicable.

- a. Represents those entitled in specified year or later.

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F11—Percentage distribution of nondisabled widows, by monthly benefit and age, December 2003**

Monthly benefit (dollars)	Total, 60 or older	60–61	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
<b>Total</b>									
Number	4,458,120	130,540	300,930	646,870	695,030	864,130	852,390	568,720	399,510
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 300.00	2.8	3.1	3.9	2.8	3.2	3.2	2.8	2.3	0.8
300.00–349.90	1.8	1.0	1.1	1.2	1.3	1.6	1.8	2.2	4.3
350.00–399.90	1.9	1.7	1.6	1.8	1.8	1.9	2.0	1.9	1.8
400.00–449.90	2.3	2.4	2.2	2.1	2.1	2.3	2.2	2.3	2.6
450.00–499.90	2.6	2.5	2.7	2.5	2.6	2.6	2.5	2.7	3.2
500.00–549.90	3.0	3.0	3.1	2.7	2.8	2.9	3.1	3.1	3.7
550.00–599.90	3.4	3.5	3.2	3.1	3.1	3.3	3.4	3.7	3.9
600.00–649.90	4.1	4.0	3.8	3.6	3.8	4.0	4.4	4.6	4.6
650.00–699.90	4.7	3.9	4.3	4.3	4.2	4.7	4.9	5.5	5.7
700.00–749.90	5.3	4.4	4.7	4.7	4.9	5.2	5.6	5.9	6.8
750.00–799.90	5.9	5.3	5.5	5.5	5.5	5.9	5.9	5.7	7.6
800.00–849.90	6.2	5.6	5.8	6.0	6.2	6.3	6.0	5.8	7.7
850.00–899.90	6.9	6.1	6.4	6.5	7.1	7.7	6.7	6.1	7.6
900.00–949.90	7.4	7.1	6.8	7.8	8.5	7.9	6.9	6.1	7.3
950.00–999.90	7.4	7.7	7.8	9.2	8.3	7.2	7.2	5.7	5.8
1,000.00–1,049.90	6.5	6.8	7.5	7.8	6.2	6.5	6.3	5.5	5.6
1,050.00–1,099.90	5.6	5.9	7.4	6.1	5.9	5.8	4.9	4.8	4.5
1,100.00–1,149.90	4.7	7.0	6.3	5.1	5.2	4.6	4.1	4.1	3.1
1,150.00–1,199.90	3.6	6.5	5.1	4.1	3.9	3.5	3.4	3.1	2.1
1,200.00–1,249.90	3.0	5.2	3.8	3.0	2.9	3.1	3.0	2.6	1.7
1,250.00–1,299.90	2.5	3.8	2.5	2.5	2.6	2.6	2.7	2.3	1.4
1,300.00–1,349.90	2.1	2.5	1.6	2.3	2.5	2.1	2.2	2.3	1.1
1,350.00–1,399.90	1.6	0.6	1.2	1.9	1.8	1.4	1.7	2.2	1.3
1,400.00–1,449.90	1.1	0.1	0.6	1.2	1.0	1.0	1.2	1.8	0.9
1,450.00–1,499.90	0.8	0.0	0.3	0.8	0.7	0.6	0.9	1.4	0.7
1,500.00 or more	3.0	0.1	0.5	1.5	1.9	2.4	4.2	6.2	4.1
Average benefit (dollars)	890.10	885.20	873.80	894.40	888.70	882.00	898.70	919.30	856.90

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

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.



## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F12—Number of widowed and surviving divorced mothers and fathers and total monthly benefits, by type of benefit, December 1950–2003, selected years**

Year	Total		Widowed						Surviving divorced	
			Subtotal		With at least 1 child under age 16 <sup>a</sup>		Entitled solely because of at least 1 disabled child <sup>b</sup>			
	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)	Number	Total monthly benefits (thousands of dollars)
1950	169,438	5,801	169,426	5,800	169,426	5,800	...	...	12	<sup>c</sup>
1955	291,916	13,403	291,656	13,389	291,656	13,389	...	...	260	14
1960	401,358	23,795	400,976	23,768	394,560	23,383	6,416	385	382	27
1961	428,138	25,425	427,699	25,395	420,258	24,938	7,441	457	439	30
1962	451,984	26,838	451,520	26,805	443,182	26,290	8,338	515	464	33
1963	461,675	27,438	461,211	27,405	452,106	26,830	9,105	575	464	32
1964	470,597	27,954	470,100	27,290	460,348	27,295	9,752	625	497	34
1965	471,816	30,882	471,286	30,842	461,011	30,132	10,275	710	530	40
1966	487,755	31,983	486,958	31,927	476,275	31,188	10,683	739	797	56
1967	496,307	32,686	495,308	32,616	483,808	31,791	11,500	825	999	71
1968	504,916	37,833	503,774	37,743	492,674	36,849	11,100	894	1,142	90
1969	511,639	38,406	510,355	38,305	499,324	37,402	11,031	902	1,284	101
1970	523,136	45,258	521,698	45,127	510,215	44,039	11,483	1,089	1,438	131
1971	535,126	51,163	533,560	51,055	520,301	49,603	13,259	1,402	1,566	158
1972	540,965	62,457	539,153	62,237	526,548	60,612	12,605	1,625	1,812	220
1973	571,907	67,578	565,327	66,823	551,509	64,985	13,818	1,838	6,580	754
1974	573,506	76,980	562,801	75,605	544,335	72,914	18,466	2,692	10,705	1,374
1975	581,845	85,676	565,941	83,435	544,886	80,068	21,075	3,366	15,904	2,241
1976	578,727	92,466	558,933	89,400	537,002	85,637	21,931	3,764	19,794	3,065
1977	583,195	101,345	558,886	97,227	536,481	93,091	22,405	4,136	24,309	4,117
1978	576,343	109,714	548,463	104,506	525,879	100,028	22,584	4,478	27,880	5,209
1979	573,750	121,957	541,480	115,284	518,564	110,235	22,916	5,049	32,270	6,674
1980	562,316	138,426	525,661	129,754	502,639	123,885	23,022	5,869	36,655	8,671
1981	547,593	151,509	507,777	140,990	484,427	134,299	23,350	6,691	39,816	10,518
1982	514,772	155,876	474,003	144,207	451,159	137,068	22,844	7,139	40,769	11,669
1983	400,298	123,559	363,946	112,979	339,367	104,956	24,579	8,022	36,352	10,581
1984	382,411	122,957	346,319	112,002	318,076	102,391	28,243	9,612	36,092	10,995
1985	371,659	123,557	335,085	112,117	306,004	101,812	29,081	10,304	36,574	11,440
1986	350,546	118,602	315,572	107,470	286,290	96,887	29,282	10,583	34,974	11,132
1987	340,940	115,967	307,581	104,888	278,582	93,871	28,999	11,017	33,359	11,079
1988	317,761	116,902	285,265	105,596	256,463	94,096	28,802	11,500	32,496	11,306
1989	312,079	120,970	280,006	109,184	251,646	97,170	28,360	12,014	32,073	11,786
1990	303,923	124,340	272,526	112,103	244,965	99,683	27,561	12,420	31,397	12,237
1991	300,661	127,510	269,679	114,962	242,379	102,085	27,300	12,877	30,982	12,548
1992	294,716	128,748	263,630	115,884	236,990	102,840	26,640	13,045	30,546	12,864
1993	289,350	129,752	259,320	116,771	232,794	103,365	26,526	13,407	30,030	12,981
1994	283,072	131,463	253,928	118,399	227,709	104,658	26,219	13,741	29,144	13,064
1995	275,020	131,430	247,113	118,550	221,494	104,664	25,619	13,886	27,907	12,881
1996	242,135	124,678	218,171	112,627	193,664	98,799	24,507	13,828	23,964	12,051
1997	230,222	122,488	207,658	110,774	184,184	97,120	23,474	13,654	22,564	11,714
1998	220,610	120,247	199,447	109,001	176,660	95,491	22,787	13,510	21,163	11,246
1999	212,401	120,157	192,544	109,195	170,572	95,732	21,972	13,463	19,857	10,962
2000	203,052	120,812	184,397	109,941	164,420	97,063	19,977	12,878	18,655	10,871
2001	197,375	122,526	179,413	111,539	160,186	98,672	19,227	12,867	17,962	10,987
2002	194,117	124,267	176,447	113,097	158,020	100,413	18,427	12,685	17,670	11,170
2003	190,252	126,278	172,955	114,914	154,990	102,158	17,965	12,756	17,297	11,364

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

NOTE: ... = not applicable.

- a. Prior to August 1981, benefits were payable to mothers and fathers caring for a child under age 18. For mothers and fathers caring for a child who was at least age 14 and who were entitled in August 1981, benefits were continued until the child attained age 18 or September 1983, whichever came earlier.
- b. Excludes mothers and fathers who had both disabled and nondisabled entitled children in their care.
- c. Less than \$500.

CONTACT: Rona Blumenthal (410) 965-0163 or Dana N. Mercer (410) 966-6377.

## 5.F OASDI Current-Pay Benefits: Dependents and Survivors

**Table 5.F13—Number and average monthly benefit for nondisabled widows aged 65 or older, by age, reduction status, and limitation of benefit, December 2003**

Age	Number	Average monthly benefit (dollars)	Benefits not reduced due to early retirement of widow						Benefits reduced due to early retirement of widow	
			Number	Average monthly benefit (dollars)	Benefits not limited due to early retirement of deceased spouse		Benefits limited due to early retirement of deceased spouse			
					Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All nondisabled widows aged 65 or older	4,026,650	891.50	1,870,000	991.20	928,180	1,104.70	941,820	879.30	<sup>a</sup> 2,156,650	805.00
65-69	646,870	894.40	105,130	1,034.70	73,120	1,079.10	32,010	933.40	541,740	867.10
65	127,670	892.00	10,840	1,062.30	8,890	1,077.20	1,950	994.50	116,830	876.20
66	122,750	902.10	15,170	1,048.70	11,340	1,087.90	3,830	932.60	107,580	881.50
67	128,880	893.90	20,070	1,028.10	13,760	1,072.70	6,310	930.70	108,810	869.20
68	132,610	889.60	26,010	1,027.00	17,450	1,079.80	8,560	919.40	106,600	856.10
69	134,960	894.70	33,040	1,029.40	21,680	1,078.80	11,360	935.10	101,920	851.00
70-74	695,030	888.70	231,480	998.70	125,320	1,070.40	106,160	914.10	463,550	833.80
70	122,370	884.70	32,850	995.40	19,450	1,060.50	13,400	900.90	89,520	844.10
71	131,860	884.90	40,260	993.80	22,380	1,052.30	17,880	920.50	91,600	837.00
72	137,510	890.50	45,670	1,003.90	25,170	1,077.10	20,500	914.10	91,840	834.10
73	151,390	890.10	54,430	995.70	28,210	1,074.50	26,220	911.00	96,960	830.90
74	151,900	892.20	58,270	1,002.70	30,110	1,081.00	28,160	919.10	93,630	823.40
75-79	864,130	882.00	393,000	982.30	188,060	1,080.40	204,940	892.20	471,130	798.40
75	161,410	886.60	66,020	988.70	32,840	1,074.30	33,180	904.10	95,390	815.90
76	170,950	884.40	73,760	984.80	35,940	1,074.10	37,820	900.00	97,190	808.30
77	175,410	883.00	79,310	987.30	38,660	1,085.30	40,650	894.10	96,100	796.90
78	174,000	879.70	82,770	977.20	38,440	1,080.30	44,330	887.80	91,230	791.20
79	182,360	877.20	91,140	975.80	42,180	1,086.20	48,960	880.70	91,220	778.60
80-84	852,390	898.70	476,690	1,002.90	220,680	1,135.80	256,010	888.30	375,700	766.50
80	176,880	884.10	91,340	987.70	42,810	1,109.20	48,530	880.60	85,540	773.50
81	178,480	890.00	96,540	992.80	44,570	1,118.70	51,970	884.70	81,940	768.90
82	181,020	897.10	101,640	998.50	46,410	1,131.40	55,230	886.80	79,380	767.20
83	170,070	910.40	98,990	1,014.40	46,140	1,154.10	52,850	892.40	71,080	765.70
84	145,940	915.30	88,180	1,022.00	40,750	1,166.90	47,430	897.60	57,760	752.50
85-89	568,720	919.30	376,580	1,020.00	173,050	1,179.50	203,530	884.40	192,140	721.80
85	137,280	927.30	86,710	1,030.70	39,030	1,194.90	47,680	896.30	50,570	750.10
86	121,460	929.50	78,870	1,032.60	36,700	1,183.40	42,170	901.50	42,590	738.40
87	113,830	916.40	76,010	1,020.00	34,390	1,173.70	41,620	893.10	37,820	708.10
88	103,460	913.70	70,950	1,012.50	32,920	1,177.50	38,030	869.80	32,510	698.00
89	92,690	903.80	64,040	998.40	30,010	1,163.80	34,030	852.50	28,650	692.30
90 or older	399,510	856.90	287,120	924.20	147,950	1,043.60	139,170	797.40	112,390	684.70

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

a. Includes 156,860 widows with benefits also limited due to early retirement of spouse.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

**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 2003**

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	6,183,070	100.0	1,097,600	100.0	5,085,470	100.0
Less than 250.00	634,180	10.3	96,550	8.8	537,630	10.6
250.00–299.90	368,060	6.0	52,550	4.8	315,510	6.2
300.00–349.90	522,150	8.4	83,080	7.6	439,070	8.6
350.00–399.90	368,600	6.0	58,060	5.3	310,540	6.1
400.00–449.90	382,140	6.2	62,190	5.7	319,950	6.3
450.00–499.90	578,470	9.4	100,740	9.2	477,730	9.4
500.00–549.90	639,570	10.3	115,580	10.5	523,990	10.3
550.00–599.90	572,150	9.3	103,650	9.4	468,500	9.2
600.00–649.90	486,620	7.9	90,460	8.2	396,160	7.8
650.00–699.90	360,990	5.8	69,520	6.3	291,470	5.7
700.00–749.90	261,960	4.2	51,310	4.7	210,650	4.1
750.00–799.90	213,910	3.5	44,040	4.0	169,870	3.3
800.00–849.90	173,250	2.8	36,890	3.4	136,360	2.7
850.00–899.90	140,330	2.3	30,380	2.8	109,950	2.2
900.00–949.90	117,270	1.9	25,070	2.3	92,200	1.8
950.00–999.90	93,590	1.5	18,770	1.7	74,820	1.5
1,000.00–1,049.90	73,120	1.2	15,200	1.4	57,920	1.1
1,050.00–1,099.90	58,650	0.9	11,730	1.1	46,920	0.9
1,100.00 or more	138,060	2.2	31,830	2.9	106,230	2.1
Men	119,820	100.0	31,160	100.0	88,660	100.0
Less than 250.00	7,990	6.7	3,780	12.1	4,210	4.7
250.00–299.90	3,900	3.3	1,590	5.1	2,310	2.6
300.00–349.90	5,760	4.8	2,120	6.8	3,640	4.1
350.00–399.90	3,990	3.3	1,520	4.9	2,470	2.8
400.00–449.90	4,160	3.5	1,470	4.7	2,690	3.0
450.00–499.90	6,200	5.2	2,090	6.7	4,110	4.6
500.00–549.90	7,310	6.1	2,480	8.0	4,830	5.4
550.00–599.90	7,090	5.9	2,220	7.1	4,870	5.5
600.00–649.90	6,770	5.7	2,060	6.6	4,710	5.3
650.00–699.90	5,880	4.9	1,450	4.7	4,430	5.0
700.00–749.90	5,280	4.4	1,090	3.5	4,190	4.7
750.00–799.90	5,390	4.5	1,150	3.7	4,240	4.8
800.00–849.90	5,080	4.2	870	2.8	4,210	4.7
850.00–899.90	4,490	3.7	890	2.9	3,600	4.1
900.00–949.90	4,530	3.8	770	2.5	3,760	4.2
950.00–999.90	4,730	3.9	600	1.9	4,130	4.7
1,000.00–1,049.90	5,200	4.3	920	3.0	4,280	4.8
1,050.00–1,099.90	4,970	4.1	680	2.2	4,290	4.8
1,100.00 or more	21,100	17.6	3,410	10.9	17,690	20.0
Women	6,063,250	100.0	1,066,440	100.0	4,996,810	100.0
Less than 250.00	626,190	10.3	92,770	8.7	533,420	10.7
250.00–299.90	364,160	6.0	50,960	4.8	313,200	6.3
300.00–349.90	516,390	8.5	80,960	7.6	435,430	8.7
350.00–399.90	364,610	6.0	56,540	5.3	308,070	6.2
400.00–449.90	377,980	6.2	60,720	5.7	317,260	6.3
450.00–499.90	572,270	9.4	98,650	9.3	473,620	9.5
500.00–549.90	632,260	10.4	113,100	10.6	519,160	10.4
550.00–599.90	565,060	9.3	101,430	9.5	463,630	9.3
600.00–649.90	479,850	7.9	88,400	8.3	391,450	7.8
650.00–699.90	355,110	5.9	68,070	6.4	287,040	5.7
700.00–749.90	256,680	4.2	50,220	4.7	206,460	4.1

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(Continued)

## 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 2003—Continued**

Primary insurance amount (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
750.00–799.90	208,520	3.4	42,890	4.0	165,630	3.3
800.00–849.90	168,170	2.8	36,020	3.4	132,150	2.6
850.00–899.90	135,840	2.2	29,490	2.8	106,350	2.1
900.00–949.90	112,740	1.9	24,300	2.3	88,440	1.8
950.00–999.90	88,860	1.5	18,170	1.7	70,690	1.4
1,000.00–1,049.90	67,920	1.1	14,280	1.3	53,640	1.1
1,050.00–1,099.90	53,680	0.9	11,050	1.0	42,630	0.9
1,100.00 or more	116,960	1.9	28,420	2.7	88,540	1.8

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

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

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 1952–2003

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	<sup>a</sup> 282,940	<sup>a</sup> 10.3	<sup>a</sup> 324,930	<sup>a</sup> 12.3	<sup>a</sup> 3,740	<sup>a</sup> 7,120	<sup>a</sup> 4,110	<sup>a</sup> 1,910	<sup>a</sup> 1,100
1966	706,860	699,080	15.1	<sup>a</sup> 315,550	<sup>a</sup> 11.2	<sup>a</sup> 379,440	<sup>a</sup> 13.2	<sup>a</sup> 4,090	<sup>a</sup> 7,780	<sup>a</sup> 4,470	<sup>a</sup> 2,260	<sup>a</sup> 1,050
1967	770,190	760,950	15.7	<sup>a</sup> 334,200	<sup>a</sup> 11.8	<sup>a</sup> 422,480	<sup>a</sup> 13.8	<sup>a</sup> 4,270	<sup>a</sup> 9,240	<sup>a</sup> 5,190	<sup>a</sup> 3,070	<sup>a</sup> 980
1968	842,560	831,760	16.3	<sup>a</sup> 354,750	<sup>a</sup> 12.4	<sup>a</sup> 472,590	<sup>a</sup> 14.5	<sup>a</sup> 4,420	<sup>a</sup> 10,800	<sup>a</sup> 5,810	<sup>a</sup> 4,110	<sup>a</sup> 880
1969	920,250	909,720	17.0	<sup>a</sup> 376,520	<sup>a</sup> 13.0	<sup>a</sup> 528,660	<sup>a</sup> 15.3	<sup>a</sup> 4,540	<sup>a</sup> 10,530	<sup>a</sup> 5,620	<sup>a</sup> 4,160	<sup>a</sup> 750
1970	977,340	966,780	17.1	<sup>a</sup> 388,210	<sup>a</sup> 13.3	<sup>a</sup> 573,950	<sup>a</sup> 15.9	<sup>a</sup> 4,620	<sup>a</sup> 10,560	<sup>a</sup> 5,530	<sup>a</sup> 4,400	<sup>a</sup> 630
1971	1,069,940	1,060,120	17.7	<sup>a</sup> 411,710	<sup>a</sup> 13.8	<sup>a</sup> 643,730	<sup>a</sup> 16.9	<sup>a</sup> 4,680	<sup>a</sup> 9,820	<sup>a</sup> 5,130	<sup>a</sup> 4,170	<sup>a</sup> 520
1972	1,183,369	1,170,286	18.5	<sup>a</sup> 477,333	<sup>a</sup> 15.5	<sup>a</sup> 688,087	<sup>a</sup> 17.3	<sup>a</sup> 4,866	<sup>a</sup> 13,083	<sup>a</sup> 6,797	<sup>a</sup> 5,442	<sup>a</sup> 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	<sup>a</sup> 554,844	<sup>a</sup> 17.1	<sup>a</sup> 956,662	<sup>a</sup> 21.4	<sup>a</sup> 4,820	<sup>a</sup> 18,257	<sup>a</sup> 6,592	<sup>a</sup> 11,080	<sup>a</sup> 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	<sup>a</sup> 669,792	<sup>a</sup> 19.5	<sup>a</sup> 1,137,251	<sup>a</sup> 23.4	<sup>a</sup> 4,965	<sup>a</sup> 15,920	<sup>a</sup> 7,497	<sup>a</sup> 7,779	<sup>a</sup> 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	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
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

(Continued)

## 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 1952–2003—Continued**

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					
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
2003	6,183,070	6,063,250	42.4	2,602,590	50.1	3,460,280	43.7	380	119,820	28,160	91,640	20

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.

- a. Distributions by type of secondary benefit are estimated.
- b. Data not available.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

## 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 2003**

Type of secondary benefit	Number	Average monthly benefit (dollars)		
		Combined benefit	Retired-worker benefit	Reduced secondary benefit
All dually entitled retired workers	6,183,070	831.20	459.40	371.80
Wives and husbands	2,630,750	555.20	370.20	185.00
Wives of—	2,602,590	555.90	370.30	185.60
Retired workers	2,571,170	556.20	370.40	185.80
Disabled workers	31,420	527.00	354.40	172.60
Husbands of—	28,160	487.80	362.00	125.80
Retired workers	27,110	488.70	362.50	126.20
Disabled workers	1,050	464.30	349.50	114.80
Widow(er)s	3,551,920	1,035.70	525.60	510.10
Widows	3,460,280	1,037.60	520.30	517.30
Widowers	91,640	963.60	725.20	238.40
Parents	400	991.80	479.50	512.30

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

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

**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 2003**

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	<sup>a</sup> 2,630,750	<sup>b</sup> 3,551,920	552.30	1,042.10	67	50
Less than 200.00	16,820	2,630	155.40	153.10	81	78
200.00–249.90	22,870	3,340	227.00	229.30	76	76
250.00–299.90	36,310	6,940	276.40	278.60	73	74
300.00–349.90	56,830	13,470	327.10	327.80	70	75
350.00–399.90	94,300	16,240	377.20	377.60	68	70
400.00–449.90	178,340	24,460	427.80	427.10	68	68
450.00–499.90	356,410	36,690	477.30	476.90	67	68
500.00–549.90	569,830	48,470	526.30	525.00	68	67
550.00–599.90	494,220	60,270	573.20	575.20	69	66
600.00–649.90	325,760	75,730	623.50	625.70	67	65
650.00–699.90	226,400	91,850	672.80	675.60	66	64
700.00–749.90	124,900	109,960	722.50	725.80	63	63
750.00–799.90	66,770	139,760	772.90	775.90	61	61
800.00–849.90	35,570	178,450	819.90	825.70	59	60
850.00–899.90	12,250	225,410	869.90	875.80	55	59
900.00–949.90	3,730	262,880	920.10	925.20	50	57
950.00–999.90	2,090	295,710	974.50	975.40	47	54
1,000.00–1,049.90	<sup>c</sup> 7,350	302,830	<sup>c</sup> 1,195.40	1,024.80	<sup>c</sup> 41	52
1,050.00–1,099.90	...	288,860	...	1,075.20	...	51
1,100.00–1,149.90	...	256,390	...	1,123.90	...	49
1,150.00–1,199.90	...	207,000	...	1,174.20	...	48
1,200.00–1,249.90	...	178,870	...	1,224.20	...	47
1,250.00–1,299.90	...	159,330	...	1,274.10	...	45
1,300.00–1,349.90	...	139,530	...	1,324.70	...	44
1,350.00–1,399.90	...	107,790	...	1,372.50	...	43
1,400.00–1,449.90	...	75,630	...	1,423.80	...	42
1,450.00–1,499.90	...	55,590	...	1,473.70	...	41
1,500.00 or more	...	187,840	...	1,751.90	...	36

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

NOTE: ... = not applicable.

- a. Includes 28,160 husbands.
- b. Includes 91,640 widowers.
- c. \$1,000 or more.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

## 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 2003**

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
<b>Dually entitled wives and husbands</b>														
All	<sup>a</sup> 2,630,750	100.0	13.8	10.2	10.0	9.2	11.4	14.4	12.6	8.9	4.9	2.6	1.2	0.8
Less than 200.00	16,820	100.0	100.0	...	...	...	...	...	...	...	...	...	...	...
200.00–249.90	22,870	100.0	65.4	34.6	...	...	...	...	...	...	...	...	...	...
250.00–299.90	36,310	100.0	45.4	29.4	25.2	...	...	...	...	...	...	...	...	...
300.00–349.90	56,830	100.0	33.7	24.2	24.5	17.6	...	...	...	...	...	...	...	...
350.00–399.90	94,300	100.0	26.8	20.2	19.9	18.1	14.9	...	...	...	...	...	...	...
400.00–449.90	178,340	100.0	21.2	15.0	15.2	13.8	19.2	15.7	...	...	...	...	...	...
450.00–499.90	356,410	100.0	17.0	12.7	12.0	10.9	16.0	20.4	11.0	...	...	...	...	...
500.00–549.90	569,830	100.0	12.1	9.8	9.8	9.8	13.7	18.9	17.1	8.8	...	...	...	...
550.00–599.90	494,220	100.0	8.1	7.3	8.1	8.2	11.0	17.1	17.7	15.9	6.4	...	...	...
600.00–649.90	325,760	100.0	7.9	6.6	7.3	7.4	8.6	13.1	15.6	14.9	13.1	5.4	...	...
650.00–699.90	226,400	100.0	7.4	6.3	6.3	6.3	7.5	10.6	13.1	13.6	12.3	11.8	4.7	...
700.00 or more	252,660	100.0	7.9	6.9	7.0	6.6	6.5	7.7	10.3	10.9	10.3	9.3	8.4	8.1
<b>Dually entitled widow(er)s</b>														
All	<sup>b</sup> 3,551,920	100.0	6.1	5.3	7.5	6.5	7.8	8.7	8.4	8.0	7.0	6.4	5.6	22.5
Less than 200.00	2,630	100.0	100.0	...	...	...	...	...	...	...	...	...	...	...
200.00–249.90	3,340	100.0	62.6	37.4	...	...	...	...	...	...	...	...	...	...
250.00–299.90	6,940	100.0	41.0	29.0	30.0	...	...	...	...	...	...	...	...	...
300.00–349.90	13,470	100.0	23.4	18.4	36.7	21.5	...	...	...	...	...	...	...	...
350.00–399.90	16,240	100.0	21.5	15.9	26.9	21.4	14.3	...	...	...	...	...	...	...
400.00–449.90	24,460	100.0	18.1	13.4	20.0	18.8	17.8	11.8	...	...	...	...	...	...
450.00–499.90	36,690	100.0	13.7	9.5	16.2	15.8	16.5	17.4	10.9	...	...	...	...	...
500.00–549.90	48,470	100.0	11.3	8.2	13.1	13.1	14.6	16.3	14.4	9.0	...	...	...	...
550.00–599.90	60,270	100.0	9.1	7.0	11.5	11.5	12.0	14.6	14.0	13.4	6.9	...	...	...
600.00–649.90	75,730	100.0	7.8	6.7	9.3	9.9	10.9	12.4	13.6	12.6	11.1	5.6	...	...
650.00–699.90	91,850	100.0	6.6	6.0	9.3	7.9	10.1	11.8	12.1	12.1	10.4	9.5	4.2	...
700.00–749.90	109,960	100.0	5.8	5.4	8.3	7.7	8.1	10.3	11.1	11.6	10.7	9.6	7.6	3.8
750.00–799.90	139,760	100.0	5.3	4.8	7.7	7.5	8.1	10.2	10.4	10.4	9.2	9.1	7.9	9.5
800.00–849.90	178,450	100.0	4.8	4.7	7.7	6.8	7.9	9.1	9.0	9.8	9.3	8.4	8.0	14.5
850.00–899.90	225,410	100.0	4.5	4.5	7.2	6.3	7.8	8.5	8.4	9.1	8.9	8.2	7.3	19.2
900.00–949.90	262,880	100.0	4.6	4.4	6.8	6.3	7.4	8.5	8.2	8.4	7.9	7.7	7.0	22.9
950.00–999.90	295,710	100.0	5.8	5.2	6.8	6.0	7.9	8.4	8.1	7.8	7.2	6.9	6.3	23.5
1,000.00–1,049.90	302,830	100.0	6.1	5.1	6.9	5.6	7.6	8.1	7.8	7.6	6.8	6.7	6.3	25.5
1,050.00–1,099.90	288,860	100.0	5.7	4.9	6.7	5.6	7.3	8.5	8.0	7.7	6.6	6.3	5.7	27.0
1,100.00–1,149.90	256,390	100.0	5.6	4.9	6.2	5.3	7.2	8.0	7.9	7.7	6.8	6.5	5.7	28.1
1,150.00–1,199.90	207,000	100.0	5.3	4.8	6.2	5.2	7.0	8.5	7.8	7.2	6.8	6.1	5.6	29.6
1,200.00–1,249.90	178,870	100.0	5.7	4.7	6.2	5.1	7.1	7.7	7.8	7.2	6.2	5.8	5.6	31.1
1,250.00–1,299.90	159,330	100.0	5.7	5.5	6.0	5.1	6.7	7.9	7.4	7.1	6.6	6.0	5.2	30.8
1,300.00–1,349.90	139,530	100.0	5.4	5.0	6.1	5.0	6.5	7.6	7.8	7.0	6.1	5.7	5.6	32.2
1,350.00–1,399.90	107,790	100.0	4.9	5.0	7.1	5.9	6.5	7.6	7.3	7.0	5.7	5.9	4.7	32.4
1,400.00–1,449.90	75,630	100.0	5.0	5.1	6.3	5.8	6.9	7.2	7.4	7.0	5.9	5.5	5.3	32.7
1,450.00–1,499.90	55,590	100.0	4.5	4.8	6.9	6.1	6.5	7.8	7.4	7.0	5.7	5.1	4.7	33.5
1,500.00 or more	187,840	100.0	4.7	4.9	6.7	6.3	6.6	7.2	7.0	6.1	5.3	5.2	4.9	35.0

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

NOTE: ... = not applicable.

a. Includes 28,160 husbands.

b. Includes 91,640 widowers.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.



5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2003, selected years

Year	Retired-worker families				Survivor families				Disabled-worker families					
	Worker only			Worker and wife <sup>a</sup>	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, <sup>b</sup> and—		Worker and spouse
	All	Men	Women			1 child	2 children	3 or more children	All	Men	Women	1 child	2 or more children	
<b>Number (thousands)</b>														
1945	416	338	78	181	95	86	48	24	...	...	...	...	...	...
1950	1,240	939	301	498	314	82	53	33	...	...	...	...	...	...
1955	3,266	2,054	1,212	1,124	700	126	86	80	...	...	...	...	...	...
1960	5,742	2,922	2,820	2,122	1,527	172	113	114	357	261	96	22	32	22
1965	8,386	4,137	4,249	2,400	2,332	182	135	153	714	481	232	54	109	30
1970	10,533	4,904	5,629	2,457	3,080	183	155	182	1,054	680	374	77	164	43
1975	13,520	6,134	7,385	2,618	3,606	221	182	176	1,750	1,080	671	137	250	66
1980	16,314	7,286	9,028	2,736	4,033	239	184	134	2,061	1,257	804	154	228	80
1985	19,132	8,601	10,531	2,861	4,606	158	131	74	2,039	1,267	772	84	140	76
1986	19,664	8,849	10,816	2,883	4,666	151	123	68	2,096	1,301	795	82	136	74
1987	20,137	9,064	11,074	2,893	4,709	141	115	62	2,154	1,338	816	79	132	74
1988	20,567	9,264	11,302	2,896	4,749	137	112	61	2,194	1,353	841	77	125	71
1989	21,036	9,495	11,541	2,903	4,788	137	109	58	2,262	1,390	872	75	120	67
1990	21,537	9,752	11,786	2,914	4,825	133	106	57	2,370	1,448	922	75	118	63
1991	21,978	9,985	11,992	2,918	4,850	130	106	55	2,523	1,529	994	76	119	61
1992	22,434	10,218	12,216	2,928	4,871	129	103	54	2,738	1,643	1,094	78	125	61
1993	22,796	10,404	12,392	2,912	4,870	126	103	53	2,935	1,743	1,192	78	127	59
1994	23,124	10,573	12,552	2,885	4,862	123	100	51	3,121	1,830	1,292	76	128	57
1995	23,433	10,732	12,701	2,845	4,841	120	97	49	3,305	1,909	1,396	75	124	55
1996	23,705	10,874	12,831	2,799	4,815	117	78	41	3,473	1,973	1,500	61	104	53
1997	24,124	11,027	13,097	2,759	4,657	113	74	37	3,593	2,006	1,588	57	91	53
1998	24,409	11,163	13,246	2,703	4,589	111	69	34	3,769	2,074	1,695	52	80	53
1999	24,730	11,337	13,394	2,651	4,536	107	67	32	3,924	2,131	1,793	49	72	52
2000	25,452	11,780	13,672	2,638	4,491	102	65	30	4,080	2,191	1,890	45	65	50
2001	25,838	11,990	13,848	2,581	4,416	98	63	29	4,292	2,282	2,010	43	60	51
2002	26,247	12,218	14,029	2,525	4,353	98	62	28	4,536	2,391	2,145	41	56	50
2003	26,664	12,420	14,224	2,468	4,286	96	61	27	4,832	2,532	2,301	40	55	53
<b>Average monthly family benefit (dollars)</b>														
1945	23.50	24.50	19.50	38.50	20.20	34.10	47.70	50.40	...	...	...	...	...	...
1950	42.20	44.60	34.80	71.70	36.50	76.90	93.90	92.40	...	...	...	...	...	...
1955	59.10	64.60	49.80	103.50	48.70	106.80	135.40	133.20	...	...	...	...	...	...
1960	69.90	79.90	59.60	123.90	57.70	131.70	188.00	181.70	87.90	91.90	76.90	184.70	192.20	135.50
1965	80.10	90.50	70.00	141.50	73.90	153.00	219.80	218.10	95.40	100.70	85.00	201.00	216.30	145.90
1970	114.20	128.70	101.60	198.90	102.40	213.00	291.10	289.90	128.10	136.30	113.10	264.10	273.20	199.20
1975	201.60	225.50	181.80	343.90	195.90	367.20	468.60	461.80	218.90	240.00	185.00	441.00	454.00	344.00
1980	333.00	377.10	297.40	566.60	311.60	612.80	759.20	740.50	355.40	396.20	291.70	727.00	746.10	573.00
1985	465.80	531.80	412.00	813.90	434.30	829.60	981.50	924.90	466.90	523.10	374.60	898.10	895.20	765.00
1986	475.20	542.60	420.10	831.30	444.90	841.70	994.00	939.80	470.70	527.80	377.40	896.90	888.30	773.30
1987	499.20	570.40	440.80	873.30	468.70	882.10	1,032.30	968.90	491.60	552.00	392.60	929.40	918.30	815.50
1988	522.70	597.20	461.70	914.10	493.60	921.80	1,070.40	1,012.90	512.20	576.10	409.50	960.20	938.40	855.40
1989	552.10	630.70	487.40	965.60	522.80	967.80	1,120.00	1,064.60	539.30	607.10	431.20	1,009.40	971.90	903.70
1990	588.30	671.90	519.10	1,026.60	557.90	1,020.20	1,177.70	1,124.60	570.40	642.80	456.80	1,062.10	1,016.00	960.80
1991	614.70	702.00	542.10	1,071.70	584.90	1,059.80	1,216.80	1,160.60	592.30	668.40	475.50	1,098.00	1,043.30	1,004.70
1992	637.80	728.10	562.30	1,110.50	609.00	1,086.90	1,252.40	1,190.80	609.50	688.70	490.70	1,122.10	1,057.40	1,045.00
1993	659.10	751.90	581.20	1,145.40	632.20	1,114.20	1,282.60	1,229.40	625.50	707.20	506.00	1,143.00	1,074.20	1,078.20
1994	682.30	777.80	601.80	1,183.70	657.10	1,150.10	1,328.40	1,271.00	646.20	731.80	525.00	1,177.60	1,100.00	1,118.60

(Continued)

## 5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2003, selected years—Continued**

Year	Retired-worker families				Survivor families				Disabled-worker families					
	Worker only			Worker and wife <sup>a</sup>	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, <sup>b</sup> and—		Worker and spouse
	All	Men	Women			1 child	2 children	3 or more children	All	Men	Women	1 child	2 or more children	
<b>Average monthly family benefit (dollars) (cont.)</b>														
1995	704.80	803.00	621.80	1,220.60	681.60	1,184.50	1,365.50	1,299.80	667.60	757.40	544.80	1,205.50	1,130.90	1,159.90
1996	730.00	831.10	644.20	1,262.10	708.70	1,222.50	1,450.60	1,347.20	690.60	785.30	566.00	1,245.90	1,148.50	1,200.60
1997	750.20	853.70	663.10	1,294.60	733.20	1,250.30	1,502.60	1,358.00	708.00	806.60	583.60	1,280.20	1,165.90	1,238.50
1998	765.10	870.50	676.40	1,317.70	750.90	1,277.00	1,537.70	1,393.20	720.00	820.20	597.40	1,300.40	1,189.40	1,261.90
1999	789.80	898.60	697.70	1,356.80	776.60	1,325.40	1,590.40	1,446.30	741.20	844.50	618.50	1,344.90	1,224.20	1,295.30
2000	830.10	945.90	730.30	1,419.90	812.30	1,387.90	1,675.40	1,513.20	773.60	880.70	649.40	1,394.20	1,274.30	1,355.50
2001	860.20	979.90	756.60	1,465.50	842.90	1,439.70	1,755.10	1,600.60	801.20	911.00	676.60	1,440.70	1,317.90	1,405.70
2002	881.30	1,003.80	774.60	1,494.20	863.40	1,473.20	1,812.10	1,664.50	820.50	931.90	696.40	1,468.10	1,352.50	1,449.20
2003	908.70	1,035.20	798.30	1,534.90	890.50	1,525.40	1,881.00	1,724.20	848.00	962.50	722.00	1,517.70	1,409.60	1,497.50

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2003 are based on a 10 percent sample. Data for prior years are based on different sampling rates.

NOTE: . . . = not applicable.

a. Wife's entitlement based on age.

b. Wife's entitlement based on care of children.

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

**Table 5.H2—Number, average primary insurance amount, and average monthly family benefit for selected family groups, December 2003**

Family group	Number <sup>a</sup> (thousands)		Average primary insurance amount (dollars)	Average monthly family benefit (dollars)
	Families	Beneficiaries		
<b>Retired-worker families</b>				
Worker only	26,644	26,644	913.60	908.70
Men	12,420	12,420	1,144.50	1,035.20
Full benefit	3,764	3,764	1,173.90	1,213.60
Reduced benefit	8,656	8,656	1,131.70	957.60
Women	14,224	14,224	712.00	798.30
Full benefit	3,567	3,567	794.70	913.10
Reduced benefit	10,657	10,657	684.30	759.90
Worker and wife	2,468	4,936	1,158.60	1,534.90
Full worker benefit	842	1,684	1,208.60	1,772.90
Reduced worker benefit	1,626	3,252	1,132.80	1,411.70
Worker and husband	34	70	569.00	793.40
Worker and children	295	647	1,063.90	1,522.50
Male worker <sup>b</sup>	260	573	1,101.90	1,573.90
Female worker <sup>c</sup>	34	74	775.40	1,132.20
Worker, wife, and children	98	320	1,115.40	1,833.10
Worker, wife, and 1 child	80	240	1,124.40	1,841.40
Full worker benefit	24	73	1,151.60	2,039.50
Reduced worker benefit	56	167	1,112.70	1,755.40
Worker, wife, and 2 or more children	18	80	1,075.40	1,796.50
Full worker benefit	5	23	1,095.90	1,976.40
Reduced worker benefit	13	57	1,067.00	1,723.20
<b>Survivor families</b>				
Nondisabled widow(er) only	4,327	4,327	1,049.80	888.70
Full benefit	1,813	1,813	1,050.00	991.20
Reduced benefit	2,513	2,513	1,049.60	814.80
Nondisabled widow(er) and children	93	194	961.10	1,537.80
Full benefit	57	117	942.40	1,568.20
Reduced benefit	37	77	989.60	1,491.40
Disabled widow(er) only	189	189	1,053.00	560.80
Widowed mother or father and children	184	494	1,040.60	1,672.00
1 child	96	192	1,025.20	1,525.40
2 children	61	182	1,082.90	1,881.00
3 or more children	27	121	1,001.00	1,724.20
Children only	1,100	1,497	851.10	806.70
1 child	814	814	854.10	638.50
2 children	206	411	856.80	1,263.00
3 or more children	80	272	806.00	1,341.80
Parents	2	2	1,017.50	823.10
<b>Disabled-worker families</b>				
Worker only	4,832	4,832	851.40	848.00
Men	2,532	2,532	968.40	962.50
Women	2,301	2,301	722.70	722.00
Worker and spouse <sup>d</sup>	53	106	1,214.10	1,497.50
Worker and children	885	2,256	918.70	1,319.70
Male worker	549	1,410	978.30	1,413.20
Female worker	337	846	821.50	1,167.20
Worker, wife, and children	95	373	992.90	1,455.10
1 child	40	119	1,026.40	1,517.70
2 or more children	55	254	968.50	1,409.60
Worker, husband, and children	2	7	844.60	1,201.30

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

NOTE: The term "full benefit" applies to benefits not subject to actuarial reduction, and the term "reduced benefit" applies to benefits subject to actuarial reduction.

- a. Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
- b. Includes 183,100 families with reduced retired-worker benefits.
- c. Includes 34,300 families with reduced retired-worker benefits.
- d. Where the disabled worker's spouse is dually entitled as a retired worker, the benefit amount shown for the spouse represents the difference between the entitlement amount as a spouse and as a retired worker.

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

## 5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2003**

Monthly family benefit <sup>a</sup> (dollars)	Retired worker only		Retired worker and wife	Retired worker, wife, and—		Disabled worker only		Disabled worker, wife, and—	
	Men	Women		1 child	2 or more children	Men	Women	1 child	2 or more children
Total									
Number	12,419,980	14,223,950	2,467,820	79,910	18,050	2,531,520	2,300,690	39,780	54,780
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	1.4	1.5	0.6	0.4	0.4	0.8	1.8	0.3	0.3
200.00–249.90	0.9	1.0	0.4	0.2	0.1	0.8	2.0	0.0	0.2
250.00–299.90	1.0	1.3	0.5	0.2	0.5	1.1	2.5	0.2	0.2
300.00–349.90	1.0	1.6	0.5	0.5	0.4	1.4	3.1	0.2	0.3
350.00–399.90	1.1	2.3	0.6	0.5	0.4	1.5	3.3	0.3	0.3
400.00–449.90	1.5	3.6	0.6	0.6	0.9	1.8	3.6	0.2	0.2
450.00–499.90	1.8	5.6	0.7	0.6	0.8	3.0	6.1	0.4	0.4
500.00–549.90	2.1	7.8	0.7	0.8	0.5	4.0	8.0	0.8	1.3
550.00–599.90	2.2	7.6	0.9	0.6	0.8	4.7	8.5	1.4	2.0
600.00–649.90	2.3	6.6	1.0	1.0	1.2	4.8	7.9	1.3	2.0
650.00–699.90	2.5	6.0	1.2	1.3	1.4	4.8	7.2	1.3	1.9
700.00–749.90	2.8	5.3	1.3	1.3	2.1	4.8	6.4	1.7	2.4
750.00–799.90	3.1	4.8	1.4	1.7	2.4	4.7	5.8	1.8	2.3
800.00–849.90	3.6	4.7	1.4	1.9	2.2	4.6	5.0	2.4	2.8
850.00–899.90	4.1	4.6	1.5	1.3	2.1	4.5	4.4	2.4	2.5
900.00–949.90	4.8	4.6	1.5	1.3	1.9	4.4	3.8	2.1	2.6
950.00–999.90	5.6	4.5	1.5	1.2	1.8	4.2	3.3	2.5	2.9
1,000.00–1,049.90	5.9	4.3	1.7	1.1	1.6	4.0	2.8	2.8	3.3
1,050.00–1,099.90	7.2	4.0	1.8	1.2	1.7	3.8	2.4	3.2	4.0
1,100.00–1,149.90	6.7	3.4	1.9	1.1	1.6	3.6	2.0	3.0	4.5
1,150.00–1,199.90	5.9	2.8	2.1	1.3	1.1	3.4	1.7	3.4	4.1
1,200.00–1,249.90	5.5	2.4	2.3	1.3	1.5	3.2	1.4	3.8	4.1
1,250.00–1,299.90	5.0	2.1	2.5	1.2	1.4	3.3	1.2	3.8	4.5
1,300.00–1,349.90	4.7	1.8	2.8	1.2	1.1	3.8	1.3	3.6	3.5
1,350.00–1,399.90	4.0	1.4	3.3	1.4	1.1	3.5	1.1	3.5	3.7
1,400.00–1,449.90	3.0	1.0	3.9	1.4	2.2	3.2	0.8	2.9	3.3
1,450.00–1,499.90	2.3	0.8	4.1	1.2	1.6	2.9	0.7	3.6	2.9
1,500.00–1,549.90	1.8	0.6	4.4	1.3	2.4	2.5	0.6	3.0	2.7
1,550.00–1,599.90	1.4	0.4	5.3	1.8	1.4	2.1	0.4	2.6	2.6
1,600.00–1,649.90	<sup>b</sup> 4.8	<sup>b</sup> 1.2	5.5	2.0	1.8	<sup>b</sup> 4.9	<sup>b</sup> 0.7	2.5	2.5
1,650.00–1,699.90	...	...	4.9	2.3	1.4	...	...	2.5	2.0
1,700.00–1,749.90	...	...	4.4	2.4	1.7	...	...	2.4	2.0
1,750.00–1,799.90	...	...	4.0	3.2	2.5	...	...	1.9	1.8
1,800.00–1,849.90	...	...	3.7	2.9	2.9	...	...	2.6	1.7
1,850.00–1,899.90	...	...	3.3	3.0	2.4	...	...	2.2	1.6
1,900.00–1,949.90	...	...	3.0	3.4	2.7	...	...	2.8	1.9
1,950.00–1,999.90	...	...	2.6	3.9	2.9	...	...	2.6	1.9
2,000.00–2,049.90	...	...	2.3	4.2	2.7	...	...	2.4	1.8
2,050.00–2,099.90	...	...	1.9	3.6	3.1	...	...	2.5	1.6
2,100.00–2,149.90	...	...	1.7	4.1	2.4	...	...	2.2	1.0
2,150.00–2,199.90	...	...	1.4	3.6	3.5	...	...	1.6	1.5
2,200.00–2,249.90	...	...	1.2	3.3	2.9	...	...	1.9	1.4

(Continued)

**Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2003—Continued**

Monthly family benefit <sup>a</sup> (dollars)	Retired worker only		Retired worker and wife	Retired worker, wife, and—		Disabled worker only		Disabled worker, wife, and—	
	Men	Women		1 child	2 or more children	Men	Women	1 child	2 or more children
2,250.00–2,299.90	...	...	1.1	2.8	2.2	...	...	1.9	1.4
2,300.00–2,349.90	...	...	0.9	2.5	1.9	...	...	1.4	1.0
2,350.00–2,399.90	...	...	0.8	2.8	2.1	...	...	1.5	1.4
2,400.00–2,449.90	...	...	0.7	2.6	1.4	...	...	1.0	0.9
2,450.00–2,499.90	...	...	0.7	2.1	1.9	...	...	1.1	0.7
2,500.00–2,549.90	...	...	0.5	1.8	2.5	...	...	0.9	0.6
2,550.00–2,599.90	...	...	0.5	1.8	1.6	...	...	0.8	0.7
2,600.00–2,649.90	...	...	0.4	1.6	2.0	...	...	0.7	0.4
2,650.00–2,699.90	...	...	0.3	1.4	1.2	...	...	0.2	0.4
2,700.00 or more	...	...	1.6	7.8	11.5	...	...	2.0	2.1
Average monthly family benefit (dollars)	1,035.20	798.30	1,534.90	1,841.40	1,755.40	962.50	722.00	1,517.70	1,409.60

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

NOTE: ... = not applicable.

- a. Cases involving actuarial reduction may be represented in all benefit intervals for which values are shown.  
b. \$1,600 or more.

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

## 5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2003**

Monthly family benefit (dollars)	Widowed mother or father and—			Children only			Widow only	
	1 child	2 children	3 or more children	1 child	2 children	3 or more children	Nondisabled	Disabled
<b>Total</b>								
Number	95,990	60,530	27,280	813,870	205,710	80,400	4,285,760	183,130
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	0.1	0.0	0.1	3.2	1.1	1.4	0.7	9.6
200.00–249.90	0.3	0.2	0.4	1.9	0.8	1.2	0.7	4.6
250.00–299.90	0.3	0.2	0.4	2.2	1.0	1.6	1.2	4.7
300.00–349.90	0.4	0.4	0.5	6.2	1.4	1.9	1.8	5.2
350.00–399.90	0.5	0.4	0.9	6.2	1.4	2.1	1.9	6.7
400.00–449.90	0.7	0.4	0.7	7.2	1.5	1.9	2.2	6.7
450.00–499.90	0.6	0.6	0.6	7.3	1.5	1.9	2.6	7.0
500.00–549.90	0.7	0.6	0.7	7.1	2.1	2.3	3.0	6.6
550.00–599.90	0.8	0.6	1.3	7.1	1.6	1.9	3.4	6.1
600.00–649.90	0.8	0.7	0.7	7.1	1.6	1.6	4.1	5.6
650.00–699.90	0.8	0.8	1.0	7.1	1.9	1.7	4.8	5.3
700.00–749.90	1.8	1.1	1.4	6.0	2.9	3.1	5.4	5.1
750.00–799.90	2.1	1.5	3.0	5.4	3.1	3.4	5.9	4.4
800.00–849.90	2.3	1.8	2.7	4.5	3.8	3.9	6.2	4.0
850.00–899.90	2.5	2.2	3.3	3.9	3.9	3.8	6.9	3.5
900.00–949.90	2.7	2.7	3.6	3.5	3.7	4.1	7.4	3.4
950.00–999.90	2.8	2.0	3.4	3.3	4.0	3.9	7.4	3.6
1,000.00–1,049.90	2.8	1.8	3.2	3.1	3.7	3.3	6.5	2.7
1,050.00–1,099.90	2.8	2.0	2.4	2.2	3.8	2.9	5.5	2.1
1,100.00–1,149.90	2.8	1.6	1.7	<sup>a</sup> 5.5	3.4	2.5	4.7	<sup>a</sup> 3.1
1,150.00–1,199.90	2.9	1.3	1.2	...	3.4	2.0	3.6	...
1,200.00–1,249.90	3.3	1.6	1.8	...	3.1	1.7	2.9	...
1,250.00–1,299.90	3.0	1.7	1.9	...	3.3	1.9	2.5	...
1,300.00–1,349.90	3.1	1.6	1.9	...	3.1	1.6	2.1	...
1,350.00–1,399.90	3.2	1.3	1.8	...	2.9	1.6	1.6	...
1,400.00–1,449.90	3.0	2.0	1.6	...	2.6	1.8	1.1	...
1,450.00–1,499.90	3.2	1.8	1.1	...	2.4	1.7	0.8	...
1,500.00–1,549.90	2.8	1.9	1.9	...	2.4	1.5	<sup>b</sup> 2.7	...
1,550.00–1,599.90	2.8	1.8	2.1	...	2.3	1.5	...	...
1,600.00–1,649.90	2.9	1.9	1.8	...	1.8	1.4	...	...
1,650.00–1,699.90	2.5	1.6	1.6	...	1.8	1.7	...	...
1,700.00–1,749.90	3.0	2.0	1.3	...	1.9	1.5	...	...
1,750.00–1,799.90	2.2	1.9	1.5	...	1.5	1.5	...	...
1,800.00–1,849.90	2.5	2.2	2.0	...	1.5	1.7	...	...
1,850.00–1,899.90	2.5	2.5	2.1	...	1.3	1.5	...	...
1,900.00–1,949.90	2.5	2.3	1.8	...	1.4	1.6	...	...
1,950.00–1,999.90	2.8	2.5	1.9	...	1.6	1.5	...	...
2,000.00–2,049.90	2.2	2.6	1.7	...	1.5	1.6	...	...
2,050.00–2,099.90	2.3	2.4	2.3	...	1.3	1.6	...	...
2,100.00–2,149.90	2.2	2.5	2.1	...	1.2	1.7	...	...
2,150.00–2,199.90	1.9	2.6	2.1	...	1.1	1.4	...	...
2,200.00–2,249.90	1.8	2.3	1.9	...	1.1	1.5	...	...

(Continued)

5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2003—Continued**

Monthly family benefit (dollars)	Widowed mother or father and—			Children only			Widow only	
	1 child	2 children	3 or more children	1 child	2 children	3 or more children	Nondisabled	Disabled
2,250.00–2,299.90	1.9	2.5	1.7	...	1.1	1.1	...	...
2,300.00–2,349.90	2.0	2.6	1.8	...	1.0	1.3	...	...
2,350.00–2,399.90	1.3	2.7	1.6	...	1.0	1.0	...	...
2,400.00–2,449.90	1.4	1.9	1.6	...	0.9	1.0	...	...
2,450.00–2,499.90	1.2	2.0	1.5	...	0.8	1.0	...	...
2,500.00–2,549.90	0.9	1.9	1.4	...	0.6	0.9	...	...
2,550.00–2,599.90	0.7	1.8	1.4	...	0.4	0.7	...	...
2,600.00–2,649.90	0.6	1.3	1.1	...	0.3	0.6	...	...
2,650.00–2,699.90	0.6	1.6	1.1	...	0.3	0.6	...	...
2,700.00 or more	2.1	15.8	14.9	...	1.0	5.8	...	...
Average monthly family benefit (dollars)	1,525.40	1,881.00	1,724.20	638.50	1,263.00	1,341.80	890.50	566.10

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

NOTE: ... = not applicable.

- a. \$1,100 or more.
- b. \$1,500 or more.

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

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J1—Estimated total benefits paid, by state or other area and program, 2003 (in millions of dollars)**

State or area	Total, OASDI	Retirement	Survivors	Disability
All areas	470,592	314,052	85,634	70,906
Alabama	8,237	4,860	1,638	1,740
Alaska	574	364	107	104
Arizona	8,682	5,999	1,373	1,310
Arkansas	4,951	3,018	906	1,026
California	43,857	30,115	7,576	6,166
Colorado	5,507	3,717	989	801
Connecticut	6,418	4,686	981	751
Delaware	1,518	1,037	250	231
District of Columbia	633	423	113	96
Florida	33,305	23,685	5,290	4,330
Georgia	11,315	7,075	2,103	2,136
Hawaii	1,938	1,450	281	207
Idaho	2,060	1,404	357	299
Illinois	19,741	13,456	3,763	2,522
Indiana	10,768	7,219	2,002	1,547
Iowa	5,490	3,803	1,041	646
Kansas	4,560	3,151	853	557
Kentucky	7,242	4,057	1,459	1,726
Louisiana	6,801	3,814	1,715	1,273
Maine	2,427	1,556	413	458
Maryland	7,712	5,243	1,447	1,023
Massachusetts	10,807	7,363	1,770	1,674
Michigan	18,236	12,010	3,442	2,784
Minnesota	7,708	5,399	1,372	937
Mississippi	4,825	2,757	944	1,124
Missouri	10,209	6,657	1,846	1,706
Montana	1,583	1,069	294	220
Nebraska	2,847	1,979	524	344
Nevada	3,349	2,349	485	514
New Hampshire	2,185	1,502	342	341
New Jersey	15,223	10,860	2,488	1,875
New Mexico	2,708	1,765	497	445
New York	32,187	22,188	5,273	4,726
North Carolina	13,953	9,071	2,232	2,649
North Dakota	1,082	719	244	118
Ohio	19,853	13,046	4,200	2,607
Oklahoma	5,945	3,839	1,177	928
Oregon	6,093	4,243	1,030	819
Pennsylvania	24,919	16,941	4,804	3,174
Rhode Island	1,945	1,346	288	310
South Carolina	7,091	4,496	1,193	1,401
South Dakota	1,282	873	260	149
Tennessee	10,097	6,290	1,905	1,902
Texas	27,068	17,506	5,738	3,824
Utah	2,561	1,791	460	311
Vermont	1,066	723	174	170
Virginia	10,759	7,033	1,930	1,796
Washington	9,305	6,457	1,541	1,307
West Virginia	4,012	2,197	894	921
Wisconsin	9,563	6,751	1,653	1,159
Wyoming	809	566	135	108
Outlying areas				
American Samoa	34	11	11	12
Guam	83	49	21	13
Northern Mariana Islands	10	6	4	1
Puerto Rico	4,711	2,339	936	1,436
Virgin Islands	127	91	21	16
Foreign countries	2,575	1,610	836	129

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

NOTE: Unnegotiated checks not deducted. Excludes lump-sum death payments.

CONTACT: Rona Blumenthal (410) 965-0163 or Cherice N. Jefferies (410) 965-5520.



5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J2—Number, by state or other area, program, and type of benefit, December 2003

State or area	Total <sup>a</sup>	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
All areas <sup>b</sup>	47,053,140	29,547,530	2,622,130	480,490	4,898,040	1,906,680	5,867,460	151,500	1,579,310
Alabama	869,760	477,940	43,920	9,640	100,330	42,380	148,620	4,180	42,750
Alaska	61,070	35,650	2,630	1,100	5,250	4,620	8,810	220	2,790
Arizona	858,500	558,440	47,700	7,700	76,460	31,240	105,940	2,320	28,700
Arkansas	537,180	306,640	27,100	5,230	58,740	23,250	90,170	2,110	23,940
California	4,358,850	2,806,590	274,550	53,320	413,310	170,740	504,560	11,790	123,990
Colorado	559,130	356,610	35,530	4,780	55,650	21,500	66,740	1,410	16,910
Connecticut	583,220	406,150	24,770	5,400	49,720	19,870	59,530	1,010	16,770
Delaware	144,530	93,970	6,890	1,480	13,380	5,260	18,350	290	4,910
District of Columbia	72,330	47,590	2,480	790	6,950	4,380	8,850	60	1,230
Florida	3,333,390	2,255,400	174,130	32,180	301,370	110,250	359,840	7,900	92,320
Georgia	1,169,720	691,420	51,320	11,540	119,840	63,240	180,490	3,960	47,910
Hawaii	195,430	139,300	9,160	2,630	16,090	6,440	16,790	460	4,560
Idaho	211,670	135,300	13,400	1,750	20,020	8,210	25,690	660	6,640
Illinois	1,872,890	1,213,840	98,760	19,340	200,730	79,670	200,490	4,090	55,970
Indiana	1,025,720	648,910	52,770	8,960	107,680	41,660	126,820	2,840	36,080
Iowa	544,030	356,440	34,980	3,880	61,330	17,150	55,450	1,180	13,620
Kansas	443,830	289,600	25,490	3,330	47,200	16,240	48,000	740	13,230
Kentucky	769,060	400,290	44,730	6,850	94,060	32,130	144,060	6,170	40,770
Louisiana	731,080	373,300	54,020	9,870	105,980	43,570	103,980	5,230	35,130
Maine	262,600	158,990	13,000	2,490	25,540	8,040	41,390	1,030	12,120
Maryland	752,770	493,610	35,420	7,240	76,670	37,440	81,690	1,140	19,560
Massachusetts	1,064,340	693,520	46,680	10,180	98,250	34,600	140,000	2,180	38,930
Michigan	1,694,480	1,045,410	96,260	17,380	182,950	71,140	215,210	5,140	60,990
Minnesota	764,810	509,800	44,910	6,240	77,820	25,590	80,110	1,010	19,330
Mississippi	537,070	284,330	22,390	7,320	58,280	31,690	98,230	3,110	31,720
Missouri	1,034,170	635,810	53,070	9,030	105,410	43,080	144,970	3,040	39,760
Montana	163,720	104,160	10,470	1,640	17,140	6,400	18,770	550	4,590
Nebraska	287,910	188,550	18,190	2,290	30,460	9,680	30,090	430	8,220
Nevada	329,620	223,790	14,780	3,300	25,910	11,060	40,060	540	10,180
New Hampshire	213,520	140,150	8,710	1,720	17,950	7,680	28,010	430	8,870
New Jersey	1,366,270	937,110	56,060	13,180	127,530	49,740	141,810	3,010	37,830
New Mexico	295,640	176,090	20,360	3,670	29,880	14,800	38,530	1,360	10,950
New York	3,032,710	1,980,420	141,910	35,820	283,660	111,270	367,160	9,690	102,780
North Carolina	1,435,850	889,780	55,390	11,270	132,720	59,820	225,420	4,200	57,250
North Dakota	114,220	71,190	9,500	760	15,860	3,720	10,410	270	2,510
Ohio	1,937,110	1,190,200	133,310	17,610	241,580	74,010	218,660	5,090	56,650
Oklahoma	614,530	376,500	34,580	5,650	69,490	28,160	78,980	2,530	18,640
Oregon	597,950	396,470	33,670	5,460	57,570	19,420	69,030	1,720	14,610
Pennsylvania	2,387,770	1,549,580	130,010	19,110	272,560	82,330	259,270	6,830	68,080
Rhode Island	191,960	128,890	6,340	1,450	15,630	6,290	26,200	490	6,670
South Carolina	733,250	441,090	28,920	6,700	70,020	35,320	117,630	2,330	31,240
South Dakota	138,570	88,800	9,980	1,060	15,770	5,890	13,220	220	3,630
Tennessee	1,047,700	612,120	52,220	9,440	114,100	48,420	163,300	4,780	43,320
Texas	2,794,350	1,673,450	193,130	32,170	335,460	138,570	320,980	11,250	89,340
Utah	256,610	166,430	17,080	2,780	22,720	13,260	25,670	470	8,200
Vermont	108,900	69,170	5,620	1,190	10,150	3,550	14,550	350	4,320
Virginia	1,092,310	678,480	55,550	9,300	112,710	44,750	147,530	3,980	40,010
Washington	891,320	584,350	52,170	7,940	82,860	30,930	107,660	1,930	23,480
West Virginia	403,370	204,130	28,170	3,890	55,630	16,430	72,720	4,140	18,260
Wisconsin	924,150	622,330	48,840	7,720	91,290	30,870	96,780	1,390	24,930
Wyoming	80,650	53,630	4,560	480	7,180	3,390	8,760	240	2,410

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J2—Number, by state or other area, program, and type of benefit, December 2003—Continued**

State or area	Total <sup>a</sup>	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
Outlying areas									
American Samoa	5,890	1,580	200	390	640	980	1,230	70	800
Guam	12,290	6,350	1,110	600	1,150	1,390	1,110	110	470
Northern Mariana Islands	1,990	900	90	300	230	330	120	0	20
Puerto Rico	698,010	317,870	54,440	15,440	81,220	38,540	134,990	8,980	46,530
Virgin Islands	15,070	9,760	960	500	1,200	880	1,210	80	480
Foreign countries	423,010	246,890	59,210	7,780	78,310	14,730	12,290	740	3,060

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

- a. Includes special age-72 beneficiaries.
- b. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J3—Number and total monthly benefits for beneficiaries aged 65 or older, by state or other area and sex, December 2003**

State or area	Number			Total monthly benefits (thousands of dollars)		
	Total	Men	Women	Total	Men	Women
All areas <sup>a</sup>	33,453,150	14,035,270	19,417,880	29,795,196	14,552,749	15,242,446
Alabama	552,640	224,690	327,950	465,277	222,999	242,278
Alaska	37,620	18,160	19,460	32,700	18,049	14,652
Arizona	610,910	270,670	340,240	555,713	285,034	270,679
Arkansas	348,900	144,480	204,420	286,195	138,629	147,566
California	3,184,770	1,382,640	1,802,130	2,854,452	1,422,210	1,432,242
Colorado	404,650	175,020	229,630	351,839	178,688	173,152
Connecticut	446,430	182,720	263,710	441,982	211,327	230,655
Delaware	102,530	43,630	58,900	96,494	47,860	48,634
District of Columbia	53,370	21,010	32,360	40,949	18,348	22,601
Florida	2,476,840	1,080,230	1,396,610	2,217,135	1,117,854	1,099,281
Georgia	762,280	309,310	452,970	659,485	315,450	344,034
Hawaii	150,170	65,070	85,100	132,466	64,522	67,944
Idaho	150,130	66,710	83,420	130,887	68,218	62,669
Illinois	1,375,500	563,940	811,560	1,287,367	613,778	673,589
Indiana	725,910	296,340	429,570	680,529	325,387	355,142
Iowa	413,370	171,390	241,980	366,260	178,905	187,355
Kansas	332,020	136,760	195,260	304,277	147,067	157,209
Kentucky	479,270	197,490	281,780	396,257	191,912	204,345
Louisiana	473,370	196,530	276,840	385,031	190,607	194,424
Maine	179,260	76,740	102,520	148,490	74,030	74,460
Maryland	549,630	224,780	324,850	496,869	235,112	261,756
Massachusetts	781,030	315,680	465,350	708,270	333,812	374,458
Michigan	1,183,940	493,250	690,690	1,131,459	553,867	577,592
Minnesota	573,340	240,070	333,270	508,006	250,088	257,918
Mississippi	323,690	131,490	192,200	262,163	125,273	136,890
Missouri	713,370	297,060	416,310	629,653	306,482	323,171
Montana	117,010	51,860	65,150	100,344	51,656	48,688
Nebraska	218,710	90,250	128,460	191,344	92,792	98,552
Nevada	233,590	110,310	123,280	212,916	114,120	98,796
New Hampshire	151,530	64,820	86,710	139,964	69,983	69,980
New Jersey	1,032,790	419,380	613,410	1,027,771	484,857	542,914
New Mexico	201,630	89,420	112,210	165,838	85,989	79,848
New York	2,193,500	893,030	1,300,470	2,082,883	976,544	1,106,339
North Carolina	962,130	391,940	570,190	836,674	398,609	438,065
North Dakota	88,450	36,680	51,770	72,398	35,523	36,875
Ohio	1,416,740	583,130	833,610	1,275,697	621,614	654,083
Oklahoma	427,820	179,140	248,680	365,437	177,506	187,930
Oregon	435,520	188,270	247,250	393,993	197,565	196,428
Pennsylvania	1,777,910	715,880	1,062,030	1,635,595	774,266	861,330
Rhode Island	140,230	56,240	83,990	127,358	59,115	68,243
South Carolina	476,530	195,110	281,420	413,300	199,428	213,873
South Dakota	104,610	44,010	60,600	84,837	41,919	42,917
Tennessee	689,010	280,800	408,210	593,898	285,026	308,872
Texas	1,960,750	842,480	1,118,270	1,688,298	852,709	835,589
Utah	185,460	82,110	103,350	166,893	87,393	79,500
Vermont	76,300	32,600	43,700	67,426	33,602	33,824
Virginia	760,250	314,490	445,760	663,553	321,047	342,506
Washington	646,790	279,630	367,160	601,290	302,708	298,582
West Virginia	256,010	105,330	150,680	219,860	106,365	113,495
Wisconsin	689,050	290,280	398,770	630,309	311,354	318,956
Wyoming	58,300	26,840	31,460	52,092	28,079	24,013

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J3—Number and total monthly benefits for beneficiaries aged 65 or older, by state or other area and sex, December 2003—Continued**

State or area	Number			Total monthly benefits (thousands of dollars)		
	Total	Men	Women	Total	Men	Women
Outlying areas						
American Samoa	1,900	960	940	1,013	585	427
Guam	7,070	3,680	3,390	4,304	2,551	1,754
Northern Mariana Islands	880	520	360	438	290	148
Puerto Rico	392,190	176,160	216,030	222,552	114,974	107,578
Virgin Islands	10,180	4,700	5,480	7,711	4,069	3,642
Foreign countries	352,340	157,520	194,820	176,549	83,300	93,249

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

a. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J4—Total monthly benefits, by state or other area, program, and type of benefit, December 2003  
(in thousands of dollars)**

State or area	Total <sup>a</sup>	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
All areas <sup>b</sup>	39,554,773	27,245,638	1,215,594	214,081	4,240,120	1,149,215	5,055,764	33,308	401,053
Alabama	682,136	419,323	20,032	4,199	79,354	24,182	123,635	891	10,520
Alaska	48,352	31,806	1,110	455	4,181	2,660	7,434	34	671
Arizona	739,215	524,072	22,724	3,386	68,697	18,202	94,331	537	7,267
Arkansas	413,161	262,175	11,675	2,226	44,929	12,504	73,503	419	5,729
California	3,700,149	2,599,176	125,598	23,035	370,509	104,935	441,912	2,570	32,413
Colorado	464,553	321,638	16,500	2,269	48,651	13,593	57,048	321	4,531
Connecticut	545,812	410,389	13,278	2,699	47,942	13,610	53,195	194	4,506
Delaware	128,722	90,827	3,538	686	12,389	3,378	16,533	63	1,309
District of Columbia	53,110	37,392	1,020	319	4,967	2,031	7,047	13	321
Florida	2,836,003	2,070,884	81,755	13,921	268,628	64,825	310,613	1,755	23,623
Georgia	946,402	618,705	24,126	5,214	96,160	36,658	152,502	832	12,203
Hawaii	165,897	127,042	4,018	1,178	13,647	3,936	14,740	111	1,226
Idaho	174,709	121,729	6,254	809	17,650	4,924	21,687	130	1,526
Illinois	1,656,310	1,166,520	48,929	9,202	186,301	50,289	179,242	957	14,869
Indiana	904,305	627,446	26,584	4,469	99,433	26,807	110,049	657	8,860
Iowa	461,377	327,771	16,569	1,897	54,817	10,698	45,905	270	3,451
Kansas	384,201	273,364	12,434	1,573	43,481	9,998	39,942	182	3,228
Kentucky	596,622	348,272	19,503	2,868	73,607	18,472	122,189	1,400	10,310
Louisiana	554,912	320,161	23,856	3,941	84,427	23,892	88,935	1,182	8,519
Maine	203,526	135,282	5,840	1,088	21,046	4,834	32,589	184	2,665
Maryland	648,926	457,981	17,071	3,480	68,168	23,161	73,240	294	5,531
Massachusetts	910,331	642,792	22,462	4,628	88,620	22,513	118,909	431	9,978
Michigan	1,527,251	1,038,152	49,190	8,679	170,534	45,437	197,717	1,206	16,336
Minnesota	651,995	468,864	21,131	3,005	69,358	16,652	67,844	217	4,925
Mississippi	398,933	239,524	9,748	2,918	42,950	16,745	79,139	599	7,311
Missouri	856,642	578,838	24,740	4,183	90,908	25,666	121,942	674	9,690
Montana	132,922	92,181	4,768	696	14,690	3,789	15,624	104	1,070
Nebraska	239,791	170,483	8,480	1,088	27,134	5,940	24,651	92	1,923
Nevada	287,020	207,882	6,907	1,510	23,542	7,102	37,277	127	2,674
New Hampshire	185,599	132,272	4,383	831	16,416	5,044	24,168	96	2,388
New Jersey	1,290,082	954,070	28,581	6,562	122,378	33,558	133,071	725	11,137
New Mexico	227,713	151,612	8,657	1,429	23,877	7,427	31,840	280	2,591
New York	2,714,171	1,934,215	68,752	16,835	259,386	71,396	334,336	2,194	27,056
North Carolina	1,177,092	799,761	25,932	5,194	105,902	35,011	189,842	821	14,628
North Dakota	90,332	61,117	4,131	362	13,400	2,111	8,472	85	654
Ohio	1,653,043	1,115,818	64,268	8,374	217,878	45,646	185,523	1,285	14,251
Oklahoma	497,056	332,585	15,519	2,589	58,121	16,109	66,850	587	4,698
Oregon	516,039	369,214	16,071	2,575	52,449	12,314	59,151	392	3,872
Pennsylvania	2,090,219	1,469,312	64,403	9,369	249,180	52,168	227,068	1,519	17,199
Rhode Island	164,610	118,977	3,011	649	14,118	3,997	22,181	91	1,586
South Carolina	596,232	395,377	13,662	3,167	55,232	20,220	99,997	477	8,100
South Dakota	107,611	75,068	4,308	424	13,085	3,271	10,551	38	866
Tennessee	843,532	547,486	24,258	4,217	92,549	27,774	135,407	1,012	10,831
Texas	2,264,203	1,502,818	87,255	13,078	281,331	81,135	273,967	2,427	22,193
Utah	216,984	154,130	8,394	1,320	20,967	8,148	21,891	104	2,029
Vermont	90,136	63,097	2,560	505	8,724	2,183	11,999	66	1,001
Virginia	903,758	613,262	26,158	4,369	93,442	27,824	127,405	932	10,365
Washington	789,061	560,867	25,885	3,862	76,979	20,059	94,396	479	6,534
West Virginia	327,353	185,682	12,825	1,668	46,100	9,815	65,510	1,031	4,723
Wisconsin	808,881	587,765	23,707	3,868	83,867	19,768	83,230	331	6,345
Wyoming	68,685	49,364	2,217	244	6,444	2,122	7,611	54	628

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J4—Total monthly benefits, by state or other area, program, and type of benefit, December 2003  
(in thousands of dollars)—Continued**

State or area	Total <sup>a</sup>	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
Outlying areas									
American Samoa	2,672	870	38	127	329	374	803	8	123
Guam	6,935	4,026	318	190	712	661	881	23	124
Northern Mariana Islands	833	451	17	52	93	166	50	0	5
Puerto Rico	383,558	194,342	15,710	4,306	43,419	15,524	99,665	1,610	8,982
Virgin Islands	10,839	7,849	368	176	820	449	1,041	19	116
Foreign countries	210,499	131,322	14,135	2,026	45,865	7,161	9,069	172	750

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

- a. Includes special age-72 beneficiaries.
- b. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J5—Number, by state or other area and age, December 2003

State or area	Total, all ages	17 or under	18–54	55–61	62–64	65–69	70–74	75–79	80–84	85–89	90–99	100 or older
All areas <sup>a</sup>	47,053,140	3,081,490	4,255,900	2,193,730	4,068,870	9,164,510	7,974,050	6,962,480	5,081,550	2,798,860	1,431,230	40,470
Alabama	869,760	74,290	107,070	56,290	79,470	163,640	135,130	112,860	77,980	40,840	21,800	390
Alaska	61,070	7,500	7,080	2,890	5,980	12,970	9,740	6,880	4,780	2,310	930	10
Arizona	858,500	56,240	74,420	37,730	79,200	175,090	148,970	125,570	90,940	47,550	22,280	510
Arkansas	537,180	41,510	60,750	34,890	51,130	100,740	85,360	70,360	49,940	27,590	14,390	520
California	4,358,850	279,780	365,960	181,800	346,540	868,900	757,220	656,000	498,350	265,080	135,280	3,940
Colorado	559,130	35,510	48,750	22,740	47,480	116,950	98,210	81,610	58,790	32,120	16,600	370
Connecticut	583,220	31,660	44,340	21,100	39,690	107,030	101,330	95,320	75,250	43,920	22,880	700
Delaware	144,530	9,430	13,000	6,320	13,250	29,150	25,540	21,270	15,060	7,750	3,650	110
District of Columbia	72,330	4,660	7,000	2,810	4,490	13,160	12,300	10,900	8,960	4,960	2,980	110
Florida	3,333,390	192,500	246,040	135,300	282,710	652,210	591,670	532,350	386,800	207,870	103,330	2,610
Georgia	1,169,720	97,680	126,470	70,350	112,940	235,220	188,710	147,670	104,120	56,430	29,310	820
Hawaii	195,430	11,090	12,750	6,090	15,330	37,170	36,140	33,360	24,250	12,670	6,390	190
Idaho	211,670	13,610	17,900	9,410	20,620	42,450	36,440	29,930	21,850	12,880	6,450	130
Illinois	1,872,890	117,600	153,740	73,760	152,290	364,310	318,940	285,260	216,120	124,220	64,810	1,840
Indiana	1,025,720	65,380	95,840	45,970	92,620	199,930	172,850	151,300	109,390	60,600	30,820	1,020
Iowa	544,030	24,840	41,590	19,520	44,710	103,870	93,950	86,690	65,800	39,930	22,400	730
Kansas	443,830	25,490	35,960	16,930	33,430	84,630	75,940	68,200	53,190	31,260	18,220	580
Kentucky	769,060	61,250	104,450	52,950	71,140	141,410	116,320	98,150	67,250	36,810	18,960	370
Louisiana	731,080	67,310	84,590	40,910	64,900	134,220	116,800	100,580	67,720	34,780	18,690	580
Maine	262,600	17,030	30,480	13,990	21,840	48,480	43,210	37,710	27,320	14,870	7,530	140
Maryland	752,770	52,180	59,740	29,700	61,520	152,620	130,690	115,560	84,180	43,500	22,380	700
Massachusetts	1,064,340	63,320	105,300	44,250	70,440	190,360	177,690	167,230	129,380	75,510	39,720	1,140
Michigan	1,694,480	112,510	160,910	79,690	157,430	317,660	281,020	250,380	183,230	101,370	48,750	1,530
Minnesota	764,810	37,150	61,090	26,340	66,890	150,920	131,670	117,850	87,230	54,800	29,900	970
Mississippi	537,070	56,360	72,490	36,900	47,630	95,850	78,590	65,420	45,730	23,660	13,810	630
Missouri	1,034,170	71,990	103,240	52,570	93,000	196,860	170,190	146,560	106,450	60,060	32,230	1,020
Montana	163,720	10,080	13,120	6,800	16,710	32,780	27,650	23,140	17,980	10,180	5,170	110
Nebraska	287,910	15,580	22,210	10,400	21,010	55,960	50,250	45,730	34,070	20,750	11,530	420
Nevada	329,620	21,690	24,830	15,270	34,240	77,060	60,770	46,400	29,330	14,220	5,690	120
New Hampshire	213,520	14,540	21,250	8,910	17,290	40,680	37,240	32,390	21,680	12,760	6,500	280
New Jersey	1,366,270	78,100	101,580	52,940	100,860	263,930	243,530	221,680	166,200	91,210	45,170	1,070
New Mexico	295,640	23,960	28,950	13,730	27,370	58,980	51,290	40,520	28,090	15,090	7,490	170
New York	3,032,710	188,270	263,920	141,130	245,890	576,100	514,140	460,700	340,030	194,960	104,610	2,960
North Carolina	1,435,850	100,840	150,160	88,220	134,500	283,100	235,350	197,400	137,200	73,090	34,910	1,080
North Dakota	114,220	4,580	8,080	3,610	9,500	21,600	20,060	18,400	14,330	8,790	5,110	160
Ohio	1,937,110	106,290	166,350	82,120	165,610	375,850	333,070	306,980	221,210	120,560	57,490	1,580
Oklahoma	614,530	40,490	55,390	31,300	59,530	122,220	105,450	86,620	61,450	32,930	18,610	540
Oregon	597,950	30,880	47,990	25,680	57,880	116,260	99,030	89,620	70,160	39,560	20,440	450
Pennsylvania	2,387,770	124,790	192,230	97,350	195,490	442,590	414,120	392,070	287,870	162,480	76,910	1,870
Rhode Island	191,960	10,790	18,420	8,940	13,580	31,930	30,690	31,610	24,510	14,220	7,100	170
South Carolina	733,250	57,440	79,240	47,070	72,970	144,090	117,120	96,380	67,510	34,260	16,590	580
South Dakota	138,570	7,810	10,390	4,580	11,180	26,470	24,050	20,640	16,740	10,460	5,980	270
Tennessee	1,047,700	78,580	115,320	62,140	102,650	206,890	168,470	138,350	96,340	51,890	26,380	690
Texas	2,794,350	209,020	243,640	127,110	253,830	581,520	485,200	395,890	277,510	142,750	75,770	2,110
Utah	256,610	20,150	20,220	8,720	22,060	53,720	45,060	37,220	26,990	15,240	7,120	110
Vermont	108,900	6,910	11,010	4,900	9,780	21,110	18,530	15,040	11,480	6,620	3,420	100
Virginia	1,092,310	73,670	103,910	55,450	99,030	221,860	184,570	154,290	110,360	59,100	29,170	900
Washington	891,320	48,170	75,980	39,560	80,820	179,490	148,880	130,520	101,700	57,030	28,480	690
West Virginia	403,370	26,810	50,700	30,510	39,340	72,650	60,780	55,180	37,090	20,070	10,030	210
Wisconsin	924,150	45,360	72,960	34,860	81,920	180,460	158,170	144,550	106,080	65,330	33,510	950
Wyoming	80,650	5,150	6,430	3,360	7,410	17,500	14,100	11,620	8,110	4,600	2,310	60

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J5—Number, by state or other area and age, December 2003—Continued**

State or area	Total, all ages	17 or under	18–54	55–61	62–64	65–69	70–74	75–79	80–84	85–89	90–99	100 or older
Outlying areas												
American Samoa	5,890	2,090	770	680	450	960	390	350	140	30	30	0
Guam	12,290	2,260	1,200	460	1,300	2,930	1,960	1,430	500	180	70	0
Northern Mariana Islands												
	1,990	560	260	80	210	410	320	100	30	10	10	0
Puerto Rico	698,010	76,110	94,210	58,760	76,740	124,540	95,800	74,580	51,810	29,340	15,660	460
Virgin Islands	15,070	1,420	940	630	1,900	4,070	2,410	1,870	1,010	480	330	10
Foreign countries	423,010	20,150	12,720	7,090	30,710	89,770	90,190	75,800	53,700	27,140	15,050	690

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

a. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.



5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J5.1—Number, by state or other area, race, and sex, December 2003

State or area	All races			Adult beneficiaries		
	Total <sup>a</sup>	White	Black	Other <sup>b</sup>	Men	Women
All areas <sup>c</sup>	47,053,140	39,644,330	4,836,700	2,429,420	18,579,420	24,506,910
Alabama	869,760	651,390	196,550	20,410	327,510	447,480
Alaska	61,070	46,430	2,150	12,310	25,780	26,780
Arizona	858,500	775,020	23,030	58,490	354,440	436,420
Arkansas	537,180	457,370	66,100	12,840	209,010	275,750
California	4,358,850	3,474,840	307,930	559,110	1,770,620	2,240,180
Colorado	559,130	511,330	19,740	26,230	227,910	288,030
Connecticut	583,220	521,870	39,040	19,780	227,790	313,390
Delaware	144,530	118,300	22,000	3,910	57,040	75,840
District of Columbia	72,330	18,200	50,660	3,070	27,330	38,600
Florida	3,333,390	2,871,890	318,970	131,410	1,373,990	1,724,650
Georgia	1,169,720	852,200	282,380	32,640	440,840	606,190
Hawaii	195,430	53,040	2,110	139,370	81,080	100,720
Idaho	211,670	203,360	450	7,160	88,620	106,450
Illinois	1,872,890	1,550,040	244,260	73,330	725,020	992,890
Indiana	1,025,720	927,970	75,350	20,030	395,060	543,960
Iowa	544,030	525,520	8,460	8,830	216,950	292,430
Kansas	443,830	409,330	21,610	11,720	172,800	238,230
Kentucky	769,060	704,050	45,960	17,310	303,260	386,050
Louisiana	731,080	508,960	199,590	20,670	282,330	360,180
Maine	262,600	253,400	820	7,400	107,320	132,630
Maryland	752,770	549,180	172,310	29,280	288,290	400,240
Massachusetts	1,064,340	972,130	43,130	43,800	410,590	570,040
Michigan	1,694,480	1,437,750	208,810	43,810	663,060	881,900
Minnesota	764,810	728,750	14,000	19,560	306,020	407,630
Mississippi	537,070	364,190	159,700	12,280	198,350	267,990
Missouri	1,034,170	919,370	92,880	19,740	404,250	538,050
Montana	163,720	155,800	330	7,090	69,040	82,050
Nebraska	287,910	271,000	9,160	7,150	112,560	155,160
Nevada	329,620	283,750	22,130	22,980	144,620	160,460
New Hampshire	213,520	205,550	1,990	5,300	84,780	110,470
New Jersey	1,366,270	1,139,360	155,340	66,780	524,290	741,230
New Mexico	295,640	255,780	5,190	33,780	121,410	144,810
New York	3,032,710	2,444,320	369,390	204,340	1,169,100	1,613,740
North Carolina	1,435,850	1,112,940	279,990	40,250	550,790	756,520
North Dakota	114,220	109,680	260	3,810	45,920	61,310
Ohio	1,937,110	1,709,170	184,370	37,780	761,410	1,027,430
Oklahoma	614,530	550,400	34,620	27,980	242,310	319,770
Oregon	597,950	567,650	7,600	21,110	247,540	310,920
Pennsylvania	2,387,770	2,145,870	181,630	54,910	923,130	1,295,120
Rhode Island	191,960	176,970	6,080	7,990	74,140	103,410
South Carolina	733,250	533,540	182,610	15,300	278,880	381,110
South Dakota	138,570	131,010	540	6,690	54,940	73,050
Tennessee	1,047,700	894,980	127,570	23,220	399,640	546,880
Texas	2,794,350	2,319,920	302,590	165,260	1,109,840	1,424,430
Utah	256,610	243,190	1,560	11,130	104,080	128,290
Vermont	108,900	105,640	420	2,220	44,110	55,730
Virginia	1,092,310	854,960	199,660	34,940	424,660	573,590
Washington	891,320	815,950	22,400	50,410	367,470	461,500
West Virginia	403,370	381,600	11,020	9,970	164,810	199,980
Wisconsin	924,150	868,330	35,540	17,460	373,110	487,520
Wyoming	80,650	77,510	330	2,540	34,780	39,590

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J5.1—Number, by state or other area, race, and sex, December 2003—Continued**

State or area	All races			Adult beneficiaries		
	Total <sup>a</sup>	White	Black	Other <sup>b</sup>	Men	Women
<b>Outlying areas</b>						
American Samoa	5,890	420	20	5,440	1,710	2,010
Guam	12,290	1,430	270	10,460	5,000	4,830
Northern Mariana Islands	1,990	230	30	1,720	670	670
Puerto Rico	698,010	529,150	50,960	114,470	273,460	324,040
Virgin Islands	15,070	2,740	11,110	1,140	6,180	7,030
<b>Foreign countries</b>	<b>423,010</b>	<b>345,490</b>	<b>13,390</b>	<b>60,760</b>	<b>177,430</b>	<b>220,010</b>

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

NOTE: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

- a. Includes 142,690 persons of unknown race.
- b. Includes Asians and Pacific Islanders, American Indians and Alaska Natives, and a subset of the total number of beneficiaries of Hispanic origin. The distribution of beneficiaries among those three groups is not available.
- c. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J6—Percentage distribution of monthly benefit for retired workers, by state or other area and monthly benefit, December 2003

State or area	Number	Percentage distribution by dollar amount of benefit											Monthly benefit (dollars)	
		Total	Less than 500.00	500.00–599.90	600.00–699.90	700.00–799.90	800.00–899.90	900.00–999.90	1,000.00–1,099.90	1,100.00–1,199.90	1,200.00–1,299.90	1,300.00 or more	Average	Median
All areas <sup>a</sup>	29,547,530	100.0	12.8	9.6	8.6	7.9	8.4	9.7	10.8	9.5	7.5	15.2	922.10	929.60
Alabama	477,940	100.0	13.9	10.7	10.0	9.3	9.6	10.2	10.0	8.3	6.5	11.7	877.40	865.60
Alaska	35,650	100.0	16.3	10.2	9.3	8.2	8.3	8.2	8.6	8.2	7.0	15.8	892.20	870.00
Arizona	558,440	100.0	11.0	9.4	8.2	7.5	8.4	10.2	11.9	10.2	8.0	15.3	938.50	957.60
Arkansas	306,640	100.0	14.0	11.3	10.9	10.5	10.4	10.1	9.7	7.8	5.7	9.8	855.00	833.60
California	2,806,590	100.0	15.1	9.2	8.3	7.5	7.8	8.6	9.6	8.9	7.3	17.8	926.10	926.60
Colorado	356,610	100.0	15.4	9.4	8.4	7.7	7.9	9.0	10.1	9.4	7.4	15.2	901.90	911.60
Connecticut	406,150	100.0	8.0	7.8	7.4	7.0	7.5	9.8	11.1	10.9	8.9	21.5	1,010.40	1,023.00
Delaware	93,970	100.0	8.7	9.3	7.7	7.1	7.8	10.2	13.0	11.7	8.4	16.3	966.60	992.60
District of Columbia	47,590	100.0	28.9	11.3	9.3	8.7	6.8	7.2	5.4	4.7	4.1	13.7	785.70	704.60
Florida	2,255,400	100.0	12.2	10.0	8.8	8.1	8.8	10.1	10.9	9.5	7.2	14.3	918.20	920.80
Georgia	691,420	100.0	13.1	10.2	10.2	9.3	9.1	9.4	9.7	8.7	6.8	13.5	894.80	878.00
Hawaii	139,300	100.0	14.1	9.4	8.0	7.7	9.1	10.3	10.9	9.1	7.0	14.4	912.00	916.60
Idaho	135,300	100.0	13.0	9.8	8.7	8.0	9.7	10.8	11.4	9.5	7.4	11.9	899.70	909.60
Illinois	1,213,840	100.0	11.2	8.9	7.9	6.9	7.4	9.5	11.1	10.3	8.7	18.2	961.00	982.60
Indiana	648,910	100.0	7.9	9.2	7.7	7.0	8.4	11.3	12.7	11.3	8.9	15.5	966.90	987.60
Iowa	356,440	100.0	10.6	10.1	8.5	8.0	9.3	11.1	12.1	10.0	8.0	12.3	919.60	932.60
Kansas	289,600	100.0	10.2	9.4	8.5	8.0	8.6	10.6	11.3	10.3	7.6	15.4	943.90	950.60
Kentucky	400,290	100.0	15.1	10.5	9.4	8.9	9.1	10.1	10.5	8.6	6.6	11.0	870.10	865.60
Louisiana	373,300	100.0	18.5	10.9	9.1	8.2	7.9	8.7	9.8	7.9	6.4	12.6	857.70	843.60
Maine	158,990	100.0	16.0	10.9	9.8	9.5	9.7	10.1	10.1	8.0	5.7	10.2	850.90	839.00
Maryland	493,610	100.0	14.5	8.8	8.1	7.7	7.9	9.0	10.3	9.1	7.6	17.0	927.80	935.60
Massachusetts	693,520	100.0	14.1	9.6	8.6	7.7	7.8	8.9	9.7	9.1	7.2	17.4	926.90	926.60
Michigan	1,045,410	100.0	7.5	8.7	7.0	6.1	7.9	10.9	12.9	11.8	9.3	17.9	993.10	1016.60
Minnesota	509,800	100.0	12.0	10.2	8.8	7.8	8.1	9.5	11.2	10.0	8.0	14.3	919.70	934.60
Mississippi	284,330	100.0	15.8	11.6	10.9	10.4	9.9	9.5	9.2	7.2	5.5	10.0	842.40	813.00
Missouri	635,810	100.0	12.3	9.9	9.0	8.2	8.9	9.9	11.4	9.7	7.5	13.1	910.40	917.60
Montana	104,160	100.0	13.3	10.2	9.4	8.6	9.4	10.2	11.5	9.8	7.2	10.5	885.00	892.60
Nebraska	188,550	100.0	12.0	10.0	9.6	8.8	9.4	10.1	11.1	9.1	7.3	12.5	904.20	901.00
Nevada	223,790	100.0	12.4	9.1	8.7	7.7	8.6	9.5	10.1	10.2	8.0	15.7	928.90	937.60
New Hampshire	140,150	100.0	10.0	9.0	8.7	8.4	9.1	10.4	10.9	9.8	7.8	15.8	943.80	947.60
New Jersey	937,110	100.0	8.2	8.3	7.4	6.8	7.3	8.6	10.5	10.6	9.1	23.3	1,018.10	1,036.60
New Mexico	176,090	100.0	17.0	10.2	9.4	8.8	9.4	9.3	9.5	8.3	6.3	11.8	861.00	848.60
New York	1,980,420	100.0	10.2	8.7	7.9	7.3	8.0	9.7	11.0	10.1	8.2	19.0	976.70	983.60
North Carolina	889,780	100.0	10.8	9.8	10.1	10.3	10.6	10.7	10.5	8.8	6.5	11.9	898.80	884.60
North Dakota	71,190	100.0	15.6	10.7	10.2	9.6	9.5	9.4	10.3	8.2	6.2	10.4	858.50	842.60
Ohio	1,190,200	100.0	12.5	8.9	7.3	6.5	7.4	10.3	12.3	10.9	8.7	15.2	937.50	975.00
Oklahoma	376,500	100.0	14.1	10.4	9.1	9.0	9.4	10.2	10.8	8.7	6.5	11.7	883.40	880.00
Oregon	396,470	100.0	10.6	9.6	8.3	7.3	8.4	11.3	12.5	10.6	8.2	13.2	931.30	953.60
Pennsylvania	1,549,580	100.0	9.8	9.3	7.9	7.3	8.5	11.1	12.8	10.7	8.2	14.6	948.20	968.60
Rhode Island	128,890	100.0	11.4	9.2	9.2	8.1	10.3	10.7	10.3	9.3	7.2	14.3	923.10	917.60
South Carolina	441,090	100.0	11.6	10.0	9.9	10.0	10.3	10.6	10.1	8.8	6.5	12.3	896.40	883.00
South Dakota	88,800	100.0	16.2	11.4	9.7	9.6	9.6	10.3	10.3	7.8	6.0	9.0	845.40	830.60
Tennessee	612,120	100.0	12.3	10.3	10.1	9.6	9.6	10.1	10.4	8.5	6.6	12.4	894.40	880.60
Texas	1,673,450	100.0	15.6	9.9	9.1	8.2	8.2	8.8	9.7	8.4	6.7	15.4	898.00	888.60
Utah	166,430	100.0	13.8	10.1	8.0	6.7	7.2	8.3	11.0	9.9	8.6	16.4	926.10	953.00
Vermont	69,170	100.0	11.3	10.1	8.4	8.6	10.1	10.9	11.4	9.8	6.9	12.5	912.20	915.60
Virginia	678,480	100.0	13.8	9.8	9.2	8.9	8.8	9.4	10.0	8.6	6.9	14.5	903.90	893.60
Washington	584,350	100.0	10.2	9.0	7.6	7.1	7.8	9.8	11.7	11.1	8.9	16.7	959.80	985.60
West Virginia	204,130	100.0	11.2	9.2	8.5	8.0	9.8	11.6	13.3	10.0	7.6	10.8	909.60	932.60
Wisconsin	622,330	100.0	9.1	9.9	8.0	7.2	8.1	10.8	13.3	11.4	8.9	13.4	944.50	973.60
Wyoming	53,630	100.0	11.8	10.7	8.3	7.5	8.9	9.2	11.0	10.2	8.1	14.2	920.50	932.60

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J6—Percentage distribution of monthly benefit for retired workers, by state or other area and monthly benefit, December 2003—Continued**

State or area	Number	Percentage distribution by dollar amount of benefit											Monthly benefit (dollars)	
		Total	Less than 500.00	500.00–599.90	600.00–699.90	700.00–799.90	800.00–899.90	900.00–999.90	1,000.00–1,099.90	1,100.00–1,199.90	1,200.00–1,299.90	1,300.00 or more	Average	Median
Outlying areas														
American Samoa	1,580	100.0	46.8	18.4	10.8	7.0	1.3	7.0	5.1	0.6	1.9	1.3	550.90	514.80
Guam	6,350	100.0	39.8	15.4	11.0	9.3	6.1	5.5	3.5	3.0	1.6	4.7	634.10	563.00
Northern Mariana Islands														
Puerto Rico	317,870	100.0	38.6	17.3	12.9	9.5	6.5	5.1	3.4	2.3	1.6	2.8	611.40	563.60
Virgin Islands	9,760	100.0	19.1	15.1	11.4	10.5	9.2	7.9	6.9	5.7	4.6	9.7	804.20	743.80
Foreign countries	246,890	100.0	51.4	12.8	8.9	6.6	5.2	4.4	3.5	2.5	1.7	3.1	531.90	490.00

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

a. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J8—Percentage distribution of disabled workers, by state or other area and monthly benefit, December 2003

State or area	Number	Percentage distribution by dollar amount of benefit											Monthly benefit (dollars)	
		Total	Less than 500.00	500.00–599.90	600.00–699.90	700.00–799.90	800.00–899.90	900.00–999.90	1,000.00–1,099.90	1,100.00–1,199.90	1,200.00–1,299.90	1,300.00 or more	Average	Median
All areas <sup>a</sup>	5,867,460	100.0	13.9	12.2	12.7	11.3	9.7	8.2	6.8	5.5	4.7	15.0	861.70	799.60
Alabama	148,620	100.0	14.3	13.5	13.9	12.0	10.4	8.1	6.0	5.0	4.2	12.5	831.90	765.00
Alaska	8,810	100.0	16.0	13.1	14.4	11.4	9.5	6.7	4.1	4.4	4.4	16.0	843.80	756.00
Arizona	105,940	100.0	11.9	11.8	12.4	10.7	10.1	8.2	7.1	5.9	5.2	16.8	890.40	830.00
Arkansas	90,170	100.0	14.7	13.5	13.7	12.3	11.1	9.0	6.6	5.2	4.0	9.9	815.20	765.60
California	504,560	100.0	15.0	11.6	11.5	10.4	9.0	7.9	6.8	5.7	4.8	17.2	875.80	814.60
Colorado	66,740	100.0	13.5	12.7	12.8	11.2	10.3	8.3	7.0	6.1	4.7	13.5	854.80	798.60
Connecticut	59,530	100.0	12.0	11.5	11.6	12.2	9.4	8.3	6.9	5.9	4.8	17.5	893.60	826.00
Delaware	18,350	100.0	12.4	11.1	12.2	11.9	7.8	8.4	6.6	5.7	5.3	18.6	901.00	835.60
District of Columbia	8,850	100.0	16.8	12.3	15.6	13.0	9.6	8.7	6.9	4.7	2.7	9.6	796.30	738.00
Florida	359,840	100.0	13.0	12.3	12.7	11.5	10.1	8.5	6.9	5.8	4.8	14.5	863.20	803.60
Georgia	180,490	100.0	13.0	12.1	13.8	12.3	10.5	9.0	7.4	5.4	4.5	12.0	844.90	788.60
Hawaii	16,790	100.0	11.6	12.2	12.9	11.3	9.2	9.1	7.0	6.8	4.4	15.5	877.90	819.60
Idaho	25,690	100.0	14.9	13.5	13.0	10.2	9.2	8.4	6.7	5.8	4.7	13.6	844.20	782.00
Illinois	200,490	100.0	12.8	11.7	11.8	10.6	9.2	8.1	6.8	5.6	5.3	18.0	894.00	834.00
Indiana	126,820	100.0	14.3	12.4	11.8	11.2	9.5	7.9	6.7	5.2	4.9	16.1	867.80	802.60
Iowa	55,450	100.0	16.1	13.6	12.5	11.0	9.3	8.1	6.9	5.6	4.9	12.2	827.90	771.00
Kansas	48,000	100.0	14.7	13.6	13.1	11.6	9.6	8.4	6.7	5.8	4.5	12.1	832.10	772.60
Kentucky	144,060	100.0	16.1	12.3	12.5	10.5	9.2	7.7	6.6	5.5	4.8	14.8	848.20	786.00
Louisiana	103,980	100.0	16.4	11.6	12.3	10.4	9.3	7.3	6.3	5.5	5.0	16.0	855.30	793.80
Maine	41,390	100.0	16.6	13.9	14.2	12.7	11.0	7.9	6.8	5.0	3.5	8.3	787.40	736.00
Maryland	81,690	100.0	11.9	10.8	12.1	11.0	10.1	9.2	6.9	5.6	5.2	17.1	896.60	838.60
Massachusetts	140,000	100.0	12.7	13.0	13.6	12.4	10.3	8.4	6.5	5.4	4.3	13.3	849.30	785.00
Michigan	215,210	100.0	13.7	10.7	10.8	9.4	8.7	7.6	6.5	5.8	5.5	21.4	918.70	861.00
Minnesota	80,110	100.0	14.1	12.9	13.5	11.1	10.1	8.1	6.6	5.4	4.8	13.5	846.90	784.00
Mississippi	98,230	100.0	14.7	12.9	15.2	13.5	10.8	8.2	6.4	5.0	4.0	9.4	805.70	751.00
Missouri	144,970	100.0	14.4	13.1	13.1	11.8	9.5	8.2	6.9	5.3	4.5	13.2	841.20	778.00
Montana	18,770	100.0	15.5	12.8	13.3	10.0	10.7	8.6	6.5	4.9	5.3	12.5	832.40	780.00
Nebraska	30,090	100.0	15.2	14.2	14.3	11.7	8.6	7.2	7.3	5.6	4.6	11.1	819.20	746.00
Nevada	40,060	100.0	10.1	9.5	12.2	10.8	9.0	8.6	7.9	6.5	5.9	19.6	930.50	878.60
New Hampshire	28,010	100.0	11.2	13.1	14.0	12.0	9.8	9.3	6.7	5.4	5.2	13.4	862.80	798.00
New Jersey	141,810	100.0	10.5	10.5	11.3	10.2	9.3	8.5	7.1	6.0	5.2	21.4	938.40	880.00
New Mexico	38,530	100.0	14.7	14.3	13.4	10.8	10.1	8.4	6.6	5.3	4.8	11.5	826.40	768.60
New York	367,160	100.0	12.9	10.9	11.6	10.1	9.0	7.8	7.0	5.6	5.2	19.8	910.60	848.60
North Carolina	225,420	100.0	12.0	12.0	13.5	13.0	11.5	9.6	7.4	5.7	4.4	10.8	842.20	794.60
North Dakota	10,410	100.0	18.1	12.7	14.0	10.6	9.7	7.0	7.3	4.3	4.0	12.3	813.80	754.60
Ohio	218,660	100.0	17.0	12.7	11.5	10.3	8.9	7.4	6.4	5.5	5.1	15.3	848.50	785.60
Oklahoma	78,980	100.0	15.4	11.9	12.3	11.3	9.7	8.2	7.1	6.0	4.8	13.4	846.40	793.00
Oregon	69,030	100.0	14.8	13.0	12.0	11.0	9.2	7.9	6.6	5.6	4.8	15.2	856.90	793.60
Pennsylvania	259,270	100.0	13.9	11.5	12.2	10.6	9.0	8.1	7.3	6.1	5.3	16.0	875.80	819.00
Rhode Island	26,200	100.0	13.5	13.0	13.5	11.6	10.0	8.3	6.9	5.2	4.8	13.2	846.60	785.80
South Carolina	117,630	100.0	11.4	11.7	13.6	13.0	11.2	9.6	7.5	6.0	4.6	11.4	850.10	802.60
South Dakota	13,220	100.0	18.8	12.7	12.9	12.4	9.6	8.3	6.0	4.7	4.5	10.2	798.10	738.60
Tennessee	163,300	100.0	13.7	12.8	14.0	12.9	10.5	8.6	6.9	5.2	4.1	11.3	829.20	772.00
Texas	320,980	100.0	14.2	12.2	12.6	11.3	9.9	8.6	7.1	5.6	4.7	13.8	853.50	797.00
Utah	25,670	100.0	16.2	13.0	12.6	10.3	8.2	6.9	7.1	4.8	4.6	16.3	852.80	778.60
Vermont	14,550	100.0	14.1	13.4	13.1	12.7	10.7	9.4	6.3	5.8	3.7	10.9	824.70	772.00
Virginia	147,530	100.0	13.0	11.9	12.7	11.8	10.2	8.4	7.2	5.6	4.6	14.7	863.60	806.60
Washington	107,660	100.0	14.2	12.3	12.0	10.0	9.5	7.8	6.7	5.3	4.8	17.4	876.80	813.00
West Virginia	72,720	100.0	14.8	10.6	10.2	10.4	8.5	7.8	6.5	5.7	5.5	19.9	900.80	844.80
Wisconsin	96,780	100.0	14.7	12.0	12.9	10.7	9.5	7.9	6.6	5.9	4.7	15.2	860.00	797.80
Wyoming	8,760	100.0	16.9	11.5	11.6	11.1	6.3	6.6	7.4	6.3	6.2	16.1	868.90	790.80

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J8—Percentage distribution of disabled workers, by state or other area and monthly benefit, December 2003—Continued**

State or area	Number	Percentage distribution by dollar amount of benefit											Monthly benefit (dollars)	
		Total	Less than 500.00	500.00–599.90	600.00–699.90	700.00–799.90	800.00–899.90	900.00–999.90	1,000.00–1,099.90	1,100.00–1,199.90	1,200.00–1,299.90	1,300.00 or more	Average	Median
Outlying areas														
American Samoa	1,230	100.0	32.5	17.1	9.8	8.1	10.6	11.4	4.1	2.4	0.8	3.3	653.20	609.60
Guam	1,110	100.0	22.5	11.7	14.4	6.3	8.1	12.6	3.6	5.4	2.7	12.6	794.10	719.00
Northern Mariana Islands														
	120	100.0	66.7	16.7	8.3	b	8.3	b	b	b	b	b	417.70	382.50
Puerto Rico	134,990	100.0	13.4	18.1	21.1	14.9	10.2	7.2	5.2	3.1	2.3	4.6	738.30	686.60
Virgin Islands	1,210	100.0	12.4	13.2	11.6	7.4	14.0	12.4	5.0	6.6	3.3	14.0	860.10	834.60
Foreign countries	12,290	100.0	26.1	11.5	12.0	10.4	9.4	5.7	5.8	5.1	4.1	9.8	738.00	701.60

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

- a. Includes beneficiaries with unknown state code.
- b. Base figure is too small to meet statistical standards for reliability of derived figures.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J9—Percentage distribution of nondisabled widow(er)s, by state or other area and monthly benefit, December 2003**

State or area	Number	Percentage distribution by dollar amount of benefit											Monthly benefit (dollars)	
		Total	Less than 500.00	500.00–599.90	600.00–699.90	700.00–799.90	800.00–899.90	900.00–999.90	1,000.00–1,099.90	1,100.00–1,199.90	1,200.00–1,299.90	1,300.00 or more	Average	Median
All areas <sup>a</sup>	4,499,900	100.0	11.5	6.4	8.9	11.2	13.0	14.7	12.0	8.3	5.4	8.6	888.30	893.00
Alabama	89,370	100.0	15.7	9.6	10.8	12.1	13.1	13.1	9.4	6.5	4.1	5.5	816.30	813.60
Alaska	4,500	100.0	16.4	7.6	7.8	11.6	13.1	15.3	11.1	7.6	4.7	4.9	836.30	846.30
Arizona	70,110	100.0	9.0	4.8	7.7	10.1	13.3	16.6	14.1	8.8	6.5	9.2	922.30	931.00
Arkansas	52,250	100.0	16.9	9.8	12.6	12.7	12.1	12.4	9.1	6.1	3.3	4.9	794.60	783.60
California	381,030	100.0	11.2	5.8	8.1	10.1	12.1	14.3	12.3	8.6	6.0	11.3	919.00	917.60
Colorado	51,680	100.0	11.5	6.0	8.4	11.3	12.5	14.4	12.8	8.2	5.7	9.2	894.00	901.60
Connecticut	46,640	100.0	5.7	3.5	6.6	9.7	13.2	16.0	13.6	10.6	7.9	13.3	983.30	968.60
Delaware	12,390	100.0	5.7	4.7	6.4	11.9	13.1	17.8	13.4	11.6	5.4	10.1	950.50	950.60
District of Columbia	6,550	100.0	29.2	13.1	10.1	10.8	9.5	8.4	6.1	4.0	2.1	6.7	728.90	669.00
Florida	279,250	100.0	8.9	5.7	8.5	11.8	13.9	15.4	12.4	8.3	5.6	9.6	915.00	907.60
Georgia	106,570	100.0	15.4	9.2	10.7	12.1	12.4	12.8	9.3	6.9	4.4	6.9	829.90	820.60
Hawaii	15,020	100.0	13.2	7.5	8.2	14.0	12.5	15.1	10.3	7.4	5.0	6.9	863.20	862.10
Idaho	18,290	100.0	7.1	6.3	9.0	11.8	15.4	16.6	13.4	8.4	4.9	7.0	902.30	902.60
Illinois	186,100	100.0	7.6	4.6	7.0	10.1	13.1	16.4	13.3	10.1	6.8	11.0	950.20	948.60
Indiana	99,120	100.0	5.3	4.1	6.8	10.8	14.7	18.2	15.0	10.0	6.2	8.8	946.80	947.60
Iowa	58,260	100.0	6.5	5.8	9.4	12.8	15.0	16.9	12.2	8.6	5.1	7.7	908.60	902.60
Kansas	44,070	100.0	6.9	5.6	8.5	11.2	13.4	15.0	12.8	9.2	6.9	10.6	940.50	931.60
Kentucky	83,640	100.0	17.2	9.2	10.8	11.8	12.5	13.5	9.7	6.5	4.2	4.7	804.70	809.10
Louisiana	95,370	100.0	16.7	8.8	11.2	12.3	11.9	12.3	10.5	6.1	4.0	6.3	816.00	808.60
Maine	23,830	100.0	12.5	7.5	11.0	13.9	14.2	12.4	11.4	6.4	5.2	5.5	842.40	839.60
Maryland	71,600	100.0	11.6	6.0	8.4	10.2	12.7	14.7	12.3	8.5	5.7	10.0	904.40	907.30
Massachusetts	91,780	100.0	10.6	5.5	7.8	10.6	13.0	14.4	12.2	8.9	6.3	10.9	921.90	916.60
Michigan	169,180	100.0	5.2	3.3	6.4	10.7	15.1	18.4	14.9	10.4	6.8	8.9	955.00	949.60
Minnesota	74,180	100.0	9.3	6.2	8.9	11.4	12.9	14.9	13.4	9.0	5.9	8.2	903.20	908.60
Mississippi	50,490	100.0	22.1	10.8	11.9	11.8	11.2	10.3	8.2	5.0	3.3	5.4	764.20	743.00
Missouri	96,240	100.0	9.9	6.4	9.4	12.1	13.7	15.2	12.2	8.2	5.5	7.4	887.40	889.00
Montana	15,900	100.0	9.0	6.5	9.9	13.6	15.2	15.7	11.7	6.9	4.2	7.3	880.00	873.30
Nebraska	28,770	100.0	7.2	6.6	10.7	12.7	14.1	14.4	11.9	7.8	5.5	9.2	908.90	890.60
Nevada	23,600	100.0	8.7	5.2	7.2	11.2	11.8	15.1	14.6	10.1	6.4	9.8	931.20	942.60
New Hampshire	16,450	100.0	6.6	4.1	8.4	11.2	12.5	17.5	14.0	10.3	5.3	10.1	939.60	941.60
New Jersey	118,660	100.0	5.7	3.6	7.1	10.0	12.5	15.9	14.0	10.6	7.7	12.8	979.50	970.60
New Mexico	27,150	100.0	16.4	8.6	11.2	11.1	12.4	13.0	9.5	7.0	4.7	6.1	822.50	826.00
New York	261,030	100.0	7.6	5.1	7.9	11.1	13.7	15.8	12.8	9.2	6.2	10.7	939.90	931.00
North Carolina	118,830	100.0	15.3	8.6	10.7	12.9	13.3	12.3	9.5	6.7	4.1	6.6	827.80	817.60
North Dakota	15,240	100.0	10.0	9.6	11.7	14.6	12.3	12.7	10.2	7.0	5.1	6.8	854.70	836.30
Ohio	226,270	100.0	9.0	4.8	7.3	10.1	13.6	17.0	13.9	9.7	6.1	8.5	919.60	933.00
Oklahoma	63,480	100.0	11.6	7.4	10.4	11.8	14.1	14.8	11.5	7.4	4.5	6.5	859.50	865.50
Oregon	53,190	100.0	6.7	4.5	8.1	11.2	14.2	16.7	14.4	9.5	5.8	9.0	932.60	933.00
Pennsylvania	254,870	100.0	5.9	4.3	8.1	11.4	14.9	17.6	14.1	9.6	5.8	8.3	933.10	933.60
Rhode Island	14,360	100.0	6.6	5.8	8.7	11.2	14.8	16.9	12.2	7.3	6.5	10.0	928.50	911.60
South Carolina	61,600	100.0	16.1	9.0	11.0	12.0	12.2	12.7	10.0	6.2	4.5	6.4	821.40	818.00
South Dakota	15,010	100.0	10.8	10.2	11.6	14.5	13.7	12.9	9.6	6.9	4.2	5.7	841.50	818.60
Tennessee	101,990	100.0	14.1	8.0	11.1	12.8	13.0	13.1	10.3	6.4	4.4	6.8	839.20	831.60
Texas	304,660	100.0	13.9	8.0	9.9	11.2	12.2	12.9	10.6	7.7	4.9	8.7	863.00	858.80
Utah	20,680	100.0	10.1	3.4	6.9	8.5	11.3	15.6	14.8	9.6	7.5	12.2	951.10	965.80
Vermont	9,290	100.0	9.8	8.6	9.1	10.1	14.2	14.2	12.8	7.8	5.4	8.0	887.30	889.60
Virginia	103,160	100.0	14.1	8.2	10.1	12.2	12.8	12.8	10.4	7.1	4.7	7.5	849.30	842.60
Washington	76,650	100.0	6.7	4.2	6.9	10.7	13.5	17.0	14.4	9.9	6.5	10.2	949.30	948.60
West Virginia	50,550	100.0	10.6	7.6	11.3	11.9	14.6	15.8	11.6	7.5	4.7	4.4	849.40	860.60
Wisconsin	86,310	100.0	5.8	4.3	7.9	11.4	14.2	18.2	15.0	9.3	6.0	8.0	934.40	937.60
Wyoming	6,540	100.0	7.0	5.8	10.4	11.2	12.1	15.4	14.5	9.2	5.5	8.9	919.40	929.10

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J9—Percentage distribution of nondisabled widow(er)s, by state or other area and monthly benefit, December 2003—Continued**

State or area	Number	Percentage distribution by dollar amount of benefit											Monthly benefit (dollars)	
		Total	Less than 500.00	500.00–599.90	600.00–699.90	700.00–799.90	800.00–899.90	900.00–999.90	1,000.00–1,099.90	1,100.00–1,199.90	1,200.00–1,299.90	1,300.00 or more	Average	Median
Outlying areas														
American Samoa	420	100.0	64.3	9.5	2.4	4.8	7.1	2.4	2.4	b	b	7.1	516.40	407.50
Guam	900	100.0	34.4	15.6	15.6	15.6	3.3	6.7	2.2	1.1	2.2	3.3	635.70	594.10
Northern Mariana Islands														
Puerto Rico	71,140	100.0	51.0	14.6	10.9	8.3	5.7	3.7	2.1	1.4	0.9	1.4	544.40	495.60
Virgin Islands	1,060	100.0	29.2	15.1	13.2	10.4	6.6	8.5	6.6	6.6	1.9	1.9	689.80	644.10
Foreign countries	73,840	100.0	41.7	14.6	12.0	9.2	7.2	5.6	3.7	2.2	1.4	2.5	588.50	558.00

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

- a. Includes beneficiaries with unknown state code.
- b. Base figure is too small to meet statistical standards for reliability of derived figures.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.



5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J10—Number of children, by state or other area and type of benefit, December 2003

State or area	Total	Children under age 18 of—				Disabled adult children of—				Students aged 18–19 of—			
		Subtotal	Retired workers	Disabled workers	Deceased workers	Subtotal	Retired workers	Disabled workers	Deceased workers	Subtotal	Retired workers	Disabled workers	Deceased workers
All areas <sup>a</sup>	3,966,480	3,081,260	273,330	1,468,110	1,339,820	757,200	192,750	63,480	500,970	128,020	14,410	47,720	65,890
Alabama	94,770	74,270	5,660	39,220	29,390	16,890	3,560	1,850	11,480	3,610	420	1,680	1,510
Alaska	8,510	7,500	840	2,660	4,000	780	230	50	500	230	30	80	120
Arizona	67,640	56,230	4,960	26,770	24,500	9,010	2,480	970	5,560	2,400	260	960	1,180
Arkansas	52,420	41,510	3,070	22,100	16,340	8,970	1,930	1,080	5,960	1,940	230	760	950
California	348,050	279,820	32,930	117,310	129,580	61,540	19,390	4,560	37,590	6,690	1,000	2,120	3,570
Colorado	43,190	35,520	2,890	15,700	16,930	6,140	1,690	630	3,820	1,530	200	580	750
Connecticut	42,040	31,660	2,720	15,880	13,060	9,450	2,600	560	6,290	930	80	330	520
Delaware	11,650	9,430	830	4,610	3,990	1,890	590	150	1,150	330	60	150	120
District of Columbia	6,400	4,660	530	1,160	2,970	1,560	250	60	1,250	180	10	10	160
Florida	234,750	192,490	21,930	86,460	84,100	33,830	9,110	2,980	21,740	8,430	1,140	2,880	4,410
Georgia	122,690	97,700	6,970	44,470	46,260	20,560	4,080	1,970	14,510	4,430	490	1,470	2,470
Hawaii	13,630	11,090	1,840	4,430	4,820	2,320	760	100	1,460	220	30	30	160
Idaho	16,600	13,610	1,050	6,270	6,290	2,540	670	140	1,730	450	30	230	190
Illinois	154,980	117,620	11,120	51,790	54,710	32,050	7,620	2,360	22,070	5,310	600	1,820	2,890
Indiana	86,700	65,350	4,590	33,050	27,710	17,450	3,950	1,560	11,940	3,900	420	1,470	2,010
Iowa	34,650	24,840	1,510	12,370	10,960	8,610	2,260	640	5,710	1,200	110	610	480
Kansas	32,800	25,460	1,510	12,280	11,670	6,030	1,690	430	3,910	1,310	130	520	660
Kentucky	79,750	61,290	3,330	37,410	20,550	15,990	3,350	2,170	10,470	2,470	170	1,190	1,110
Louisiana	88,570	67,300	5,580	32,100	29,620	17,990	4,040	1,880	12,070	3,280	250	1,150	1,880
Maine	22,650	17,030	1,170	11,050	4,810	4,620	1,210	500	2,910	1,000	110	570	320
Maryland	64,240	52,180	4,450	18,720	29,010	11,060	2,730	570	7,760	1,000	60	270	670
Massachusetts	83,710	63,330	4,910	36,600	21,820	18,140	5,030	1,530	11,580	2,240	240	800	1,200
Michigan	149,510	112,490	8,690	56,480	47,320	32,210	8,200	2,590	21,420	4,810	490	1,920	2,400
Minnesota	51,160	37,150	2,430	17,820	16,900	12,030	3,630	670	7,730	1,980	180	840	960
Mississippi	70,730	56,350	4,710	29,130	22,510	11,560	2,290	1,490	7,780	2,820	320	1,100	1,400
Missouri	91,870	71,990	5,020	36,540	30,430	16,110	3,840	1,580	10,690	3,770	170	1,640	1,960
Montana	12,630	10,090	1,040	4,290	4,760	2,050	540	160	1,350	490	60	140	290
Nebraska	20,190	15,590	840	7,820	6,930	3,910	1,360	200	2,350	690	90	200	400
Nevada	24,540	21,690	2,590	9,710	9,390	2,350	610	280	1,460	500	100	190	210
New Hampshire	18,270	14,530	880	8,290	5,360	3,120	780	230	2,110	620	60	350	210
New Jersey	100,750	78,080	7,150	35,710	35,220	19,500	5,600	1,130	12,770	3,170	430	990	1,750
New Mexico	29,420	23,950	2,270	10,210	11,470	4,290	1,260	390	2,640	1,180	140	350	690
New York	249,870	188,270	20,220	97,010	71,040	56,310	14,790	3,730	37,790	5,290	810	2,040	2,440
North Carolina	128,340	100,780	5,910	52,810	42,060	23,430	4,950	2,620	15,860	4,130	410	1,820	1,900
North Dakota	6,990	4,600	290	2,240	2,070	2,030	440	140	1,450	360	30	130	200
Ohio	148,270	106,270	7,940	51,910	46,420	36,280	9,110	2,650	24,520	5,720	560	2,090	3,070
Oklahoma	52,450	40,500	3,380	17,000	20,120	9,320	1,970	880	6,470	2,630	300	760	1,570
Oregon	39,490	30,880	3,210	13,600	14,070	7,410	2,140	610	4,660	1,200	110	400	690
Pennsylvania	169,520	124,770	9,090	62,680	53,000	39,150	9,440	3,170	26,540	5,600	580	2,230	2,790
Rhode Island	14,410	10,790	660	6,300	3,830	3,330	750	300	2,280	290	40	70	180
South Carolina	73,260	57,410	3,720	29,180	24,510	13,660	2,780	1,280	9,600	2,190	200	780	1,210
South Dakota	10,580	7,820	510	3,340	3,970	2,220	490	140	1,590	540	60	150	330
Tennessee	101,180	78,550	5,130	39,920	33,500	18,860	3,980	1,800	13,080	3,770	330	1,600	1,840
Texas	260,080	208,990	20,130	82,800	106,060	40,390	10,690	3,130	26,570	10,700	1,350	3,410	5,940
Utah	24,240	20,150	1,460	7,710	10,980	3,300	1,210	230	1,860	790	110	260	420
Vermont	9,060	6,910	640	4,000	2,270	1,890	500	240	1,150	260	50	80	130
Virginia	94,060	73,640	5,140	37,390	31,110	17,790	3,930	1,570	12,290	2,630	230	1,050	1,350
Washington	62,350	48,160	4,310	21,630	22,220	11,730	3,340	940	7,450	2,460	290	910	1,260
West Virginia	38,580	26,770	1,810	16,490	8,470	10,330	1,910	1,110	7,310	1,480	170	660	650
Wisconsin	63,520	45,340	3,220	22,780	19,340	15,720	4,190	1,180	10,350	2,460	310	970	1,180
Wyoming	6,280	5,140	280	2,220	2,640	860	200	110	550	280	0	80	200

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J10—Number of children, by state or other area and type of benefit, December 2003—Continued**

State or area	Total	Children under age 18 of—				Disabled adult children of—				Students aged 18–19 of—			
		Subtotal	Retired workers	Disabled workers	Deceased workers	Subtotal	Retired workers	Disabled workers	Deceased workers	Subtotal	Retired workers	Disabled workers	Deceased workers
Outlying areas													
American Samoa	2,170	2,090	380	770	940	40	0	10	30	40	10	20	10
Guam	2,460	2,260	540	430	1,290	110	30	30	50	90	30	10	50
Northern Mariana Islands													
	650	560	260	20	280	70	20	0	50	20	20	0	0
Puerto Rico	100,510	76,080	8,410	43,710	23,960	22,950	6,890	2,090	13,970	1,480	140	730	610
Virgin Islands	1,860	1,420	320	450	650	380	160	10	210	60	20	20	20
Foreign countries	25,570	20,230	6,220	2,980	11,030	4,910	1,420	40	3,450	430	140	40	250

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

a. Includes beneficiaries with unknown state code.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181.

## 5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J11—Number and total monthly benefits for beneficiaries in foreign countries, December 2003

Region and country <sup>a</sup>	Number						Total monthly benefits (thousands of dollars)	
	All beneficiaries	Retired workers	Disabled workers	Widow(er)s <sup>b</sup>	Wives and husbands	Children	All beneficiaries	Retired workers
All countries	423,062	248,012	12,474	77,772	60,363	24,441	211,538	132,725
Canada	96,810	55,848	2,543	17,856	17,945	2,618	41,212	25,352
Mexico	48,328	23,302	1,366	12,261	5,656	5,743	23,386	12,315
Central America and Caribbean	21,288	14,675	1,136	2,013	1,333	2,131	13,561	9,921
Barbados	1,060	873	25	89	56	17	765	643
Costa Rica	3,171	2,116	212	323	204	316	2,281	1,626
Dominican Republic	6,106	3,869	458	430	376	973	3,425	2,344
El Salvador	853	583	57	77	55	81	490	346
Guatemala	1,164	769	56	133	69	137	706	488
Honduras	923	578	55	83	58	149	621	425
Jamaica	2,734	2,159	66	230	184	95	1,755	1,442
Panama	955	579	60	147	63	106	625	400
Trinidad and Tobago	849	664	28	81	47	29	609	486
South America	13,540	9,057	513	1,954	1,217	799	8,358	5,839
Argentina	2,959	1,853	57	525	414	110	1,756	1,182
Brazil	1,808	1,050	60	380	188	130	1,184	720
Chile	1,200	789	43	189	107	72	806	556
Colombia	2,858	2,040	148	321	157	192	1,733	1,264
Ecuador	2,230	1,614	110	213	137	156	1,315	981
Peru	796	533	37	114	64	48	513	360
Uruguay	681	508	30	62	70	11	397	310
Africa	1,717	994	122	205	116	280	1,114	723
Asia	42,198	20,947	1,414	9,302	5,015	5,520	24,846	14,379
Cyprus	522	310	20	105	56	31	304	195
Hong Kong	846	439	10	281	78	38	488	283
India	713	485	43	61	62	62	474	330
Israel	8,363	4,716	207	1,298	1,277	865	5,227	3,431
Japan	6,924	3,431	36	1,773	1,437	247	4,600	2,633
Philippines	18,688	8,371	682	5,182	1,665	2,788	10,056	5,201
Thailand	1,131	804	96	58	28	145	908	673
Turkey	649	400	31	120	66	32	433	284
Yemen	1,583	442	102	130	85	824	679	295
Europe	192,433	118,941	5,200	33,198	28,175	6,919	94,753	61,225
Austria	2,323	1,478	82	404	283	76	1,167	763
Belgium	1,629	1,017	18	271	268	55	819	538
Croatia	1,471	834	151	276	111	99	1,017	605
Denmark	878	520	11	199	102	46	592	359
Finland	760	496	28	128	83	25	433	279
France	9,911	6,414	102	1,500	1,597	298	5,138	3,569
Germany	30,659	18,889	816	4,942	4,656	1,356	13,316	8,095
Greece	22,394	13,027	727	4,403	3,446	791	10,889	6,801
Hungary	1,804	1,360	106	188	94	56	1,418	1,115
Ireland	8,093	5,490	220	1,088	941	354	4,680	3,407
Italy	34,223	20,080	753	7,642	4,731	1,017	16,772	10,418
Malta	590	315	35	135	62	43	387	219
Netherlands	4,083	2,567	60	590	721	145	1,780	1,165
Norway	6,169	3,589	132	1,188	1,096	164	2,402	1,430
Poland	4,540	3,039	244	697	390	170	2,500	1,642

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J11—Number and total monthly benefits for beneficiaries in foreign countries, December 2003—Continued**

Region and country <sup>a</sup>	Number						Total monthly benefits (thousands of dollars)	
	All beneficiaries	Retired workers	Disabled workers	Widow(er)s <sup>b</sup>	Wives and husbands	Children	All beneficiaries	Retired workers
Portugal	11,932	8,029	703	1,547	1,250	403	5,963	4,155
Serbia	959	557	66	228	75	33	622	355
Spain	9,427	5,541	243	1,878	1,436	329	5,046	3,211
Sweden	3,062	2,022	59	407	467	107	1,343	881
Switzerland	5,889	3,979	49	663	1,068	130	2,330	1,624
United Kingdom	28,607	17,705	456	4,356	4,990	1,100	14,117	9,190
Oceania	6,748	4,248	180	983	906	431	4,307	2,971
Australia	5,481	3,454	113	857	806	251	3,447	2,364
New Zealand	871	599	35	84	77	76	620	465

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

- a. Countries with 500 or more beneficiaries are shown separately. The total and continent subtotals include all foreign residents.  
b. Includes nondisabled and disabled widow(er)s, widowed mothers and fathers, and parents.

CONTACT: Rona Blumenthal (410) 965-0163 or Shirley Turpin (410) 965-0181

5.J OASDI Current-Pay Benefits: Geographic Data

Table 5.J14—Number, average monthly benefit, and median monthly benefit, by state or other area and type of disabled beneficiary, December 2003

State or area	All disabled beneficiaries			Disabled workers			Disabled adult children			Disabled widow(er)s		
	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)
All areas <sup>a</sup>	6,832,290	820.00	757.60	5,867,460	861.70	799.60	757,200	567.10	558.00	207,630	562.30	538.00
Alabama	171,730	790.20	728.00	148,620	831.80	765.00	16,890	508.80	479.00	6,220	557.80	544.00
Alaska	9,770	820.00	740.00	8,810	843.80	756.00	780	600.80	593.00	180	601.00	606.50
Arizona	118,190	859.40	799.60	105,940	890.40	830.00	9,010	586.60	579.00	3,240	601.00	595.00
Arkansas	103,100	774.60	723.60	90,170	815.20	765.60	8,970	495.00	469.00	3,960	482.00	474.50
California	579,880	838.80	774.60	504,560	875.80	814.60	61,540	589.40	589.00	13,780	601.00	572.00
Colorado	74,700	825.00	765.00	66,740	854.80	798.60	6,140	588.60	590.50	1,820	534.00	505.00
Connecticut	70,660	851.60	784.60	59,530	893.60	826.00	9,450	633.60	642.00	1,680	586.00	554.50
Delaware	20,720	865.20	787.30	18,350	901.00	835.60	1,890	597.20	568.00	480	551.20	589.00
District of Columbia	10,660	747.60	697.30	8,850	796.20	738.00	1,560	511.20	479.30	250	499.60	416.00
Florida	404,330	830.00	771.00	359,840	863.20	803.60	33,830	568.00	558.60	10,660	538.20	503.30
Georgia	208,180	802.60	750.60	180,490	845.00	788.60	20,560	532.20	508.00	7,130	510.00	468.00
Hawaii	19,510	834.00	766.60	16,790	878.00	819.60	2,320	556.20	558.30	400	596.80	573.00
Idaho	29,010	815.00	752.00	25,690	844.20	782.00	2,540	580.40	563.50	780	618.40	602.00
Illinois	240,030	848.00	783.00	200,490	894.00	834.00	32,050	619.40	623.00	7,490	595.00	589.00
Indiana	149,100	828.80	763.60	126,820	867.80	802.60	17,450	608.00	616.60	4,830	601.60	598.00
Iowa	65,830	789.60	730.00	55,450	827.80	771.00	8,610	590.20	575.00	1,770	560.40	546.00
Kansas	55,530	797.60	735.60	48,000	832.20	772.60	6,030	581.20	569.00	1,500	561.80	517.00
Kentucky	166,880	804.60	739.00	144,060	848.20	786.00	15,990	507.80	476.60	6,830	578.20	557.00
Louisiana	127,640	794.80	732.30	103,980	855.40	793.80	17,990	505.20	469.00	5,670	605.80	566.00
Maine	47,090	756.40	710.60	41,390	787.40	736.00	4,620	533.00	530.30	1,080	528.80	513.50
Maryland	95,180	855.20	795.80	81,690	896.60	838.60	11,060	604.80	589.30	2,430	604.00	597.00
Massachusetts	161,720	812.40	750.00	140,000	849.40	785.00	18,140	583.40	579.30	3,580	532.20	506.00
Michigan	255,620	873.40	808.00	215,210	918.80	861.00	32,210	635.80	653.00	8,200	619.00	597.00
Minnesota	93,860	807.40	742.00	80,110	846.80	784.00	12,030	580.20	579.60	1,720	553.20	528.00
Mississippi	114,400	759.40	712.00	98,230	805.60	751.00	11,560	463.00	435.00	4,610	516.20	477.00
Missouri	166,530	805.20	742.00	144,970	841.20	778.00	16,110	566.80	556.00	5,450	554.00	519.00
Montana	21,390	797.60	740.00	18,770	832.40	780.00	2,050	564.80	563.60	570	486.60	435.00
Nebraska	34,670	785.40	716.00	30,090	819.20	746.00	3,910	566.40	559.00	670	540.20	515.00
Nevada	43,540	906.00	859.00	40,060	930.60	878.60	2,350	620.40	625.00	1,130	630.00	596.00
New Hampshire	31,850	830.60	764.90	28,010	862.80	798.00	3,120	603.60	598.00	720	562.60	550.00
New Jersey	165,340	894.00	829.60	141,810	938.40	880.00	19,500	635.20	640.00	4,030	586.80	541.60
New Mexico	43,950	787.60	731.00	38,530	826.40	768.60	4,290	493.00	469.00	1,130	582.40	568.00
New York	435,820	862.40	791.60	367,160	910.60	848.60	56,310	613.20	615.00	12,350	564.60	539.00
North Carolina	257,430	800.40	756.60	225,420	842.20	794.60	23,430	522.20	502.00	8,580	460.00	430.00
North Dakota	12,750	761.80	688.60	10,410	813.80	754.60	2,030	527.20	488.00	310	553.80	535.00
Ohio	263,780	806.40	741.60	218,660	848.40	785.60	36,280	600.80	599.80	8,840	610.20	603.30
Oklahoma	91,150	807.60	751.60	78,980	846.40	793.00	9,320	554.20	534.00	2,850	563.60	540.00
Oregon	78,600	827.60	763.00	69,030	856.80	793.60	7,410	620.40	623.00	2,160	601.60	601.00
Pennsylvania	308,170	831.80	769.00	259,270	875.80	819.00	39,150	599.80	601.00	9,750	591.40	590.00
Rhode Island	30,260	812.20	749.30	26,200	846.60	785.80	3,330	591.00	592.00	730	587.00	568.00
South Carolina	136,200	803.40	759.00	117,630	850.00	802.60	13,660	514.20	488.50	4,910	487.00	455.00
South Dakota	15,790	756.80	703.60	13,220	798.20	738.60	2,220	541.20	533.00	350	567.20	574.00
Tennessee	189,530	787.20	734.00	163,300	829.20	772.00	18,860	526.80	502.00	7,370	525.00	513.00
Texas	375,070	808.80	751.60	320,980	853.60	797.00	40,390	535.60	512.00	13,700	566.00	545.50
Utah	29,640	816.00	744.80	25,670	852.80	778.60	3,300	579.80	567.50	670	570.00	535.00
Vermont	16,960	781.80	727.60	14,550	824.60	772.00	1,890	528.60	534.00	520	505.60	537.50
Virginia	170,870	820.20	761.00	147,530	863.60	806.60	17,790	543.60	523.60	5,550	554.40	534.00
Washington	122,520	845.80	780.00	107,660	876.80	813.00	11,730	620.40	636.00	3,130	621.20	611.00
West Virginia	86,230	846.20	779.00	72,720	900.80	844.80	10,330	531.60	513.00	3,180	618.00	607.30
Wisconsin	114,910	820.20	756.00	96,780	860.00	797.80	15,720	612.80	617.00	2,410	571.00	568.00
Wyoming	9,790	837.20	742.00	8,760	868.80	790.80	860	564.40	548.50	170	586.00	538.00

(Continued)

## 5.J OASDI Current-Pay Benefits: Geographic Data

**Table 5.J14—Number, average monthly benefit, and median monthly benefit, by state or other area and type of disabled beneficiary, December 2003—Continued**

State or area	All disabled beneficiaries			Disabled workers			Disabled adult children			Disabled widow(er)s		
	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Median monthly benefit (dollars)
Outlying areas												
American Samoa	1,310	648.00	597.60	1,230	653.20	609.60	40	471.60	457.80	40	666.60	627.30
Guam	1,230	754.20	690.60	1,110	794.00	719.00	110	381.00	362.60	10	423.00	423.00
Northern Mariana Islands	190	378.60	306.00	120	417.60	382.50	70	311.60	218.00	0	...	...
Puerto Rico	163,040	676.80	646.60	134,990	738.40	686.60	22,950	361.20	337.60	5,100	471.80	445.10
Virgin Islands	1,660	761.20	730.60	1,210	860.00	834.60	380	473.00	418.10	70	613.80	592.60
Foreign countries	18,070	638.00	596.00	12,290	738.00	701.60	4,910	407.60	375.00	870	525.40	501.00

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.

a. Includes beneficiaries with unknown state code.

CONTACT: Joseph Bondar (410) 965-0162 or Shirley Turpin (410) 965-0181.

**Table 5.K1—Number and percentage of beneficiaries and average monthly benefit, by state or other area and direct deposit status, December 2003**

State or area	All beneficiaries		Beneficiaries using direct deposit			Beneficiaries not using direct deposit		
	Number	Average monthly benefit (dollars)	Number	Percentage of all beneficiaries	Average monthly benefit (dollars)	Number	Percentage of all beneficiaries	Average monthly benefit (dollars)
All areas	47,053,140	840.60	38,246,730	81.3	873.60	8,806,410	18.7	697.30
Alabama	869,760	784.30	650,150	74.8	830.20	219,610	25.2	648.30
Alaska	61,070	791.70	49,300	80.7	822.20	11,770	19.3	664.40
Arizona	858,500	861.10	764,130	89.0	887.30	94,370	11.0	648.30
Arkansas	537,180	769.10	415,330	77.3	808.30	121,850	22.7	635.60
California	4,358,850	848.90	3,766,230	86.4	870.70	592,620	13.6	710.00
Colorado	559,130	830.90	476,860	85.3	854.60	82,270	14.7	693.00
Connecticut	583,220	935.90	464,830	79.7	965.50	118,390	20.3	819.30
Delaware	144,530	890.60	123,900	85.7	915.50	20,630	14.3	741.40
District of Columbia	72,330	734.30	55,460	76.7	764.20	16,870	23.3	635.70
Florida	3,333,390	850.80	2,981,360	89.4	873.10	352,030	10.6	661.40
Georgia	1,169,720	809.10	903,300	77.2	852.70	266,420	22.8	661.10
Hawaii	195,430	848.90	170,690	87.3	866.40	24,740	12.7	728.40
Idaho	211,670	825.40	184,990	87.4	844.90	26,680	12.6	690.10
Illinois	1,872,890	884.40	1,523,000	81.3	911.40	349,890	18.7	766.60
Indiana	1,025,720	881.60	827,950	80.7	912.00	197,770	19.3	754.60
Iowa	544,030	848.10	472,660	86.9	867.40	71,370	13.1	720.00
Kansas	443,830	865.60	377,310	85.0	888.30	66,520	15.0	737.00
Kentucky	769,060	775.80	546,620	71.1	824.60	222,440	28.9	655.80
Louisiana	731,080	759.00	510,030	69.8	814.10	221,050	30.2	631.90
Maine	262,600	775.00	207,850	79.2	808.80	54,750	20.8	647.00
Maryland	752,770	862.10	616,720	81.9	885.50	136,050	18.1	755.70
Massachusetts	1,064,340	855.30	852,960	80.1	883.10	211,380	19.9	743.30
Michigan	1,694,480	901.30	1,407,770	83.1	929.90	286,710	16.9	761.10
Minnesota	764,810	852.50	650,610	85.1	876.40	114,200	14.9	716.20
Mississippi	537,070	742.80	404,130	75.2	787.70	132,940	24.8	606.30
Missouri	1,034,170	828.30	837,190	81.0	858.40	196,980	19.0	700.50
Montana	163,720	811.90	139,290	85.1	833.80	24,430	14.9	687.10
Nebraska	287,910	832.90	247,140	85.8	854.30	40,770	14.2	703.20
Nevada	329,620	870.80	283,210	85.9	891.60	46,410	14.1	743.50
New Hampshire	213,520	869.20	178,320	83.5	894.40	35,200	16.5	741.60
New Jersey	1,366,270	944.20	1,110,670	81.3	968.80	255,600	18.7	837.60
New Mexico	295,640	770.20	241,860	81.8	812.10	53,780	18.2	581.80
New York	3,032,710	895.00	2,446,440	80.7	924.20	586,270	19.3	772.80
North Carolina	1,435,850	819.80	1,115,650	77.7	864.70	320,200	22.3	663.40
North Dakota	114,220	790.90	95,170	83.3	815.30	19,050	16.7	669.00
Ohio	1,937,110	853.40	1,510,620	78.0	884.00	426,490	22.0	744.90
Oklahoma	614,530	808.80	500,390	81.4	841.50	114,140	18.6	665.90
Oregon	597,950	863.00	540,530	90.4	879.00	57,420	9.6	712.30
Pennsylvania	2,387,770	875.40	1,922,140	80.5	901.40	465,630	19.5	767.90
Rhode Island	191,960	857.50	152,940	79.7	888.20	39,020	20.3	737.10
South Carolina	733,250	813.10	567,380	77.4	859.80	165,870	22.6	653.50
South Dakota	138,570	776.60	118,460	85.5	800.30	20,110	14.5	637.10
Tennessee	1,047,700	805.10	809,170	77.2	847.00	238,530	22.8	662.90
Texas	2,794,350	810.30	2,201,800	78.8	853.10	592,550	21.2	651.30
Utah	256,610	845.60	224,460	87.5	868.30	32,150	12.5	687.20
Vermont	108,900	827.70	89,760	82.4	853.80	19,140	17.6	705.50
Virginia	1,092,310	827.40	852,910	78.1	863.90	239,400	21.9	697.40
Washington	891,320	885.30	800,540	89.8	903.70	90,780	10.2	723.20
West Virginia	403,370	811.50	267,450	66.3	858.30	135,920	33.7	719.60
Wisconsin	924,150	875.30	793,520	85.9	896.00	130,630	14.1	749.60
Wyoming	80,650	851.60	68,580	85.0	872.10	12,070	15.0	735.60
Outlying areas								
Puerto Rico	698,010	549.50	399,380	57.2	629.00	298,630	42.8	443.20
Other <sup>a</sup>	463,540	508.10	327,620	70.7	513.20	135,920	29.3	495.90

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).

a. Includes American Samoa, Guam, Northern Mariana Islands, Virgin Islands, and foreign countries.

CONTACT: Joseph Bondar (410) 965-0162 or Shirley Turpin (410) 965-0181.

## 5.L OASDI Current-Pay Benefits: With Representative Payee

**Table 5.L1—Number of beneficiaries with a representative payee as a percentage of all beneficiaries, by type of beneficiary and age, December 2003**

Type of beneficiary and age	All beneficiaries	Beneficiaries with representative payee	
		Number	Percentage of all beneficiaries
Total	47,053,140	4,978,970	10.6
Adult beneficiaries	43,971,880	1,900,070	4.3
Retired workers	29,547,530	432,610	1.5
Under 65	2,587,310	4,440	0.2
65–74	14,314,220	130,210	0.9
75–84	9,471,170	147,950	1.6
85 or older	3,174,830	150,010	4.7
Disabled workers	5,867,460	698,810	11.9
Under 35	396,380	118,730	30.0
35–44	983,310	171,810	17.5
45–54	1,840,090	222,990	12.1
55 or older	2,647,680	185,280	7.0
Wives and husbands	2,773,630	21,840	0.8
Under 65	442,490	2,730	0.6
65–74	1,379,880	8,640	0.6
75–84	830,830	7,690	0.9
85 or older	120,430	2,780	2.3
Widow(er)s <sup>a</sup>	4,690,410	135,570	2.9
Under 65	639,790	2,510	0.4
65–74	1,354,790	21,220	1.6
75–84	1,723,400	48,090	2.8
85 or older	972,430	63,750	6.6
Disabled widow(er)s	207,630	13,890	6.7
Under 55	26,820	2,020	7.5
55–64	180,810	11,870	6.6
Disabled adult children	757,200	593,760	78.4
Under 35	209,310	149,030	71.2
35–44	205,470	161,010	78.4
45–54	177,340	144,420	81.4
55 or older	165,080	139,300	84.4
Students aged 18–19	128,020	3,590	2.8
Children under age 18	3,081,260	3,078,900	99.9
In custody of parent payee	2,759,180	2,759,180	100.0
Not in custody of parent payee	322,080	319,720	99.3

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

a. Includes nondisabled widow(er)s, widowed mothers and fathers, and parents.

CONTACT: Robert L. Hackendorf (410) 965-5536 or Cherie N. Jefferies (410) 965-5520.



5.M OASDI Current-Pay Benefits: International Agreements

**Table 5.M1—Number of beneficiaries and average monthly benefit under U.S. totalization agreements, by country and type of benefit, December 1983–2003, selected years**

Year and country	Total	Retired workers	Disabled workers	Wives and husbands	Widow(er)s <sup>a</sup>	Children
	<i>Number</i>					
1983	1,541	970	97	266	109	99
1984	2,717	1,664	254	435	202	162
1985	7,857	4,773	404	1,730	578	372
1990	27,662	17,432	1,609	5,801	2,078	742
1995	54,806	35,925	2,428	10,974	4,431	1,048
1996	59,455	39,085	2,514	11,917	4,893	1,046
1997	63,842	42,163	2,662	12,583	5,342	1,092
1998	68,748	45,632	2,708	13,376	5,926	1,106
1999	74,933	50,018	2,749	14,421	6,636	1,109
2000	82,404	55,398	2,687	15,806	7,302	1,211
2001	88,770	59,713	2,859	17,013	7,917	1,268
2002	94,350	63,418	2,992	18,032	8,585	1,323
2003	99,728	67,055	2,986	19,171	9,190	1,326
Australia	225	169	<sup>b</sup>	45	<sup>b</sup>	<sup>b</sup>
Austria	831	611	59	104	38	19
Belgium	585	420	7	103	47	8
Canada	40,889	25,246	1,500	8,861	4,788	494
Chile	26	20	<sup>b</sup>	5	<sup>b</sup>	<sup>b</sup>
Finland	187	138	9	29	6	5
France	3,391	2,445	40	601	244	61
Germany	15,368	11,544	631	2,166	828	199
Greece	2,346	1,596	101	455	153	41
Ireland	1,175	842	32	205	77	19
Italy	7,772	4,984	101	1,460	1,117	110
Luxembourg	33	20	<sup>b</sup>	6	<sup>b</sup>	<sup>b</sup>
Netherlands	1,924	1,351	9	413	119	32
Norway	3,211	2,055	103	644	371	38
Portugal	1,777	1,151	105	287	194	40
Spain	1,867	1,155	68	400	202	42
Sweden	1,372	1,027	21	245	57	22
Switzerland	3,180	2,332	32	636	146	34
United Kingdom	13,569	9,949	162	2,506	796	156

(Continued)

## 5.M OASDI Current-Pay Benefits: International Agreements

**Table 5.M1—Number of beneficiaries and average monthly benefit under U.S. totalization agreements, by country and type of benefit, December 1983–2003, selected years—Continued**

Year and country	Total	Retired workers	Disabled workers	Wives and husbands	Widow(er)s <sup>a</sup>	Children
<i>Average monthly benefit (dollars)</i>						
1983	62.61	68.77	145.68	24.01	49.27	40.16
1984	79.29	90.32	144.07	25.64	51.61	42.90
1985	73.52	86.52	147.43	32.04	60.94	38.79
1990	108.07	122.87	223.71	44.37	88.01	63.88
1995	134.13	155.20	271.21	51.27	108.60	69.88
1996	138.89	160.65	287.11	52.80	112.45	74.22
1997	143.69	165.94	298.78	54.24	115.62	74.27
1998	146.37	169.15	305.43	55.08	117.87	73.49
1999	151.22	174.94	312.05	56.58	123.64	78.56
2000	157.03	182.39	324.60	59.01	127.96	79.70
2001	162.05	188.04	340.20	60.96	131.50	83.98
2002	165.18	191.74	345.58	62.45	134.02	86.28
2003	168.89	196.31	355.12	64.04	89.42	138.42
Australia	159.97	175.48	<sup>b</sup>	81.76	<sup>b</sup>	<sup>b</sup>
Austria	199.67	225.66	226.12	64.10	173.71	75.79
Belgium	167.06	195.07	344.00	56.82	155.54	29.25
Canada	142.83	164.21	338.17	60.45	126.83	89.52
Chile	163.74	175.86	<sup>b</sup>	107.80	<sup>b</sup>	<sup>b</sup>
Finland	178.18	182.01	464.44	64.34	211.33	177.80
France	181.35	210.60	399.02	68.97	157.59	68.57
Germany	211.52	238.07	347.28	64.67	150.28	93.99
Greece	148.00	157.94	393.30	65.24	137.52	114.34
Ireland	192.79	212.58	515.03	75.18	184.48	75.79
Italy	155.33	184.88	424.28	62.02	128.01	85.18
Luxembourg	195.41	221.78	<sup>b</sup>	66.17	<sup>b</sup>	<sup>b</sup>
Netherlands	163.23	191.30	720.33	67.80	156.92	76.66
Norway	166.01	184.61	401.43	71.06	167.24	119.29
Portugal	162.03	171.26	384.05	67.45	141.05	94.08
Spain	148.80	168.79	347.41	60.87	149.58	111.40
Sweden	154.65	173.02	313.05	67.26	170.77	77.45
Switzerland	160.70	184.58	418.97	65.88	153.32	85.09
United Kingdom	212.00	249.47	399.97	71.81	171.93	83.29

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

- a. Includes nondisabled and disabled widow(er)s and mothers and fathers.  
 b. Not shown to avoid disclosure of information regarding particular individuals.

CONTACT: Dana N. Mercer (410) 966-6377 or Robert L. Hackendorf (410) 965-5536.

## **Section 6. Old-Age, Survivors, and Disability Insurance**

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### **Benefits Awarded**

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### **Benefits Withheld** **6.36**

### **Benefits Terminated** **6.40**



6.A OASDI Benefits Awarded: Summary

Table 6.A1—Number, by type of benefit, 1940–2003

Year	All benefits	Retired workers	Disabled workers	Wives and husbands of—		Children of—			Widowed mothers and fathers	Widow(ers)	Parents	Special age-72 beneficiaries
				Retired workers	Disabled workers	Retired workers	Deceased workers	Disabled workers				
Total	189,931,568	78,150,063	20,600,466	18,185,339	3,742,026	7,132,095	20,939,516	14,645,383	4,782,557	20,372,678	114,011	1,267,434
1940	254,984	132,335	...	34,555	...	8,249	51,133	...	23,260	4,600	852	...
1941	269,286	114,660	...	36,213	...	6,031	69,588	...	30,502	11,020	1,272	...
1942	258,116	99,622	...	33,250	...	4,859	72,525	...	31,820	14,774	1,266	...
1943	262,865	89,070	...	31,916	...	3,652	81,967	...	35,420	19,576	1,264	...
1944	318,949	110,097	...	40,349	...	4,350	95,326	...	42,649	24,759	1,419	...
1945	462,463	185,174	...	63,068	...	7,215	120,299	...	55,108	29,844	1,755	...
1946	547,150	258,980	...	88,515	...	10,736	104,139	...	44,190	38,823	1,767	...
1947	572,909	271,488	...	94,189	...	12,446	103,308	...	42,807	45,249	3,422	...
1948	596,201	275,903	...	98,554	...	12,604	106,351	...	44,276	55,667	2,846	...
1949	682,241	337,273	...	117,356	...	15,854	103,068	...	43,087	62,928	2,675	...
1950	962,628	567,131	...	162,768	...	25,495	97,146	...	41,101	66,735	2,252	...
1951	1,336,432	702,984	...	228,887	...	40,958	189,542	...	78,323	89,591	6,147	...
1952	1,053,303	531,206	...	177,707	...	24,695	158,650	...	64,875	92,302	3,868	...
1953	1,419,462	771,671	...	246,856	...	33,868	178,310	...	71,945	112,866	3,946	...
1954	1,401,733	749,911	...	236,764	...	35,938	176,858	...	70,775	128,026	3,461	...
1955	1,657,773	909,883	...	288,915	...	40,402	198,393	...	76,018	140,624	3,538	...
1956	1,855,296	934,033	...	384,562	...	37,900	173,883	...	67,475	253,524	3,919	...
1957	2,832,344	1,424,975	178,802	578,012	...	81,842	231,321	...	88,174	244,633	4,585	...
1958 <sup>a</sup>	2,123,465	1,041,668	131,382	366,553	12,920	63,408	205,110	18,264	81,467	199,320	3,373	...
1959 <sup>b</sup>	2,501,802	1,089,740	177,811	390,517	54,299	83,157	265,123	78,655	102,020	252,683	7,797	...
1960	2,336,144	981,717	207,805	339,987	54,187	69,979	241,430	104,310	92,607	239,267	4,855	...
1961	3,046,653	1,361,505	279,758	394,198	77,588	126,019	264,440	189,283	98,449	251,275	4,138	...
1962	3,004,501	1,347,268	250,634	393,857	69,212	135,984	266,286	170,354	99,925	267,051	3,930	...
1963	2,729,559	1,145,602	223,739	345,610	66,543	115,220	281,511	163,967	104,960	278,709	3,698	...
1964	2,552,063	1,041,807	207,592	316,262	59,706	100,051	288,304	145,439	106,249	283,263	3,390	...
1965	3,072,426	1,183,133	253,499	321,015	69,183	134,187	451,399	197,616	100,005	359,431	2,958	...
1966	4,722,483	1,647,524	278,345	396,856	81,238	195,055	584,901	276,093	107,135	403,595	3,202	748,539
1967	3,596,770	1,161,130	301,359	319,503	87,296	167,676	534,568	282,662	110,762	355,589	2,658	273,567
1968	3,619,927	1,240,098	323,154	329,935	89,603	172,460	593,331	299,016	113,765	375,391	2,144	81,030
1969	3,699,633	1,272,784	344,741	335,723	94,690	176,162	622,109	313,629	116,922	375,753	2,093	45,027
1970	3,722,433	1,338,107	350,384	339,447	96,304	182,595	591,724	316,546	112,377	363,216	1,852	29,881
1971	3,965,157	1,391,403	415,897	338,219	113,222	196,589	613,193	372,224	116,548	381,262	1,635	24,965
1972	4,202,607	1,461,399	455,438	353,742	124,366	209,422	643,513	411,766	117,699	402,809	2,086	20,367
1973	4,220,493	1,493,194	491,616	349,493	128,198	217,708	618,825	413,751	118,775	372,167	1,655	15,111
1974	4,100,809	1,413,145	535,977	319,149	132,042	201,684	574,174	443,909	109,221	363,693	1,155	6,660
1975	4,427,138	1,505,750	592,049	350,558	148,741	225,579	591,118	515,216	116,224	377,246	969	3,688
1976	4,351,654	1,475,773	551,460	346,623	147,407	236,805	578,905	511,487	113,520	385,373	914	3,387
1977	4,610,730	1,593,631	568,874	390,874	151,938	259,447	587,589	518,477	118,821	416,735	870	3,474
1978	4,166,571	1,472,786	464,415	346,956	130,161	214,284	566,992	453,382	110,015	403,679	844	3,057
1979	4,229,286	1,590,854	416,713	358,163	113,243	247,800	544,549	399,172	110,424	445,555	788	2,025
1980	4,214,567	1,612,669	396,559	360,693	108,500	248,658	540,246	385,208	107,809	452,156	724	1,345
1981	4,029,827	1,578,990	351,847	338,540	95,575	211,406	535,487	339,654	99,653	477,121	606	948
1982	3,840,579	1,618,411	297,131	349,967	77,835	182,849	473,396	260,470	86,786	492,451	498	785
1983	3,755,994	1,669,738	311,549	356,274	80,079	144,945	380,992	226,895	82,464	501,688	431	939
1984	3,690,103	1,607,370	361,998	342,691	81,834	131,986	351,326	238,252	73,794	499,677	383	792
1985	3,796,394	1,690,490	377,371	356,558	83,511	128,076	332,531	253,025	72,241	501,673	381	537
1986	3,853,454	1,734,248	416,865	358,115	82,435	122,652	319,808	258,167	69,340	491,052	344	428
1987	3,733,853	1,681,716	415,848	333,333	77,316	117,984	310,573	256,742	64,777	475,035	286	243
1988	3,680,969	1,654,068	409,490	316,929	73,790	116,659	324,346	265,026	62,676	457,574	263	148
1989	3,646,349	1,656,744	425,582	310,498	69,113	106,491	307,484	261,387	59,525	449,139	281	105
1990	3,716,924	1,664,754	467,977	308,980	69,667	108,105	303,616	283,586	58,060	451,862	233	84
1991	3,865,426	1,695,346	536,434	307,000	72,754	107,261	301,459	318,188	57,896	468,788	246	54
1992	4,050,849	1,707,949	636,637	304,764	78,083	108,686	304,300	381,585	56,402	472,078	298	67
1993	4,001,201	1,661,281	635,238	290,728	74,605	106,566	311,290	398,598	56,408	466,198	238	51
1994	3,940,342	1,625,347	631,870	275,025	69,549	102,983	310,051	411,205	54,732	459,340	213	27

(Continued)

## 6.A OASDI Benefits Awarded: Summary

**Table 6.A1—Number, by type of benefit, 1940–2003—Continued**

Year	All benefits	Retired workers	Disabled workers	Wives and husbands of—		Children of—			Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 beneficiaries
				Retired workers	Disabled workers	Retired workers	Deceased workers	Disabled workers				
1995	3,882,193	1,609,174	645,832	258,740	63,097	101,239	306,044	401,295	51,645	444,899	200	28
1996	3,793,238	1,581,452	624,335	244,014	57,528	98,655	302,480	397,350	49,150	438,081	177	16
1997	3,865,966	1,718,623	587,417	268,012	50,818	97,594	297,204	362,548	43,504	440,076	157	13
1998	3,800,259	1,631,511	608,131	263,668	47,550	96,893	294,851	371,426	42,395	443,669	152	13
1999	3,917,099	1,690,024	620,488	275,568	46,164	99,826	295,196	378,144	41,756	469,806	118	9
2000	4,290,080	1,960,649	621,650	341,503	43,941	115,358	297,686	363,632	40,491	505,021	135	14
2001	4,161,971	1,779,228	691,309	314,547	43,412	110,680	302,445	383,049	41,323	495,848	129	1
2002	4,335,714	1,812,551	750,003	317,685	45,600	116,186	310,395	419,780	40,829	522,537	139	9
2003	4,321,778	1,791,316	777,461	305,831	47,183	111,992	305,409	434,953	39,206	508,306	121	0

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

NOTES: Benefits not necessarily payable at time of award.

... = not applicable.

- a. January–November.
- b. Includes December 1958.

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

**Table 6.A2—Average primary insurance amount for retired workers and average monthly benefit for retired and disabled workers, and nondisabled widows, by type of benefit and sex, selected years 1940–2003 (in dollars)**

Year <sup>a</sup>	Average primary insurance amount for retired workers (dollars)			Average monthly benefit (dollars)						
	All	Men	Women	Retired workers			Disabled workers			Non-disabled widows
				All	Men	Women	All	Men	Women	
1940	22.71	23.26	18.38	22.71	23.26	18.38	...	...	...	20.36
1945	25.11	25.71	19.99	25.11	25.71	19.99	...	...	...	20.17
1950 (Jan.–Aug.)	29.03	30.16	22.98	29.03	30.16	22.98	...	...	...	21.65
1950 (Sept.–Dec.)	33.24	35.32	26.85	33.24	35.32	26.85	...	...	...	36.89
1955	69.74	75.86	56.05	69.74	75.86	56.05	...	...	...	49.68
1960	83.87	92.03	69.23	81.73	92.03	63.26	91.16	94.02	78.91	62.12
1965 (Jan.–Aug.)	88.57	96.56	74.99	82.69	90.89	68.78	93.26	97.89	80.27	73.81
1965 (Sept.–Dec.)	99.36	108.79	82.34	89.20	99.90	71.26	101.30	106.51	86.75	75.37
1970	133.94	146.99	113.69	123.82	136.80	103.67	139.79	148.39	115.74	106.95
1975 (Jan.–May)	216.56	242.76	176.76	196.42	220.35	160.50	220.60	241.48	175.27	185.34
1975 (June–Dec.)	235.13	264.67	191.56	213.68	241.05	173.31	243.47	266.08	192.13	198.88
1980 (Jan.–May)	353.80	411.70	270.50	321.10	374.00	244.90	352.10	388.80	269.70	277.50
1980 (June–Dec.)	396.30	465.50	301.00	359.80	422.90	272.90	396.50	437.90	301.00	312.80
1981 (Jan.–May)	400.10	467.50	302.60	363.60	424.20	276.00	389.80	431.40	295.00	313.00
1981 (June–Dec.)	438.80	514.50	332.60	400.10	468.00	304.80	425.60	471.30	320.70	346.30
1982 (Jan.–May)	425.60	504.20	315.10	388.40	457.50	291.40	416.90	462.40	312.70	350.80
1982 (June–Dec.)	447.10	532.70	328.50	408.60	483.00	305.50	441.10	489.50	328.00	375.30
1983 (Jan.–Nov.)	448.00	531.60	330.00	408.20	480.30	306.50	432.40	480.30	317.90	385.10
1983 (Dec.)	451.20	546.40	325.50	410.20	491.80	302.50	445.30	496.80	333.20	400.50
1984 (Jan.–Nov.)	457.10	544.40	335.60	414.70	489.40	310.90	443.00	494.00	332.20	406.80
1984 (Dec.)	471.00	565.70	343.00	429.50	511.30	318.90	461.10	516.50	342.90	428.00
1985 (Jan.–Nov.)	475.70	566.20	348.00	432.00	509.60	322.20	459.20	514.00	345.00	431.10
1985 (Dec.)	487.60	588.30	352.00	443.10	530.00	326.10	477.60	535.90	357.20	436.90
1986 (Jan.–Nov.)	500.30	596.90	363.50	453.10	536.00	335.70	471.50	527.60	358.20	452.10
1986 (Dec.)	504.60	611.00	361.70	456.90	548.40	334.00	489.00	546.90	369.60	446.20
1987 (Jan.–Nov.)	516.80	618.90	374.10	466.10	553.60	343.90	487.00	546.80	368.90	462.00
1987 (Dec.)	536.90	648.80	386.80	484.00	580.00	355.20	517.10	583.40	391.80	477.40
1988 (Jan.–Nov.)	540.70	648.60	390.40	487.80	580.30	359.00	517.20	581.90	392.60	488.80
1988 (Dec.)	560.00	679.50	401.20	504.90	607.00	369.20	543.00	612.70	410.00	499.20

(Continued)

## 6.A OASDI Benefits Awarded: Summary

**Table 6.A2—Average primary insurance amount for retired workers and average monthly benefit for retired and disabled workers, and nondisabled widows, by type of benefit and sex, selected years 1940–2003 (in dollars)—Continued**

Year <sup>a</sup>	Average primary insurance amount for retired workers (dollars)			Average monthly benefit (dollars)						
	All	Men	Women	Retired workers			Disabled workers			Non-disabled widows
				All	Men	Women	All	Men	Women	
1989 (Jan.–Nov.)	572.80	686.90	412.90	516.60	614.80	379.00	539.90	608.00	414.40	512.90
1989 (Dec.)	597.50	724.90	425.90	538.70	647.50	392.10	571.20	645.90	437.50	525.70
1990 (Jan.–Nov.)	609.00	729.70	438.20	550.50	654.60	403.30	566.90	637.80	438.90	541.10
1990 (Dec.)	626.40	761.00	447.30	559.30	672.10	409.30	600.60	676.90	466.60	566.60
1991 (Jan.–Nov.)	642.80	768.90	460.40	583.50	692.30	426.10	593.00	666.90	464.20	573.70
1991 (Dec.)	656.20	793.40	467.40	592.80	709.50	432.10	613.20	689.70	481.50	582.10
1992 (Jan.–Nov.)	671.60	803.10	483.40	608.60	721.90	446.50	601.60	677.00	474.70	596.90
1992 (Dec.)	688.30	829.30	493.80	620.70	740.90	454.90	625.70	706.50	490.30	604.00
1993 (Jan.–Nov.)	697.10	831.50	507.10	630.60	746.20	467.00	621.70	699.80	494.70	620.70
1993 (Dec.)	716.20	861.70	519.00	645.90	769.80	477.90	649.90	735.70	512.30	618.90
1994 (Jan.–Nov.)	722.90	862.90	530.30	651.00	771.30	485.40	647.00	731.30	518.50	637.80
1994 (Dec.)	741.90	892.40	541.50	665.70	794.20	494.50	684.80	776.50	549.00	644.60
1995 (Jan.–Nov.)	744.30	887.00	551.40	671.70	794.30	505.80	675.70	767.30	546.00	662.50
1995 (Dec.)	765.30	917.60	563.60	668.40	818.00	516.70	703.40	798.70	568.70	675.40
1996 (Jan.–Nov.)	769.20	916.80	572.40	693.60	820.50	524.50	693.70	788.90	567.80	683.10
1996 (Dec.)	788.90	950.20	582.90	708.70	846.00	533.30	727.70	832.00	590.00	690.30
1997 (Jan.–Nov.)	787.10	951.70	608.50	723.30	854.30	581.30	718.30	820.40	590.70	700.60
1997 (Dec.)	812.80	982.00	610.40	734.50	876.90	564.40	748.40	851.60	615.10	699.90
1998 (Jan.–Nov.)	819.50	983.10	620.00	744.70	882.10	577.10	737.00	841.50	610.60	716.70
1998 (Dec.)	831.10	1,003.20	628.80	754.20	898.40	584.70	762.00	870.30	633.80	711.00
1999 (Jan.–Nov.)	857.60	1,023.20	649.50	777.10	918.40	599.60	763.90	870.60	636.60	713.30
1999 (Dec.)	875.70	1,043.90	663.70	791.20	934.30	610.70	792.60	904.30	660.60	708.20
2000 (Jan.–Nov.)	904.90	1,069.40	685.40	841.60	990.50	643.00	806.40	917.60	673.20	708.70
2000 (Dec.)	930.00	1,111.00	713.00	842.80	996.50	658.50	846.60	960.20	710.00	715.40
2001 (Jan.–Nov.)	953.90	1,134.50	730.80	855.70	1,008.40	667.20	847.00	961.70	711.00	735.80
2001 (Dec.)	982.10	1,168.90	749.90	881.10	1,039.10	684.70	868.40	982.70	734.90	717.10
2002 (Jan.–Nov.)	1,026.30	1,219.00	788.10	914.10	1,076.80	712.90	897.50	1,019.50	753.30	750.50
2002 (Dec.)	1,029.90	1,230.00	788.50	916.90	1,084.50	714.80	906.70	1,028.10	762.50	751.90
2003 (Jan.–Nov.)	1,067.10	1,272.60	824.90	939.70	1,109.40	739.60	935.80	1,061.50	786.90	779.00
2003 (Dec.)	1,083.60	1,297.70	830.40	963.80	1,142.30	752.70	946.80	1,075.80	794.60	780.00

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

NOTE: . . . = not applicable.

a. Some years are shown in several parts to reflect changes in benefit rates during the year.

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



6.A OASDI Benefits Awarded: Summary

Table 6.A3—Number and average monthly benefit, by type of benefit, sex, age, basis of entitlement, and race, 2003

Age and basis of entitlement	All races <sup>a</sup>		White		Black		Other	
	Number	Average monthly benefit <sup>b</sup> (dollars)	Number	Average monthly benefit <sup>b</sup> (dollars)	Number	Average monthly benefit <sup>b</sup> (dollars)	Number	Average monthly benefit <sup>b</sup> (dollars)
<b>Retired workers<sup>c</sup></b>								
Total	1,794,200	946.40	1,516,000	970.70	163,000	866.70	114,900	740.00
62–64	1,229,700	893.00	1,055,100	910.00	105,000	840.60	69,600	713.40
65–69	528,300	1,074.50	433,800	1,119.50	54,200	921.90	40,000	797.60
70 or older	36,200	892.30	27,100	951.20	3,800	802.40	5,300	655.60
<i>Men</i>								
Subtotal	964,000	1,108.50	817,000	1,144.90	85,000	964.10	61,900	826.80
62–64	644,600	1,060.50	553,000	1,089.40	56,200	924.10	35,400	825.80
65–69	309,000	1,213.30	257,600	1,266.20	27,000	1,041.10	24,300	845.20
70 or older	10,400	970.50	6,400	1,059.90	1,800	1,058.30	2,200	638.40
<i>Women</i>								
Subtotal	830,200	758.20	699,000	767.10	78,000	760.60	53,000	638.80
62–64	585,100	708.40	502,100	712.50	48,800	744.40	34,200	597.00
65–69	219,300	879.10	176,200	904.80	27,200	803.50	15,700	724.00
70 or older	25,800	860.80	20,700	917.60	2,000	572.10	3,100	667.90
<b>Disabled workers</b>								
Total	759,200	943.90	514,700	994.30	118,900	860.80	125,100	816.20
Under 30	50,700	554.50	30,400	579.60	9,500	536.70	10,800	499.40
30–39	88,000	774.30	53,100	796.30	17,200	761.00	17,700	721.30
40–49	183,800	895.50	118,400	946.30	32,400	827.70	32,700	780.20
50–54	141,300	996.00	93,900	1,041.70	22,200	901.20	25,200	908.90
55–59	172,400	1,052.10	124,000	1,085.50	21,900	1,016.70	26,400	924.20
60 or older	123,000	1,086.70	94,900	1,131.80	15,700	960.20	12,300	904.50
<i>Men</i>								
Subtotal	417,500	1,070.60	293,300	1,138.60	58,800	915.30	65,100	905.90
Under 30	28,200	564.00	17,100	611.50	5,000	482.10	6,100	498.10
30–39	46,200	817.40	27,300	860.20	7,600	766.20	11,300	748.50
40–49	94,800	989.10	64,200	1,056.60	16,200	841.80	14,300	854.70
50–54	78,200	1,140.70	54,700	1,191.00	10,400	966.80	13,100	1,068.50
55–59	98,100	1,212.50	72,900	1,260.90	10,800	1,136.80	14,300	1,023.20
60 or older	72,000	1,269.70	57,100	1,315.50	8,800	1,093.00	6,000	1,104.50
<i>Women</i>								
Subtotal	341,700	789.10	221,400	803.10	60,100	807.50	60,000	718.80
Under 30	22,500	542.50	13,300	538.60	4,500	597.20	4,700	501.10
30–39	41,800	726.80	25,800	728.80	9,600	756.90	6,400	673.30
40–49	89,000	795.90	54,200	815.60	16,200	813.70	18,400	722.30
50–54	63,100	816.60	39,200	833.40	11,800	843.30	12,100	736.10
55–59	74,300	840.30	51,100	835.10	11,100	899.90	12,100	807.20
60 or older	51,000	828.40	37,800	854.30	6,900	790.90	6,300	714.10
<b>Wives</b>								
Total	217,000	407.00	182,000	424.40	16,100	340.90	18,700	296.40
<i>Wives of retired workers</i>								
Subtotal	176,400	447.50	150,300	464.70	11,800	377.90	14,100	325.50
Entitlement based on care of children	10,400	393.70	7,400	407.30	1,600	394.70	1,400	320.50
Entitlement based on age	166,000	450.90	142,900	467.60	10,200	375.20	12,700	326.10
62–64	124,400	442.10	108,900	455.90	7,400	345.80	8,000	345.70
65–69	36,600	486.30	30,700	508.40	2,500	459.10	3,300	306.00
70 or older	5,000	410.20	3,300	474.30	300	401.90	1,400	261.00
<i>Wives of disabled workers</i>								
Subtotal	40,600	231.10	31,700	233.50	4,300	239.40	4,600	207.20
Entitlement based on care of children	19,700	166.60	14,200	169.40	2,400	160.90	3,100	158.40
Entitlement based on age	20,900	291.90	17,500	285.50	1,900	338.40	1,500	308.20

(Continued)

## 6.A OASDI Benefits Awarded: Summary

**Table 6.A3—Number and average monthly benefit, by type of benefit, sex, age, basis of entitlement, and race, 2003—Continued**

Age and basis of entitlement	All races <sup>a</sup>		White		Black		Other	
	Number	Average monthly benefit <sup>b</sup> (dollars)	Number	Average monthly benefit <sup>b</sup> (dollars)	Number	Average monthly benefit <sup>b</sup> (dollars)	Number	Average monthly benefit <sup>b</sup> (dollars)
<b>Husbands</b>								
Total	13,000	234.60	8,100	240.50	2,000	232.60	2,900	219.60
Husbands of retired workers	9,300	256.50	6,200	1,260.90	1,300	254.30	1,800	250.80
Husbands of disabled workers	3,700	179.70	1,900	181.50	700	192.20	1,100	168.60
<b>Children</b>								
Total	790,900	...	479,200	...	155,200	...	154,400	...
By age								
Under age 18	538,500	377.00	311,700	399.40	103,100	292.40	123,500	391.60
Disabled, aged 18 or older	35,200	445.70	23,300	452.10	6,600	400.10	5,300	474.20
Students aged 18–19	217,200	528.10	144,200	564.00	45,500	445.80	25,600	468.50
By basis of entitlement								
Children of retired workers	105,900	454.80	72,200	488.60	23,500	398.20	10,200	346.70
Children of deceased workers	297,000	635.40	161,100	711.70	51,600	510.90	82,900	565.50
Children of disabled workers	388,000	248.80	245,900	270.10	80,100	216.50	61,300	203.20
<b>Widowed mothers and fathers</b>								
Total	37,100	682.30	22,000	730.60	3,600	637.00	11,400	605.60
By age								
Under 30	3,900	506.70	2,500	534.70	300	<sup>d</sup>	1,100	495.70
30–39	12,600	640.10	7,600	712.80	800	700.50	4,100	498.80
40–49	14,900	717.60	8,200	776.80	1,700	589.10	5,000	664.20
50–59	5,000	807.20	3,100	803.10	700	790.70	1,200	827.30
60 or older	700	778.60	600	768.50	100	<sup>d</sup>	...	...
By basis of entitlement								
Widowed mothers	32,000	708.60	18,800	768.30	3,200	656.20	9,900	615.10
Widowed fathers	5,100	517.10	3,200	509.30	400	<sup>d</sup>	1,500	542.80
<b>Nondisabled widow(er)s</b>								
Total	332,000	939.60	203,100	989.50	18,800	747.90	109,100	878.40
By age								
60–64	154,600	898.70	56,000	949.90	8,700	692.10	89,900	886.70
65–69	52,900	904.20	36,800	922.70	4,400	680.80	11,600	930.90
70–74	34,200	986.80	27,900	1,030.60	2,900	871.10	3,300	741.70
75 or older	90,300	1,012.60	82,400	1,032.40	2,800	898.80	4,300	666.30
By basis of entitlement								
Widows	315,600	952.90	197,300	998.20	18,200	745.50	99,100	899.30
Widowers	16,400	684.30	5,800	694.50	600	818.30	10,000	670.40
<b>Disabled widow(er)s</b>								
Total	29,600	555.10	12,500	552.60	2,300	451.70	14,800	573.20
By age								
50–54	11,000	529.70	4,900	542.60	1,100	381.90	5,000	549.40
55–59	15,400	576.90	5,600	562.60	900	594.50	8,900	584.10
60 or older	3,200	537.20	2,000	549.20	300	<sup>d</sup>	900	596.70
By basis of entitlement								
Widows	28,200	558.90	12,000	560.10	2,300	451.70	13,900	575.60
Widowers	1,400	478.10	500	373.90	...	...	900	535.90

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

NOTES: Race and ethnic designations are collected from the form SS-5 (Application for a Social Security Card). For dependents and survivor beneficiaries, race is assumed to be the same as that shown on the SS-5 for the wage earner on whose earnings record the benefit is based.

... = not applicable.

- a. Includes 300 persons of unknown race.
- b. Benefits awarded before the December increase are converted to the December rates before computation of the averages.
- c. Includes conversions from nondisabled widow(er)s benefits to higher retired-worker benefits.
- d. Average benefits are not shown for fewer than 500 beneficiaries.

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

**Table 6.A4—Number and average monthly benefit for retired and disabled workers, by age in month of award and sex, 2003**

Age	Total		Men		Women	
	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)
<b>Retired workers</b>						
Total <sup>b</sup>	1,791,316	941.30	969,208	1,111.60	822,108	740.40
62–64	1,235,714	892.30	653,321	1,066.20	582,393	697.30
62	908,068	848.30	468,081	1,022.50	439,987	662.90
63	124,681	948.20	69,475	1,109.30	55,206	745.40
64	202,965	1,054.90	115,765	1,216.60	87,200	840.10
65–69	524,795	1,061.60	307,255	1,218.00	217,540	840.60
65	482,388	1,080.00	286,969	1,241.10	195,419	843.30
Disability conversions	198,045	930.20	113,629	1,095.00	84,416	708.40
New entitlements	284,343	1,184.30	173,340	1,336.90	111,003	946.00
66	16,758	865.90	9,236	938.00	7,522	777.50
67	10,689	827.10	4,950	848.80	5,739	808.30
68	8,103	835.50	3,411	840.20	4,692	832.10
69	6,857	878.00	2,689	879.10	4,168	877.30
70–74	24,862	899.40	6,599	822.00	18,263	927.40
75 or older	5,945	674.40	2,033	567.10	3,912	730.20
<b>Disabled workers</b>						
Total	777,461	936.40	421,598	1,062.30	355,863	787.30
Under 25	24,697	478.70	14,323	486.80	10,374	467.40
25–29	28,861	637.50	15,192	657.90	13,669	614.90
30–34	39,577	731.60	20,205	761.70	19,372	700.10
35–39	57,095	794.10	29,394	843.30	27,701	741.80
40–44	83,586	854.40	43,116	933.20	40,470	770.40
45–49	104,643	921.50	53,972	1,029.60	50,671	806.30
50–54	139,744	990.30	74,388	1,129.70	65,356	831.60
50	26,928	959.40	14,179	1,086.90	12,749	817.50
51	26,855	977.00	14,072	1,111.30	12,783	829.10
52	27,351	989.30	14,618	1,129.00	12,733	829.00
53	28,154	1,002.70	15,043	1,146.50	13,111	837.80
54	30,456	1,018.80	16,476	1,167.80	13,980	843.10
55–59	172,772	1,052.00	96,299	1,224.50	76,473	834.70
55	38,328	1,038.00	21,328	1,197.50	17,000	838.00
56	37,983	1,052.10	20,798	1,221.70	17,185	846.70
57	31,499	1,053.20	17,510	1,229.90	13,989	832.00
58	31,675	1,052.90	17,845	1,230.50	13,830	823.60
59	33,287	1,066.00	18,818	1,247.60	14,469	829.80
60–65	126,486	1,071.50	74,709	1,244.10	51,777	822.50
60	36,367	1,078.80	21,114	1,256.60	15,253	832.80
61	32,505	1,083.40	19,224	1,257.90	13,281	831.00
62	27,823	1,089.60	16,592	1,266.10	11,231	828.90
63	16,595	1,053.10	9,863	1,222.30	6,732	805.30
64	11,410	1,013.50	6,851	1,167.40	4,559	782.20
65	1,786	964.90	1,065	1,102.30	721	762.00

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

- a. Benefits awarded before the December increase are converted to the December rates before computation of the averages.  
b. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

## 6.A OASDI Benefits Awarded: Summary

**Table 6.A5—Number and average monthly benefit with reduction for early retirement, by type of benefit, age in month of award, and sex, 2003**

Age	Total		Men		Women	
	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)
<b>Retired workers</b>						
Total	1,348,118	906.10	718,330	1,079.00	629,788	708.80
62	908,068	848.30	468,081	1,022.50	439,987	662.90
63	124,681	948.20	69,475	1,109.30	55,206	745.40
64	201,815	1,055.60	115,104	1,217.50	86,711	840.80
65	112,543	1,060.10	65,050	1,212.10	47,493	851.80
66 or older	1,011	603.90	620	617.10	391	582.80
<b>Disabled workers</b>						
Total	28,496	1,047.30	17,966	1,199.30	10,530	788.00
62	8,448	1,107.10	5,507	1,253.80	2,941	832.20
63	10,323	1,051.50	6,482	1,207.00	3,841	789.10
64	8,358	995.60	5,151	1,147.50	3,207	751.60
65	1,367	962.60	826	1,097.80	541	756.20
<b>Wives and husbands</b>						
Total	251,447	346.00	...	...	251,447	346.00
<b>By basis of entitlement</b>						
Wives and husbands of retired workers	229,777	351.50	4,272	240.50	225,505	353.60
Wives and husbands of disabled workers	21,670	288.50	666	195.70	21,004	291.40
<b>By sex</b>						
Wives	246,509	348.30	...	...	246,509	348.30
62	141,741	338.30	...	...	141,741	338.30
63	35,953	336.00	...	...	35,953	336.00
64	44,014	380.90	...	...	44,014	380.90
65	19,782	382.10	...	...	19,782	382.10
66	1,591	307.30	...	...	1,591	307.30
67 or older	3,428	295.60	...	...	3,428	295.60
Husbands	4,938	234.40	4,938	234.40	...	...
<b>Nondisabled widow(er)s</b>						
Total	185,807	844.40	13,757	662.20	172,050	858.90
Nondisabled widows	172,050	858.90	...	...	172,050	858.90
60	67,320	896.00	...	...	67,320	896.00
61	21,493	914.00	...	...	21,493	914.00
62	20,324	872.30	...	...	20,324	872.30
63	14,290	821.00	...	...	14,290	821.00
64	21,390	881.70	...	...	21,390	881.70
65	16,858	701.10	...	...	16,858	701.10
66	712	791.70	...	...	712	791.70
67-69	1,909	794.80	...	...	1,909	794.80
70 or older	7,754	720.90	...	...	7,754	720.90
Nondisabled widowers	13,757	662.20	13,757	662.20	...	...

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

NOTE: ... = not applicable.

a. Benefits awarded before the December increase are converted to the December rates before computation of the averages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

6.A OASDI Benefits Awarded: Summary

**Table 6.A6—Number, percentage distribution, and average monthly benefit for retired and disabled workers, by state or other area, 2003**

State or area	Retired workers			Disabled workers		
	Number	Percent	Average monthly benefit <sup>a</sup> (dollars)	Number	Percent	Average monthly benefit <sup>a</sup> (dollars)
All areas <sup>b</sup>	1,791,316	100.0	941.30	777,461	100.0	936.40
Alabama	29,850	1.7	916.00	19,315	2.5	916.30
Alaska	3,130	0.2	888.50	1,247	0.2	922.30
Arizona	33,659	1.9	954.90	14,968	1.9	945.40
Arkansas	19,618	1.1	881.90	12,765	1.6	885.70
California	177,343	9.9	931.40	73,830	9.5	892.70
Colorado	23,979	1.3	929.70	7,921	1.0	963.30
Connecticut	22,267	1.2	1,036.30	7,899	1.0	1,010.80
Delaware	5,509	0.3	1,005.10	2,637	0.3	987.50
District of Columbia	2,861	0.2	835.70	1,317	0.2	858.30
Florida	121,546	6.8	915.10	42,501	5.5	933.20
Georgia	48,254	2.7	929.90	22,302	2.9	939.10
Hawaii	7,508	0.4	945.00	2,226	0.3	975.10
Idaho	8,434	0.5	910.80	3,460	0.4	910.00
Illinois	73,065	4.1	966.90	28,419	3.7	980.90
Indiana	40,183	2.2	1,001.10	17,440	2.2	957.10
Iowa	19,663	1.1	944.10	6,283	0.8	915.70
Kansas	16,265	0.9	964.10	6,329	0.8	941.60
Kentucky	26,137	1.5	900.40	17,196	2.2	903.90
Louisiana	24,148	1.3	868.70	13,731	1.8	894.50
Maine	9,057	0.5	874.80	5,401	0.7	860.00
Maryland	31,591	1.8	963.80	11,565	1.5	987.10
Massachusetts	37,576	2.1	952.30	17,855	2.3	934.80
Michigan	62,721	3.5	1,029.80	28,850	3.7	993.80
Minnesota	30,486	1.7	977.00	11,158	1.4	951.30
Mississippi	18,054	1.0	880.40	11,009	1.4	895.70
Missouri	37,782	2.1	926.30	18,357	2.4	929.40
Montana	6,459	0.4	884.40	2,154	0.3	886.30
Nebraska	10,305	0.6	931.10	3,934	0.5	901.10
Nevada	15,519	0.9	930.40	5,926	0.8	972.30
New Hampshire	8,369	0.5	978.60	4,048	0.5	951.50
New Jersey	53,641	3.0	1,041.40	20,392	2.6	1,057.50
New Mexico	11,422	0.6	864.50	5,376	0.7	870.90
New York	116,982	6.5	992.40	46,371	6.0	1,005.10
North Carolina	56,627	3.2	937.60	28,460	3.7	933.90
North Dakota	3,819	0.2	867.10	1,150	0.1	887.00
Ohio	70,703	3.9	951.70	28,287	3.6	925.20
Oklahoma	23,807	1.3	902.70	11,538	1.5	899.90
Oregon	24,189	1.4	942.10	8,820	1.1	963.10
Pennsylvania	82,032	4.6	982.20	37,044	4.8	937.60
Rhode Island	6,318	0.4	948.00	3,318	0.4	879.10
South Carolina	28,816	1.6	933.30	14,602	1.9	938.50
South Dakota	4,783	0.3	881.20	1,394	0.2	850.40
Tennessee	40,016	2.2	927.60	19,923	2.6	917.40
Texas	112,302	6.3	908.50	53,031	6.8	913.70
Utah	10,295	0.6	947.90	3,176	0.4	951.90

(Continued)

## 6.A OASDI Benefits Awarded: Summary

**Table 6.A6—Number, percentage distribution, and average monthly benefit for retired and disabled workers, by state or other area, 2003—Continued**

State or area	Retired workers			Disabled workers		
	Number	Percent	Average monthly benefit <sup>a</sup> (dollars)	Number	Percent	Average monthly benefit <sup>a</sup> (dollars)
Vermont	4,217	0.2	940.10	1,761	0.2	893.00
Virginia	44,501	2.5	947.00	19,361	2.5	950.50
Washington	36,290	2.0	986.90	15,196	2.0	970.90
West Virginia	12,681	0.7	936.30	9,086	1.2	936.30
Wisconsin	35,567	2.0	983.10	13,834	1.8	967.50
Wyoming	3,402	0.2	946.90	1,030	0.1	950.40
Outlying areas						
Puerto Rico	21,710	1.2	627.30	10,919	1.4	811.10
Other <sup>c</sup>	15,858	0.9	499.80	1,349	0.2	729.00

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

- a. Benefits awarded before the December increase are converted to the December rates before computation of the averages.
- b. Includes beneficiaries with state code unknown.
- c. Includes American Samoa, Guam, Northern Mariana Islands, Virgin Islands, and foreign countries.

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

## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B1—Number of initial awards to retired workers aged 62–64, average primary insurance amount, average monthly benefit, and number of months benefits withheld due to earnings, by sex and age in month of award, 2003**

Age	All initial awards <sup>a</sup>	Benefits received for all entitlement months <sup>b</sup>	Benefits withheld due to earnings for—		
			All entitlement months	One-half or more of entitlement months	Less than one-half of entitlement months
<b>Number</b>					
<i>All beneficiaries</i>					
Total	1,208,100	1,128,600	27,300	29,100	17,100
62	884,300	833,600	16,600	19,300	11,100
63	125,000	111,000	5,600	4,600	2,900
64	198,800	184,000	5,100	5,200	3,100
<i>Men</i>					
Subtotal	632,300	588,400	15,300	16,900	8,500
62	452,200	423,800	9,500	11,200	5,600
63	66,000	59,100	2,600	2,400	1,300
64	114,100	105,500	3,200	3,300	1,600
<i>Women</i>					
Subtotal	575,800	540,200	12,000	12,200	8,600
62	432,100	409,800	7,100	8,100	5,500
63	59,000	51,900	3,000	2,200	1,600
64	84,700	78,500	1,900	1,900	1,500
<b>Average primary insurance amount<sup>c</sup> (dollars)</b>					
<i>All beneficiaries</i>					
Total	1,077.10	1,072.90	1,144.60	1,170.80	1,131.80
62	1,073.00	1,069.90	1,126.70	1,140.10	1,121.40
63	1,086.40	1,085.90	1,071.40	1,144.00	1,111.90
64	1,089.10	1,078.40	1,283.10	1,308.80	1,187.60
<i>Men</i>					
Subtotal	1,299.90	1,296.40	1,367.60	1,362.70	1,376.30
62	1,309.20	1,308.20	1,327.10	1,322.00	1,363.70
63	1,298.70	1,295.50	1,401.10	1,349.20	1,350.60
64	1,264.10	1,249.40	1,460.40	1,510.60	1,441.20
<i>Women</i>					
Subtotal	832.30	829.50	860.30	905.00	890.20
62	825.90	823.60	858.60	888.40	874.80
63	849.00	847.10	785.70	920.30	917.90
64	853.40	848.70	984.50	958.20	917.20
<b>Average monthly benefit<sup>c</sup> (dollars)</b>					
<i>All beneficiaries</i>					
Total	895.70	891.90	959.90	976.60	943.90
62	851.90	849.90	885.40	900.00	882.00
63	948.00	947.10	944.40	987.20	984.60
64	1,057.70	1,048.90	1,219.20	1,251.40	1,127.60
<i>Men</i>					
Subtotal	1,061.00	1,056.80	1,140.10	1,129.70	1,135.80
62	1,016.00	1,014.90	1,037.10	1,028.80	1,064.20
63	1,115.30	1,112.00	1,207.50	1,166.60	1,163.20
64	1,208.20	1,194.50	1,391.10	1,445.40	1,364.40
<i>Women</i>					
Subtotal	714.10	712.20	730.10	764.50	754.30
62	680.10	679.20	682.50	722.00	696.60
63	760.90	759.40	716.40	791.60	839.40
64	854.90	853.30	929.70	914.50	875.10

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

NOTE: Excludes persons whose benefits were converted from disabled worker to retired worker in 2003. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

- a. Includes 6,000 awards for which benefits were withheld for reasons other than earnings.
- b. Months of entitlements begin with the month of award and end either in December 2003 or the month before the retired-worker benefit is terminated.
- c. Amount for December 2003 or the amount for the latest month of entitlement multiplied by the December benefit increase.

CONTACT: Diane Wallace (410) 965-0165 or Barbara Lingg (410) 965-0156.

## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by sex and monthly benefit, 2003**

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	1,791,316	100.0	443,198	100.0	1,348,118	100.0
Less than 500.00	266,115	14.9	51,484	11.6	214,631	15.9
500.00–549.90	77,674	4.3	13,915	3.1	63,759	4.7
550.00–599.90	84,836	4.7	15,686	3.5	69,150	5.1
600.00–649.90	85,598	4.8	16,052	3.6	69,546	5.2
650.00–699.90	77,738	4.3	16,302	3.7	61,436	4.6
700.00–749.90	70,407	3.9	16,476	3.7	53,931	4.0
750.00–799.90	67,451	3.8	16,137	3.6	51,314	3.8
800.00–849.90	66,794	3.7	16,926	3.8	49,868	3.7
850.00–899.90	63,112	3.5	15,841	3.6	47,271	3.5
900.00–949.90	62,126	3.5	15,901	3.6	46,225	3.4
950.00–999.90	61,612	3.4	15,631	3.5	45,981	3.4
1,000.00–1,049.90	60,019	3.4	15,316	3.5	44,703	3.3
1,050.00–1,099.90	59,162	3.3	14,953	3.4	44,209	3.3
1,100.00–1,149.90	57,475	3.2	14,486	3.3	42,989	3.2
1,150.00–1,199.90	58,560	3.3	13,768	3.1	44,792	3.3
1,200.00–1,249.90	82,206	4.6	13,388	3.0	68,818	5.1
1,250.00–1,299.90	82,396	4.6	13,040	2.9	69,356	5.1
1,300.00–1,349.90	77,854	4.3	14,401	3.2	63,453	4.7
1,350.00–1,399.90	72,274	4.0	14,240	3.2	58,034	4.3
1,400.00–1,449.90	59,767	3.3	12,849	2.9	46,918	3.5
1,450.00–1,499.90	41,152	2.3	15,487	3.5	25,665	1.9
1,500.00 or more	156,988	8.8	90,919	20.5	66,069	4.9
Average benefit (dollars)	941.30		1,040.38		906.10	
Men	969,208	100.0	250,878	100.0	718,330	100.0
Less than 500.00	85,520	8.8	20,006	8.0	65,514	9.1
500.00–549.90	18,913	2.0	4,234	1.7	14,679	2.0
550.00–599.90	19,981	2.1	4,883	1.9	15,098	2.1
600.00–649.90	20,739	2.1	5,129	2.0	15,610	2.2
650.00–699.90	21,603	2.2	5,299	2.1	16,304	2.3
700.00–749.90	23,204	2.4	5,499	2.2	17,705	2.5
750.00–799.90	24,690	2.5	5,893	2.3	18,797	2.6
800.00–849.90	26,894	2.8	6,471	2.6	20,423	2.8
850.00–899.90	28,434	2.9	6,577	2.6	21,857	3.0
900.00–949.90	30,590	3.2	7,138	2.8	23,452	3.3
950.00–999.90	32,972	3.4	7,499	3.0	25,473	3.5
1,000.00–1,049.90	34,327	3.5	7,655	3.1	26,672	3.7
1,050.00–1,099.90	36,140	3.7	7,989	3.2	28,151	3.9
1,100.00–1,149.90	37,358	3.9	8,129	3.2	29,229	4.1
1,150.00–1,199.90	40,870	4.2	8,230	3.3	32,640	4.5
1,200.00–1,249.90	63,058	6.5	8,631	3.4	54,427	7.6
1,250.00–1,299.90	66,837	6.9	8,729	3.5	58,108	8.1
1,300.00–1,349.90	65,707	6.8	10,487	4.2	55,220	7.7
1,350.00–1,399.90	63,208	6.5	10,905	4.3	52,303	7.3
1,400.00–1,449.90	52,892	5.5	9,929	4.0	42,963	6.0
1,450.00–1,499.90	34,508	3.6	11,938	4.8	22,570	3.1
1,500.00 or more	140,763	14.5	79,628	31.7	61,135	8.5
Average benefit (dollars)	1,111.60		1,205.00		1,079.00	

(Continued)



6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by sex and monthly benefit, 2003—Continued**

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	822,108	100.0	192,320	100.0	629,788	100.0
Less than 500.00	180,595	22.0	31,478	16.4	149,117	23.7
500.00–549.90	58,761	7.1	9,681	5.0	49,080	7.8
550.00–599.90	64,855	7.9	10,803	5.6	54,052	8.6
600.00–649.90	64,859	7.9	10,923	5.7	53,936	8.6
650.00–699.90	56,135	6.8	11,003	5.7	45,132	7.2
700.00–749.90	47,203	5.7	10,977	5.7	36,226	5.8
750.00–799.90	42,761	5.2	10,244	5.3	32,517	5.2
800.00–849.90	39,900	4.9	10,455	5.4	29,445	4.7
850.00–899.90	34,678	4.2	9,264	4.8	25,414	4.0
900.00–949.90	31,536	3.8	8,763	4.6	22,773	3.6
950.00–999.90	28,640	3.5	8,132	4.2	20,508	3.3
1,000.00–1,049.90	25,692	3.1	7,661	4.0	18,031	2.9
1,050.00–1,099.90	23,022	2.8	6,964	3.6	16,058	2.5
1,100.00–1,149.90	20,117	2.4	6,357	3.3	13,760	2.2
1,150.00–1,199.90	17,690	2.2	5,538	2.9	12,152	1.9
1,200.00–1,249.90	19,148	2.3	4,757	2.5	14,391	2.3
1,250.00–1,299.90	15,559	1.9	4,311	2.2	11,248	1.8
1,300.00–1,349.90	12,147	1.5	3,914	2.0	8,233	1.3
1,350.00–1,399.90	9,066	1.1	3,335	1.7	5,731	0.9
1,400.00–1,449.90	6,875	0.8	2,920	1.5	3,955	0.6
1,450.00–1,499.90	6,644	0.8	3,549	1.8	3,095	0.5
1,500.00 or more	16,225	2.0	11,291	5.9	4,934	0.8
Average benefit (dollars)	740.40		844.00		708.80	

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

NOTE: Benefits awarded before the December increase are converted to the December rates before computation of the percentages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by sex and primary insurance amount, 2003**

Sex and primary insurance amount (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	1,791,316	100.0	443,198	100.0	1,348,118	100.0
Less than 500.00	216,317	12.1	55,764	12.6	160,553	11.9
500.00–549.90	40,810	2.3	15,734	3.6	25,076	1.9
550.00–599.90	69,817	3.9	16,977	3.8	52,840	3.9
600.00–649.90	70,441	3.9	17,103	3.9	53,338	4.0
650.00–699.90	68,316	3.8	16,988	3.8	51,328	3.8
700.00–749.90	65,133	3.6	16,642	3.8	48,491	3.6
750.00–799.90	63,348	3.5	16,483	3.7	46,865	3.5
800.00–849.90	62,502	3.5	16,824	3.8	45,678	3.4
850.00–899.90	59,895	3.3	15,801	3.6	44,094	3.3
900.00–949.90	58,518	3.3	15,807	3.6	42,711	3.2
950.00–999.90	57,021	3.2	15,288	3.4	41,733	3.1
1,000.00–1,049.90	55,027	3.1	14,564	3.3	40,463	3.0
1,050.00–1,099.90	54,038	3.0	14,074	3.2	39,964	3.0
1,100.00–1,149.90	52,164	2.9	13,615	3.1	38,549	2.9
1,150.00–1,199.90	50,838	2.8	12,920	2.9	37,918	2.8
1,200.00–1,249.90	50,074	2.8	12,606	2.8	37,468	2.8
1,250.00–1,299.90	49,278	2.8	12,311	2.8	36,967	2.7
1,300.00–1,349.90	50,041	2.8	14,035	3.2	36,006	2.7
1,350.00–1,399.90	49,613	2.8	14,115	3.2	35,498	2.6
1,400.00–1,449.90	47,247	2.6	12,853	2.9	34,394	2.6
1,450.00–1,499.90	54,901	3.1	15,346	3.5	39,555	2.9
1,500.00 or more	445,977	24.9	87,348	19.7	358,629	26.6
Average primary insurance amount (dollars)	1,068.20		1,027.90		1,081.50	
Men	969,208	100.0	250,878	100.0	718,330	100.0
Less than 500.00	66,403	6.9	20,736	8.3	45,667	6.4
500.00–549.90	10,569	1.1	4,535	1.8	6,034	0.8
550.00–599.90	15,999	1.7	4,906	2.0	11,093	1.5
600.00–649.90	16,869	1.7	5,110	2.0	11,759	1.6
650.00–699.90	17,470	1.8	5,270	2.1	12,200	1.7
700.00–749.90	17,541	1.8	5,435	2.2	12,106	1.7
750.00–799.90	18,730	1.9	5,946	2.4	12,784	1.8
800.00–849.90	19,988	2.1	6,428	2.6	13,560	1.9
850.00–899.90	20,936	2.2	6,587	2.6	14,349	2.0
900.00–949.90	22,461	2.3	7,117	2.8	15,344	2.1
950.00–999.90	23,767	2.5	7,474	3.0	16,293	2.3
1,000.00–1,049.90	25,131	2.6	7,619	3.0	17,512	2.4
1,050.00–1,099.90	26,815	2.8	7,959	3.2	18,856	2.6
1,100.00–1,149.90	28,212	2.9	8,102	3.2	20,110	2.8
1,150.00–1,199.90	29,645	3.1	8,231	3.3	21,414	3.0
1,200.00–1,249.90	31,306	3.2	8,626	3.4	22,680	3.2
1,250.00–1,299.90	32,668	3.4	8,750	3.5	23,918	3.3
1,300.00–1,349.90	35,130	3.6	10,578	4.2	24,552	3.4
1,350.00–1,399.90	36,353	3.8	11,148	4.4	25,205	3.5
1,400.00–1,449.90	35,651	3.7	10,271	4.1	25,380	3.5
1,450.00–1,499.90	42,679	4.4	12,123	4.8	30,556	4.3
1,500.00 or more	394,885	40.7	77,927	31.1	316,958	44.1
Average primary insurance amount (dollars)	1,274.30		1,196.70		1,301.40	

(Continued)

6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by sex and primary insurance amount, 2003—Continued**

Sex and primary insurance amount (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	822,108	100.0	192,320	100.0	629,788	100.0
Less than 500.00	149,914	18.2	35,028	18.2	114,886	18.2
500.00–549.90	30,241	3.7	11,199	5.8	19,042	3.0
550.00–599.90	53,818	6.5	12,071	6.3	41,747	6.6
600.00–649.90	53,572	6.5	11,993	6.2	41,579	6.6
650.00–699.90	50,846	6.2	11,718	6.1	39,128	6.2
700.00–749.90	47,592	5.8	11,207	5.8	36,385	5.8
750.00–799.90	44,618	5.4	10,537	5.5	34,081	5.4
800.00–849.90	42,514	5.2	10,396	5.4	32,118	5.1
850.00–899.90	38,959	4.7	9,214	4.8	29,745	4.7
900.00–949.90	36,057	4.4	8,690	4.5	27,367	4.3
950.00–999.90	33,254	4.0	7,814	4.1	25,440	4.0
1,000.00–1,049.90	29,896	3.6	6,945	3.6	22,951	3.6
1,050.00–1,099.90	27,223	3.3	6,115	3.2	21,108	3.4
1,100.00–1,149.90	23,952	2.9	5,513	2.9	18,439	2.9
1,150.00–1,199.90	21,193	2.6	4,689	2.4	16,504	2.6
1,200.00–1,249.90	18,768	2.3	3,980	2.1	14,788	2.3
1,250.00–1,299.90	16,610	2.0	3,561	1.9	13,049	2.1
1,300.00–1,349.90	14,911	1.8	3,457	1.8	11,454	1.8
1,350.00–1,399.90	13,260	1.6	2,967	1.5	10,293	1.6
1,400.00–1,449.90	11,596	1.4	2,582	1.3	9,014	1.4
1,450.00–1,499.90	12,222	1.5	3,223	1.7	8,999	1.4
1,500.00 or more	51,092	6.2	9,421	4.9	41,671	6.6
Average primary insurance amount (dollars)	825.30		807.80		830.60	

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

NOTE: Primary insurance amounts awarded before the December increase are converted to the December rates before computation of the percentages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B5—Number, average age, and percentage distribution, by sex and age, selected years 1940–2003**

Year	Number (thousands)	Average age	Percentage distribution by age <sup>a</sup>									
			Total, all ages	62	63	64	65			66–69	70–74	75 or older
							Total	Newly entitled	Disability conversions			
<i>Men</i>												
1940	117	68.1	100.0	...	...	...	17.1	17.1	...	58.8	16.5	7.6
1945	166	69.6	100.0	...	...	...	15.9	15.9	...	43.3	28.1	12.7
1950	444	68.7	100.0	...	...	...	21.9	21.9	...	47.3	21.0	9.8
1955	629	68.4	100.0	...	...	...	29.4	29.4	...	38.0	24.7	7.8
1960	630	66.8	100.0	...	...	...	48.1	42.3	5.8	36.6	13.2	2.1
1965	743	65.7	100.0	15.6	10.0	6.0	31.6	25.8	5.8	25.9	7.7	3.2
1970	814	64.4	100.0	19.0	12.8	8.5	48.7	39.6	9.1	9.3	1.3	0.4
1975	902	64.0	100.0	25.8	14.1	9.0	43.6	32.0	11.6	6.5	0.7	0.2
1980	942	63.9	100.0	30.1	13.1	8.5	42.4	31.8	10.6	5.2	0.6	0.1
1985	986	63.7	100.0	45.5	8.2	11.6	31.2	18.2	13.1	2.9	0.5	0.2
1986	1,011	63.7	100.0	47.0	8.2	11.8	29.2	17.2	12.0	3.1	0.6	0.1
1987	970	63.6	100.0	47.6	8.1	11.4	28.8	16.8	12.0	3.4	0.6	0.1
1988	944	63.7	100.0	48.2	8.1	9.9	28.6	16.6	12.0	4.1	0.9	0.2
1989	983	63.7	100.0	48.0	7.1	9.3	30.1	17.5	12.6	4.6	0.7	0.2
1990	964	63.7	100.0	47.2	7.6	11.3	27.6	16.4	11.1	5.1	1.0	0.2
1991	996	63.7	100.0	46.8	8.1	10.9	27.9	17.2	10.7	5.1	0.9	0.2
1992	989	63.7	100.0	48.2	7.3	11.4	27.2	16.6	10.6	5.0	0.8	0.1
1993	980	63.7	100.0	48.7	8.0	11.0	26.7	16.1	10.5	4.5	0.9	0.2
1994	923	63.6	100.0	49.0	7.4	11.4	27.1	15.7	11.5	4.0	1.0	0.1
1995	916	63.7	100.0	49.3	7.3	10.5	27.5	15.8	11.8	4.0	1.1	0.3
1996	895	63.6	100.0	49.9	7.1	9.7	27.6	14.9	12.6	4.5	1.1	0.1
1997 <sup>b</sup>	904	63.7	100.0	50.5	6.6	9.7	26.9	14.9	12.0	4.7	1.3	0.2
1998 <sup>b</sup>	909	63.8	100.0	49.6	7.1	9.9	27.3	14.7	12.6	4.6	1.3	0.2
1999 <sup>b</sup>	940	63.7	100.0	49.3	7.3	9.8	27.4	14.8	12.6	4.7	1.3	0.2
2000 <sup>b</sup>	1,115	64.1	100.0	41.6	6.1	9.4	31.7	20.3	11.4	9.9	1.1	0.2
2001 <sup>b</sup>	992	63.7	100.0	46.8	6.7	12.1	30.8	18.1	12.7	2.8	0.7	0.2
2002 <sup>b</sup>	1,001	63.7	100.0	46.4	7.1	13.8	29.7	17.1	12.6	2.1	0.7	0.2
2003 <sup>b</sup>	969	63.6	100	48.3	7.2	11.9	29.6	20.3	9.3	2.1	0.7	0.2

(Continued)

6.B OASDI Benefits Awarded: Retired Workers

Table 6.B5—Number, average age, and percentage distribution, by sex and age, selected years 1940–2003—Continued

Year	Number (thousands)	Average age	Percentage distribution by age <sup>a</sup>									
			Total, all ages	62	63	64	65			66–69	70–74	75 or older
							Total	Newly entitled	Disability conversions			
<b>Women</b>												
1940	15	67.4	100.0	...	...	...	20.8	20.8	...	62.3	12.5	4.3
1945	20	68.5	100.0	...	...	...	24.0	24.0	...	45.0	23.6	7.3
1950	123	68.0	100.0	...	...	...	22.3	22.3	...	53.6	19.6	4.4
1955	281	67.8	100.0	...	...	...	36.6	36.6	...	38.7	18.1	6.6
1960	351	65.2	100.0	27.1	13.3	8.1	18.4	17.4	1.0	22.2	8.2	2.7
1965	440	65.3	100.0	32.6	12.1	6.0	19.9	16.9	3.0	17.4	6.7	5.4
1970	524	63.9	100.0	35.8	14.3	7.2	31.3	25.7	5.5	9.2	1.7	0.6
1975	603	63.7	100.0	41.6	13.7	7.0	29.3	22.0	7.3	6.8	1.2	0.4
1980	671	63.5	100.0	45.9	11.5	6.5	29.9	22.1	7.7	5.0	0.9	0.2
1985	697	63.4	100.0	57.9	7.4	9.8	21.3	12.2	9.1	2.6	0.8	0.2
1986	713	63.4	100.0	57.5	7.0	10.4	21.6	12.6	8.9	2.5	0.9	0.2
1987	681	63.3	100.0	58.9	7.2	9.6	20.8	11.8	9.0	2.6	0.7	0.2
1988	667	63.3	100.0	59.4	6.9	7.9	21.8	12.8	9.0	3.1	0.7	0.2
1989	674	63.4	100.0	57.9	6.5	9.4	21.6	12.8	8.8	3.3	1.0	0.3
1990	679	63.5	100.0	55.9	7.2	9.8	21.5	12.7	8.9	4.1	1.0	0.5
1991	685	63.5	100.0	56.1	7.1	9.5	22.3	13.9	8.4	3.8	0.9	0.3
1992	708	63.5	100.0	56.7	6.9	9.8	21.5	12.5	9.0	3.7	1.1	0.3
1993	704	63.5	100.0	56.0	6.8	10.2	22.4	13.6	8.8	3.1	1.1	0.3
1994	690	63.4	100.0	57.6	6.7	10.2	21.0	11.8	9.1	3.3	1.0	0.3
1995	684	63.5	100.0	55.4	6.6	10.1	22.6	12.8	9.7	3.5	1.4	0.4
1996	684	63.4	100.0	57.4	5.9	9.4	22.7	12.5	10.2	3.4	1.0	0.3
1997 <sup>b</sup>	809	65.4	100.0	48.2	5.5	7.5	19.5	10.5	8.9	4.4	6.4	8.5
1998 <sup>b</sup>	733	64.0	100.0	53.1	7.0	8.9	22.0	12.4	9.6	4.1	2.4	2.5
1999 <sup>b</sup>	737	63.6	100.0	55.1	6.8	9.2	22.6	12.5	10.1	3.8	1.8	0.7
2000 <sup>b</sup>	854	63.8	100.0	52.2	5.9	9.3	23.6	13.9	9.7	6.5	2.2	0.4
2001 <sup>b</sup>	795	63.7	100.0	51.3	7.1	11.5	23.7	12.8	10.9	3.1	2.6	0.6
2002 <sup>b</sup>	811	63.6	100.0	52.9	6.6	12.2	23.9	12.7	11.2	2.3	1.8	0.3
2003 <sup>b</sup>	822	63.6	100	53.5	6.7	10.6	23.8	15.1	8.7	2.7	2.2	0.5

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2001 are based on a 1 percent sample. All other years are 100 percent data.

NOTE: ... = not applicable.

- a. Age in year of award for 1940–1980. Age in month of award for 1985–2003.
- b. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

## 6.C OASDI Benefits Awarded: Disabled Workers

**Table 6.C1—Number and percentage distribution, by monthly benefit and sex, 2003**

Monthly benefit (dollars)	Total		Men		Women	
	Number	Percent	Number	Percent	Number	Percent
All disabled workers	777,461	100.0	421,598	100.0	355,863	100.0
Less than 100.00	6,305	0.8	3,480	0.8	2,825	0.8
100.00–149.90	3,254	0.4	1,224	0.3	2,030	0.6
150.00–199.90	7,441	1.0	2,744	0.7	4,697	1.3
200.00–249.90	11,418	1.5	4,254	1.0	7,164	2.0
250.00–299.90	13,664	1.8	4,965	1.2	8,699	2.4
300.00–349.90	15,094	1.9	5,538	1.3	9,556	2.7
350.00–399.90	15,648	2.0	5,694	1.4	9,954	2.8
400.00–449.90	16,200	2.1	5,904	1.4	10,296	2.9
450.00–499.90	17,814	2.3	6,504	1.5	11,310	3.2
500.00–549.90	23,270	3.0	8,444	2.0	14,826	4.2
550.00–599.90	42,120	5.4	14,903	3.5	27,217	7.7
600.00–649.90	42,825	5.5	15,953	3.8	26,872	7.6
650.00–699.90	41,931	5.4	16,575	3.9	25,356	7.1
700.00–749.90	40,058	5.2	16,905	4.0	23,153	6.5
750.00–799.90	38,009	4.9	16,994	4.0	21,015	5.9
800.00–849.90	36,366	4.7	17,091	4.1	19,275	5.4
850.00–899.90	34,140	4.4	16,843	4.0	17,297	4.9
900.00–949.90	32,069	4.1	16,652	4.0	15,417	4.3
950.00–999.90	29,903	3.9	16,443	3.9	13,460	3.8
1,000.00–1,049.90	27,967	3.6	15,992	3.8	11,975	3.4
1,050.00–1,099.90	25,740	3.3	15,265	3.6	10,475	2.9
1,100.00–1,149.90	24,180	3.1	15,177	3.6	9,003	2.5
1,150.00–1,199.90	22,349	2.9	14,692	3.5	7,657	2.2
1,200.00–1,249.90	20,655	2.7	13,933	3.3	6,722	1.9
1,250.00–1,299.90	19,094	2.5	13,376	3.2	5,718	1.6
1,300.00–1,349.90	17,684	2.3	12,670	3.0	5,014	1.4
1,350.00–1,399.90	16,243	2.1	11,926	2.8	4,317	1.2
1,400.00–1,449.90	15,139	2.0	11,353	2.7	3,786	1.1
1,450.00–1,499.90	14,966	1.9	11,529	2.7	3,437	1.0
1,500.00 or more	105,914	13.6	88,574	21.0	17,340	4.9
Average benefit (dollars)	936.40		1,062.30		787.30	

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

NOTE: Benefits awarded before the December increase are converted to the December rates before computation of the percentages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

6.C OASDI Benefits Awarded: Disabled Workers

Table 6.C2—Number, average age, and percentage distribution, by sex and age, selected years 1957–2003

Year	Number	Average age	Percentage distribution, by age <sup>a</sup>									
			Total, all ages	Under 30	30–39	40–44	45–49	50–54	55–59	60–61	62–64	65 <sup>b</sup>
<i>Men</i>												
1957	148,376	59.2	100.0	...	...	...	...	17.1	28.0	17.0	33.8	4.1
1958	107,003	59.0	100.0	...	...	...	...	19.7	27.5	15.2	28.9	8.7
1959	146,547	58.9	100.0	...	...	...	...	21.1	27.4	14.8	28.8	7.8
1960	168,466	54.5	100.0	0.8	7.0	6.5	10.5	16.7	20.0	11.8	21.3	5.4
1965	186,808	53.0	100.0	1.8	8.2	7.9	11.1	17.1	25.7	14.0	13.0	1.0
1970	258,072	52.1	100.0	6.7	7.6	6.5	10.1	14.7	23.5	12.3	16.1	2.6
1975	408,531	51.5	100.0	7.7	8.6	6.2	9.5	15.7	23.1	12.1	14.6	2.5
1980	275,185	51.2	100.0	8.3	9.7	6.0	8.4	14.7	24.6	12.3	14.2	1.8
1981	244,984	50.8	100.0	8.6	10.2	6.2	8.4	14.5	24.3	13.0	13.1	1.7
1982	207,453	50.9	100.0	8.4	10.4	6.3	8.4	14.1	24.6	12.9	13.6	1.2
1983	217,422	50.2	100.0	9.5	11.7	6.6	8.4	13.6	23.4	12.2	13.3	1.3
1984	247,833	50.0	100.0	9.2	12.8	7.1	8.7	13.4	22.6	12.2	12.7	1.3
1985	274,400	50.1	100.0	8.7	13.3	7.0	9.9	14.6	23.1	12.4	10.6	0.3
1986	273,700	48.7	100.0	10.7	15.3	8.1	9.4	14.3	21.3	11.1	9.5	0.3
1987	265,900	49.0	100.0	9.4	16.0	8.6	9.3	13.9	20.8	10.9	11.0	0.2
1988	265,700	49.2	100.0	8.4	16.0	9.7	9.0	14.6	21.3	10.5	10.2	0.2
1989	268,600	49.0	100.0	8.7	16.0	9.5	10.2	14.2	20.6	9.7	10.8	0.3
1990	293,300	48.1	100.0	10.9	16.9	9.4	9.5	13.5	20.5	10.3	8.8	0.1
1991	322,700	47.9	100.0	9.5	17.7	10.6	11.0	14.1	18.4	9.4	9.1	0.2
1992	395,600	47.8	100.0	9.5	18.5	10.8	11.0	13.0	18.6	9.8	8.7	0.2
1993	391,800	47.7	100.0	9.2	18.9	10.1	11.7	14.7	18.8	8.6	7.8	0.2
1994	379,300	48.4	100.0	6.8	18.4	10.8	12.7	15.4	19.3	9.0	7.6	0.1
1995	368,400	48.9	100.0	7.2	16.3	10.7	11.5	15.7	20.4	8.9	9.1	0.2
1996	347,100	48.7	100.0	6.9	16.2	10.8	13.2	16.2	19.9	9.3	7.5	0.1
1997	311,100	49.3	100.0	6.3	14.6	10.8	13.5	16.1	21.6	8.8	8.2	0.1
1998	331,400	49.2	100.0	6.3	14.3	11.1	12.4	18.3	21.6	8.1	7.8	0.2
1999	338,900	49.6	100.0	6.2	13.1	11.4	12.4	18.3	21.7	8.8	8.0	0.3
2000	329,800	49.6	100.0	6.8	12.9	10.7	12.7	17.7	21.0	9.1	8.8	0.2
2001	364,500	49.4	100.0	7.5	13.2	9.9	12.2	17.4	22.6	9.2	7.9	0.1
2002	406,336	49.4	100.0	7.8	12.0	10.3	12.7	17.5	22.5	9.2	7.9	0.1
2003	421,598	49.7	100.0	7.0	11.8	10.2	12.8	17.6	22.8	9.6	7.9	0.3

(Continued)

## 6.C OASDI Benefits Awarded: Disabled Workers

**Table 6.C2—Number, average age, and percentage distribution, by sex and age, selected years 1957–2003—Continued**

Year	Number	Average age	Percentage distribution, by age <sup>a</sup>									
			Total, all ages	Under 30	30–39	40–44	45–49	50–54	55–59	60–61	62–64	65 <sup>b</sup>
<b>Women</b>												
1957	30,426	57.4	100.0	...	...	...	...	25.5	38.9	19.8	15.3	0.5
1958	24,379	57.2	100.0	...	...	...	...	28.6	37.2	17.8	15.2	1.2
1959	31,264	57.0	100.0	...	...	...	...	30.2	36.9	17.6	14.2	1.1
1960	39,339	52.5	100.0	0.7	8.1	8.0	13.3	21.9	24.6	12.4	10.1	0.8
1965	66,691	53.2	100.0	1.1	6.5	7.4	11.7	19.3	28.3	14.1	10.9	0.6
1970	92,312	52.8	100.0	4.2	6.3	6.1	11.0	17.5	27.2	13.0	12.9	1.7
1975	183,518	52.1	100.0	6.1	7.3	6.1	10.1	17.7	25.5	12.2	12.9	2.1
1980	121,374	51.1	100.0	7.4	9.7	6.4	9.3	16.3	25.5	11.7	12.2	1.5
1981	106,863	50.8	100.0	7.8	10.2	6.5	9.5	16.4	25.1	12.0	11.1	1.4
1982	89,678	50.5	100.0	8.0	10.9	6.8	9.5	15.6	24.9	11.7	11.4	1.1
1983	94,127	49.8	100.0	9.0	12.2	7.4	9.5	14.8	23.5	10.9	11.6	1.1
1984	114,165	49.7	100.0	8.3	13.2	7.9	9.7	14.9	22.8	10.9	11.7	1.2
1985	134,500	49.7	100.0	8.6	12.9	8.0	10.6	15.8	23.3	10.1	10.5	0.1
1986	135,700	48.8	100.0	9.0	15.5	10.4	10.5	14.8	21.3	9.6	8.6	0.2
1987	143,700	49.5	100.0	7.5	15.2	8.1	11.2	15.8	23.4	9.6	8.8	0.3
1988	147,000	49.3	100.0	8.5	14.0	8.8	10.9	16.1	23.5	10.5	7.4	0.3
1989	146,900	49.1	100.0	7.8	14.8	10.4	11.9	13.8	21.2	10.8	8.9	0.3
1990	168,500	48.4	100.0	8.5	16.3	9.8	13.1	14.2	22.3	8.9	6.5	0.4
1991	190,400	48.4	100.0	8.5	16.8	10.1	12.2	16.2	19.5	8.9	7.4	0.4
1992	241,300	47.7	100.0	8.6	17.7	12.0	12.4	15.6	17.6	8.4	7.5	0.2
1993	237,900	48.1	100.0	7.5	17.5	11.2	13.1	16.5	19.7	6.8	7.4	0.2
1994	234,000	48.2	100.0	7.4	16.9	11.1	12.9	17.0	20.8	7.3	6.4	0.2
1995	263,200	48.5	100.0	6.4	16.7	11.4	13.8	17.2	20.5	7.6	6.3	0.1
1996	256,900	49.1	100.0	5.3	15.1	11.3	14.0	19.0	21.2	8.3	5.8	0.1
1997	250,200	48.4	100.0	6.2	16.3	12.2	14.1	19.0	19.0	6.8	6.2	0.2
1998	271,900	48.9	100.0	5.4	14.9	12.2	14.5	19.1	20.4	7.6	5.7	0.2
1999	266,900	48.7	100.0	5.7	14.6	12.5	15.3	18.2	20.6	6.6	6.2	0.3
2000	282,400	49.2	100.0	5.8	13.7	12.3	13.5	18.7	21.6	8.1	6.1	0.2
2001	304,800	48.4	100.0	7.9	14.0	12.1	13.8	18.5	20.1	7.6	5.9	0.1
2002	343,667	48.7	100.0	7.3	13.4	11.6	14.3	18.4	21.0	7.7	6.3	0.1
2003	355,863	49.0	100.0	6.8	13.2	11.4	14.2	18.4	21.5	8.0	6.3	0.2

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2001 are based on a 1 percent sample. All other years are 100 percent data.

NOTE: ... = not applicable.

a. Age in year of award for 1957–1984. Age in month of award for 1985–2003.

b. Includes awards processed after attainment of age 65.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.



6.C OASDI Benefits Awarded: Disabled Workers

**Table 6.C7—Number of applications, awards, ratio of awards to applications, and awards per 1,000 insured workers, selected years, 1960–2003**

Year	Number (thousands)		Awards as a percentage of applications	Awards per 1,000 insured workers
	Applications	Awards		
1960	418.6	207.8	49.6	4.5
1965	529.3	253.5	47.9	4.7
1966	544.5	278.3	51.1	5.1
1967	573.2	301.4	52.6	5.4
1968	719.8	323.2	44.9	5.7
1969	725.2	344.7	47.5	4.9
1970	869.8	350.4	40.3	4.8
1971	923.9	415.9	45.0	5.6
1972	947.5	455.4	48.1	6.0
1973	1,067.5	491.6	46.1	6.3
1974	1,330.2	536.0	40.3	6.7
1975	1,285.3	592.0	46.1	7.1
1976	1,232.2	551.5	44.8	6.5
1977	1,235.2	568.9	46.1	6.5
1978	1,184.7	464.4	39.2	5.2
1979	1,187.8	416.7	35.1	4.4
1980	1,262.3	396.6	31.4	4.0
1981	1,161.2	351.8	30.3	3.4
1982	1,019.8	297.1	29.1	2.9
1983	1,019.3	311.5	30.6	3.0
1984	1,036.7	362.0	34.9	3.4
1985	1,066.2	377.4	35.4	3.5
1986	1,118.4	416.9	37.3	3.8
1987	1,108.9	415.8	37.5	3.7
1988	1,017.9	409.5	40.2	3.6
1989	984.9	425.6	43.2	3.7
1990	1,067.7	468.0	43.8	4.0
1991	1,208.7	536.4	44.4	4.5
1992	1,335.1	636.6	47.7	5.2
1993	1,425.8	635.2	44.6	5.2
1994	1,443.8	631.9	43.8	5.1
1995	1,338.1	645.6	48.3	5.1
1996	1,279.2	624.3	48.8	4.9
1997	1,180.2	587.7	49.8	4.5
1998	1,169.3	608.4	52.0	4.6
1999	1,200.1	620.6	51.7	4.6
2000	1,330.6	621.3	46.7	4.5
2001	1,498.6	690.5	46.1	5.0
2002	1,682.5	750.0	44.6	5.3
2003	1,895.5	777.5	41.0	5.5

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

CONTACT: Jeff Kunkel (410) 965-3013.

## 6.D OASDI Benefits Awarded: Dependents and Survivors

**Table 6.D1—Number of wives and husbands, by type of benefit, selected years 1950–2003**

Year	Total	Wives with entitlement based on—		Husbands
		Care of children	Age	
<i>Wives and husbands of retired workers</i>				
1950	162,768	9,646	152,310	812
1955	288,915	21,692	263,816	3,407
1960	339,987	32,254	305,713	2,020
1965	321,015	44,087	275,717	1,211
1970	339,447	51,378	286,867	1,202
1975	350,558	60,184	289,600	774
1980	360,693	55,401	294,892	10,400
1981	338,540	50,993	277,641	9,906
1982	349,967	36,229	302,739	10,999
1983	356,274	35,309	308,922	12,043
1984	342,691	30,972	298,855	12,864
1985	356,558	30,454	312,849	13,255
1986	358,115	28,925	315,427	13,763
1987	333,333	26,099	294,499	12,735
1988	316,929	23,045	281,760	12,124
1989	310,498	21,285	278,655	10,558
1990	308,980	21,395	277,238	10,347
1991	307,000	21,154	276,236	9,610
1992	304,764	21,057	274,670	9,037
1993	290,728	19,945	262,240	8,543
1994	275,025	18,431	248,430	8,164
1995	258,740	17,214	233,731	7,795
1996	244,014	15,466	221,059	7,489
1997	268,012	14,040	246,229	7,743
1998	263,668	13,472	242,390	7,806
1999	275,568	13,521	253,559	8,488
2000	341,503	15,625	315,148	10,730
2001	314,547	13,743	289,757	11,047
2002	317,685	14,011	291,377	12,297
2003	305,831	12,832	280,883	12,116

(Continued)

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D1—Number of wives and husbands, by type of benefit, selected years 1950–2003—Continued

Year	Total	Wives with entitlement based on—		Husbands
		Care of children	Age	
<i>Wives and husbands of disabled workers</i>				
1958 <sup>a</sup>	12,920	7,869	5,035	16
1959 <sup>b</sup>	54,299	32,844	21,301	154
1960	54,187	38,326	15,756	105
1965	69,183	55,230	13,813	140
1970	96,304	74,913	21,227	164
1975	148,741	116,624	31,942	175
1980	108,500	74,922	32,616	962
1981	95,575	64,333	30,360	882
1982	77,835	45,463	31,540	832
1983	80,079	43,820	35,369	890
1984	81,834	46,433	34,470	931
1985	83,511	48,522	34,101	888
1986	82,435	47,711	33,797	927
1987	77,316	43,881	31,652	1,783
1988	73,790	41,627	29,634	2,529
1989	69,113	39,212	27,750	2,151
1990	69,667	40,458	27,023	2,186
1991	72,754	43,543	26,747	2,464
1992	78,083	47,841	27,502	2,740
1993	74,605	45,602	26,276	2,727
1994	69,549	42,824	24,240	2,485
1995	63,097	37,972	22,833	2,292
1996	57,528	33,638	21,775	2,115
1997	50,818	25,779	23,329	1,710
1998	47,550	23,190	22,693	1,667
1999	46,164	21,949	22,557	1,658
2000	43,941	19,801	22,399	1,741
2001	43,412	19,535	21,979	1,898
2002	45,600	20,621	22,863	2,116
2003	47,183	20,580	24,269	2,334

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

NOTE: Benefits not necessarily payable at time of award.

- a. January–November.
- b. Includes December 1958.

CONTACT: Joseph Bondar (410) 965-0162 or Diane Wallace (410) 965-0165.

## 6.D OASDI Benefits Awarded: Dependents and Survivors

**Table 6.D3—Number and average monthly benefit for wives and husbands, by basis of entitlement, age in month of award, and sex, 2003**

Basis of entitlement and age	Wives						Husbands	
	Total		Of retired workers		Of disabled workers			
	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)
All wives and husbands	338,564	341.40	293,715	356.60	44,849	241.60	14,450	232.30
<b>By age</b>								
Entitlement based on care of children	33,412	255.20	12,832	380.00	20,580	177.40	1,220	136.20
Under 35	6,313	142.60	523	325.70	5,790	126.10	219	95.50
35–39	5,177	189.10	946	333.70	4,231	156.70	226	114.80
40–44	6,125	237.00	1,691	361.40	4,434	189.50	282	130.50
45–49	5,680	287.40	2,367	387.60	3,313	215.80	210	144.00
50–54	4,158	324.50	2,364	389.40	1,794	239.00	151	177.80
55–59	3,190	371.70	2,448	403.80	742	266.00	79	175.50
60–61	1,236	423.50	1,086	440.40	150	301.00	31	212.60
62–64	1,533	329.10	1,407	336.60	126	245.10	22	226.70
Entitlement based on age	305,152	350.80	280,883	355.50	24,269	296.00	13,230	241.10
62–64	227,111	344.70	206,104	350.40	21,007	288.50	3,422	217.80
62	145,343	336.60	128,218	343.80	17,125	282.30	1,276	189.80
63	36,897	334.10	34,773	336.10	2,124	301.00	785	209.60
64	44,871	379.60	43,113	381.40	1,758	333.70	1,361	248.90
65–69	65,628	375.80	62,908	377.10	2,720	345.30	6,168	260.10
65	40,077	396.20	38,649	397.90	1,428	349.50	2,435	287.80
66	10,600	353.50	10,090	354.20	510	340.10	1,116	256.00
67	6,544	339.10	6,219	338.80	325	344.60	973	237.60
68	4,884	335.50	4,592	335.20	292	339.10	881	232.30
69	3,523	334.50	3,358	334.30	165	338.10	763	238.30
70–74	9,295	322.50	8,896	322.70	399	316.70	2,397	221.00
75 or older	3,895	333.50	3,769	334.00	126	320.30	1,342	230.30
<b>By sex</b>								
Wives								
Not divorced	305,882	344.30	263,735	361.10	42,147	239.70	...	...
Divorced	32,682	313.70	29,980	317.50	2,702	271.10	...	...
Husbands of—								
Retired workers	...	...	...	...	...	...	12,116	245.20
Disabled workers	...	...	...	...	...	...	2,334	165.40

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

NOTE: ... = not applicable.

a. Benefits awarded before the December increase are converted to the December rates before computation of the averages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D4—Number of children, by type of benefit, selected years 1940–2003

Year	All children	Children of—		
		Retired workers	Deceased workers	Disabled workers
		<i>Total</i>		
1957	313,163	81,842	231,321	...
1960	415,719	69,979	241,430	104,310
1965	783,202	134,187	451,399	197,616
1970	1,090,865	182,595	591,724	316,546
1975	1,331,913	225,579	591,118	515,216
1976	1,327,197	236,805	578,905	511,487
1977	1,365,513	259,447	587,589	518,477
1978	1,234,658	214,284	566,992	453,382
1979	1,191,521	247,800	544,549	399,172
1980	1,174,112	248,658	540,246	385,208
1981	1,086,547	211,406	535,487	339,654
1982	916,715	182,849	473,396	260,470
1983	752,839	144,945	380,992	226,895
1984	721,564	131,986	351,326	238,252
1985	713,632	128,076	332,531	253,025
1986	700,627	122,652	319,800	258,167
1987	685,299	117,984	310,573	256,742
1988	706,031	116,659	324,346	265,026
1989	675,362	106,491	307,484	261,387
1990	695,307	108,105	303,616	283,586
1991	726,908	107,261	301,459	318,188
1992	794,571	108,686	304,300	381,585
1993	816,454	106,566	311,290	398,598
1994	824,239	102,983	310,051	411,205
1995	808,578	101,239	306,044	401,295
1996	798,485	98,655	302,480	397,350
1997	757,346	97,594	297,204	362,548
1998	763,170	96,893	294,851	371,426
1999	773,166	99,826	295,196	378,144
2000	776,676	115,358	297,686	363,632
2001	796,174	110,680	302,445	383,049
2002	846,361	116,186	310,395	419,780
2003	852,354	111,992	305,409	434,953

(Continued)

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D4—Number of children, by type of benefit, selected years 1940–2003—Continued

Year	All children	Children of—		
		Retired workers	Deceased workers	Disabled workers
<i>Children under age 18</i>				
1940	59,382	8,249	51,133	...
1945	127,514	7,215	120,299	...
1950	122,641	25,495	97,146	...
1955	238,795	40,402	198,393	...
1960	391,366	57,239	231,611	102,516
1965	523,453	84,707	263,637	175,109
1970	678,940	99,353	337,960	241,627
1975	806,770	115,347	300,139	391,284
1980	573,828	111,610	227,139	235,079
1981	512,939	84,793	228,317	199,829
1982	457,445	81,502	222,738	153,205
1983	444,467	80,117	211,396	152,954
1984	449,242	74,328	202,163	172,721
1985	464,908	74,128	200,576	190,204
1986	465,115	70,915	196,008	198,192
1987	451,370	66,672	184,668	195,030
1988	452,519	63,586	192,278	196,655
1989	446,308	59,073	189,285	197,950
1990	468,439	60,588	189,792	218,059
1991	502,442	60,618	191,537	250,287
1992	559,725	61,034	192,689	306,002
1993	575,247	59,515	198,469	317,263
1994	586,342	57,677	201,598	327,067
1995	571,650	57,215	198,848	315,587
1996	561,687	56,126	194,333	311,228
1997	517,118	54,841	184,237	278,040
1998	516,100	54,218	182,118	279,764
1999	522,946	57,019	182,159	283,768
2000	525,390	68,440	184,762	272,188
2001	542,147	64,207	188,300	289,640
2002	578,906	66,992	192,226	319,688
2003	580,166	63,793	187,060	329,313

(Continued)

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D4—Number of children, by type of benefit, selected years 1940–2003—Continued

Year	All children	Children of—		
		Retired workers	Deceased workers	Disabled workers
<i>Disabled adult children</i>				
1957	29,507	17,249	12,258	...
1960	24,353	12,740	9,819	1,794
1965	21,398	10,017	8,668	2,713
1970	24,547	11,348	9,425	3,774
1975	32,707	14,636	11,182	6,889
1976	34,517	15,602	11,546	7,369
1977	36,210	<sup>a</sup>	<sup>a</sup>	7,885
1978	33,611	15,378	11,013	7,220
1979	33,419	15,967	10,999	6,453
1980	33,470	16,650	10,626	6,194
1981	30,545	15,365	9,745	5,435
1982	28,707	14,772	9,685	4,250
1983	33,639	17,309	11,223	5,107
1984	36,427	18,330	12,556	5,541
1985	39,083	19,661	12,709	6,713
1986	40,525	20,295	13,244	6,986
1987	39,665	20,761	12,117	6,787
1988	38,702	20,544	11,512	6,646
1989	37,001	19,668	10,975	6,358
1990	38,772	20,862	11,277	6,633
1991	41,086	21,850	11,684	7,552
1992	47,009	23,615	13,846	9,548
1993	47,246	23,173	13,819	10,254
1994	44,483	22,119	12,590	9,774
1995	43,275	21,566	11,930	9,779
1996	40,583	20,169	11,061	9,353
1997	38,701	19,611	10,616	8,474
1998	39,941	19,932	10,914	9,095
1999	41,748	20,467	11,430	9,851
2000	43,845	22,567	11,621	9,657
2001	43,042	21,307	11,872	9,863
2002	46,636	22,881	12,685	11,070
2003	47,235	22,024	12,920	12,291

(Continued)

## 6.D OASDI Benefits Awarded: Dependents and Survivors

**Table 6.D4—Number of children, by type of benefit, selected years 1940–2003—Continued**

Year	All children	Children of—		
		Retired workers	Deceased workers	Disabled workers
<i>Students</i>				
1965	238,351	39,463	179,094	19,794
1970	387,378	71,894	244,339	71,145
1975	492,436	95,596	279,797	117,043
1976	544,739	108,197	295,058	141,484
1977	574,760	<sup>a</sup>	<sup>a</sup>	148,227
1978	544,396	105,719	291,434	147,243
1979	553,889	117,118	292,766	144,005
1980	566,814	120,398	302,481	143,935
1981	543,063	111,248	297,425	134,390
1982	430,563	86,575	240,973	103,015
1983	274,726	47,519	158,373	68,834
1984	235,895	39,328	136,577	59,990
1985	209,641	34,287	119,246	56,108
1986	194,987	31,442	110,556	52,989
1987	194,264	30,551	108,788	54,925
1988	214,810	32,529	120,556	61,725
1989	192,053	27,750	107,224	57,079
1990	188,096	26,655	102,547	58,894
1991	183,380	24,793	98,238	60,349
1992	187,837	24,037	97,765	66,035
1993	193,961	23,878	99,002	71,081
1994	193,414	23,187	95,863	74,364
1995	193,653	22,458	95,266	75,929
1996	196,215	22,360	97,086	76,769
1997	201,527	23,142	102,351	76,034
1998	207,129	22,743	101,819	82,567
1999	208,472	22,340	101,607	84,525
2000	207,441	24,351	101,303	81,787
2001	210,985	25,166	102,273	83,546
2002	220,819	26,313	105,484	89,022
2003	224,953	26,175	105,429	93,349

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

NOTE: . . . = not applicable.

a. Data not available.

CONTACT: Joseph Bondar (410) 965-0162 or Diane Wallace (410) 965-0165.



6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D5—Number and average monthly benefit for children, by type of benefit and age in month of award, 2003

Age	Total number	Children of—						
		Retired workers		Deceased workers		Disabled workers		
		Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)	
<b>All children</b>								
Total	852,354	111,992	429.20	305,409	624.30	434,953	245.60	
<b>Children under age 18</b>								
Subtotal	580,166	63,793	417.20	187,060	599.90	329,313	217.40	
Under 1	20,694	993	369.10	4,374	545.60	15,327	182.60	
1	14,930	728	381.80	4,740	539.00	9,462	167.70	
2	16,256	800	392.90	5,375	539.30	10,081	169.00	
3	18,109	1,043	370.90	6,012	550.70	11,054	172.60	
4	19,575	1,223	366.60	6,567	559.90	11,785	175.80	
5	21,732	1,489	360.10	7,258	560.40	12,985	177.60	
6	22,966	1,654	378.00	7,563	577.90	13,749	183.30	
7	24,870	2,041	377.50	8,391	576.50	14,438	191.60	
8	27,365	2,344	384.60	9,267	579.20	15,754	194.30	
9	30,273	2,851	385.40	10,039	584.20	17,383	198.40	
10	33,014	3,299	389.60	11,095	582.90	18,620	203.70	
11	36,936	4,091	385.70	12,368	586.70	20,477	206.70	
12	40,157	4,759	397.60	13,416	596.00	21,982	217.20	
13	43,648	5,548	400.70	14,278	610.40	23,822	225.00	
14	45,960	6,323	419.40	15,387	616.40	24,250	233.70	
15	47,959	7,243	429.20	15,879	638.00	24,837	249.60	
16	50,046	8,136	466.00	16,424	654.30	25,486	278.40	
17	65,676	9,228	472.50	18,627	648.80	37,821	272.60	
<b>Disabled adult children</b>								
Subtotal	47,235	22,024	386.00	12,920	568.00	12,291	286.60	
Under 20	7,390	1,086	401.50	2,787	543.50	3,517	254.20	
20–24	10,096	2,436	403.50	3,518	565.90	4,142	271.50	
25–29	6,539	2,892	411.70	1,715	612.60	1,932	307.70	
30–34	7,578	4,610	410.10	1,502	604.00	1,466	346.30	
35–39	7,652	5,434	400.90	1,295	587.30	923	337.00	
40 or older	7,980	5,566	327.50	2,103	529.90	311	290.90	
<b>Students aged 18–19</b>								
Subtotal	224,953	26,175	494.60	105,429	674.40	93,349	339.80	
18	213,336	25,506	498.50	103,892	676.30	83,938	347.80	
19	11,617	669	343.30	1,537	549.60	9,411	268.20	

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

a. Benefits awarded before the December increase are converted to the December rates before computation of the averages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

## 6.D OASDI Benefits Awarded: Dependents and Survivors

**Table 6.D6—Number of mothers and fathers, by type of benefit, 1950–2003**

Year	Total	Mothers	Fathers	Widowed			Surviving divorced mothers and fathers
				Subtotal	With at least 1 child under age 16 <sup>a</sup>	Entitled solely because of at least 1 disabled child <sup>b</sup>	
1950	41,101	41,101	...	41,089	41,089	...	12
1951	78,323	78,323	...	78,181	78,181	...	142
1952	64,875	64,875	...	64,776	64,776	...	99
1953	71,945	71,945	...	71,861	71,861	...	84
1954	70,775	70,775	...	70,699	70,699	...	76
1955	76,018	76,018	...	75,927	75,927	...	91
1956	67,475	67,475	...	67,410	67,410	...	65
1957	88,174	88,174	...	88,102	86,088	2,014	72
1958 <sup>c</sup>	81,467	81,467	...	81,392	80,130	1,262	75
1959 <sup>d</sup>	102,020	102,020	...	101,933	100,234	1,699	87
1960	92,607	92,607	...	92,507	90,939	1,568	100
1961	98,449	98,449	...	98,374	96,778	1,596	75
1962	99,925	99,925	...	99,835	98,099	1,736	90
1963	104,960	104,960	...	104,866	102,828	2,038	94
1964	106,249	106,249	...	106,137	103,778	2,359	112
1965	100,005	100,005	...	99,804	97,972	1,832	201
1966	107,135	107,135	...	106,677	105,270	1,407	458
1967	110,762	110,762	...	110,283	108,842	1,441	479
1968	113,765	113,765	...	113,323	111,869	1,454	442
1969	116,922	116,922	...	116,434	115,035	1,399	488
1970	112,377	112,377	...	111,887	110,459	1,428	490
1971	116,548	116,548	...	115,996	114,266	1,730	552
1972	117,699	117,699	...	117,034	113,822	3,212	665
1973	118,775	118,775	...	112,511	109,574	2,937	6,264
1974	109,221	109,221	...	102,584	99,705	2,879	6,637
1975	116,224	111,372	4,852	108,002	103,597	4,405	8,222
1976	113,520	107,339	6,181	105,158	99,781	5,377	8,362
1977	118,821	111,473	7,348	109,050	103,492	5,558	9,771
1978	110,015	103,391	6,624	100,247	96,834	3,413	9,768
1979	110,424	103,805	6,619	99,413	96,249	3,164	11,011
1980	107,809	99,922	7,887	96,005	92,768	3,237	11,804
1981	99,653	92,138	7,515	81,079	78,069	3,010	11,059
1982	86,786	80,198	6,588	70,019	67,301	2,718	10,179
1983	82,464	76,271	6,193	66,711	63,304	3,407	9,560
1984	73,794	68,164	5,630	59,256	54,962	4,294	8,908
1985	72,241	66,992	5,249	62,881	58,507	4,374	9,360
1986	69,340	64,147	5,193	60,200	55,639	4,561	9,140
1987	64,777	59,626	5,151	56,329	52,051	4,278	8,448
1988	62,676	57,859	4,817	54,833	50,655	4,178	7,843
1989	59,525	54,916	4,609	51,992	48,226	3,766	7,533
1990	58,060	53,346	4,714	50,879	47,673	3,206	7,181
1991	57,896	52,889	5,007	50,787	47,695	3,092	7,109
1992	56,402	51,273	5,129	49,341	46,302	3,039	7,061
1993	56,408	51,358	5,050	49,465	46,420	3,045	6,943
1994	54,732	49,825	4,907	48,217	45,346	2,871	6,515

(Continued)

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D6—Number of mothers and fathers, by type of benefit, 1950–2003—Continued

Year	Total	Mothers	Fathers	Widowed			Surviving divorced mothers and fathers
				Subtotal	With at least 1 child under age 16 <sup>a</sup>	Entitled solely because of at least 1 disabled child <sup>b</sup>	
1995	51,645	46,874	4,771	45,368	42,817	2,551	6,277
1996	49,150	44,732	4,418	43,538	41,192	2,346	5,612
1997	43,504	39,805	3,699	38,565	36,396	2,169	4,939
1998	42,395	38,533	3,862	37,739	35,577	2,162	4,656
1999	41,756	37,926	3,830	37,271	35,092	2,179	4,485
2000	40,491	36,521	3,970	36,197	34,241	1,956	4,294
2001	41,323	37,106	4,217	36,728	34,753	1,975	4,595
2002	40,829	36,534	4,295	36,186	34,264	1,922	4,643
2003	39,206	34,712	4,494	34,797	32,979	1,818	4,409

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

NOTE: . . . = not applicable.

- a. Prior to August 1981, benefits were payable to mothers and fathers caring for a child under age 18. For mothers and fathers caring for a child who was at least age 14 and who were entitled in August 1981, benefits were continued until the child attained age 18 or September 1983, whichever came earlier.
- b. Excludes mothers and fathers who had both disabled and nondisabled entitled children in their care.
- c. January–November.
- d. Includes December 1958.

CONTACT: Joseph Bondar (410) 965-0162 or Diane Wallace (410) 965-0165.

## 6.D OASDI Benefits Awarded: Dependents and Survivors

**Table 6.D7—Number and average monthly benefit for widow(er)s, by age in month of award and sex, 2003**

Age, sex, and type of benefit	Nondisabled				Disabled widow(er)s		Widowed mothers and fathers	
	Widows		Widowers		Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)
	Number	Average monthly benefit <sup>a</sup> (dollars)	Number	Average monthly benefit <sup>a</sup> (dollars)				
All widow(er)s	451,583	779.00	28,209	491.40	28,514	577.90	39,206	672.00
<b>By age</b>								
Under 25	...	...	...	...	...	...	1,336	519.20
25–29	...	...	...	...	...	...	2,829	569.90
30–34	...	...	...	...	...	...	4,971	589.90
35–39	...	...	...	...	...	...	7,486	636.90
40–44	...	...	...	...	...	...	8,987	703.80
45–49	...	...	...	...	...	...	7,283	732.40
50–54	...	...	...	...	10,555	575.00	3,755	757.20
55–59	...	...	...	...	15,320	584.10	1,633	732.00
60–64	155,096	877.30	12,861	672.30	2,455	560.10	753	715.20
60	71,157	887.10	5,162	664.10	1,502	565.70	235	745.90
61	23,393	902.00	3,604	653.10	401	563.10	165	740.20
62	22,095	864.30	2,039	700.90	282	549.60	145	656.60
63	15,426	815.70	763	683.70	162	573.20	87	683.00
64	23,025	875.90	1,293	706.90	108	478.40	121	715.10
65–69	86,565	702.90	4,159	442.50	<sup>b</sup> 151	447.10	<sup>b</sup> 74	559.10
65	40,589	754.40	1,808	567.60	...	...	...	...
66	11,485	663.20	621	377.60	...	...	...	...
67	11,264	649.40	585	348.00	...	...	...	...
68	11,738	661.10	576	320.70	...	...	...	...
69	11,489	656.10	569	336.60	...	...	...	...
70–74	63,199	681.70	2,929	296.70	...	...	...	...
70	11,892	663.90	518	306.50	...	...	...	...
71	12,354	674.30	611	295.80	...	...	...	...
72	12,843	679.80	598	291.30	...	...	...	...
73	13,058	692.00	593	299.90	...	...	...	...
74	13,052	696.50	609	291.50	...	...	...	...
75–79	65,961	707.40	3,039	289.20	...	...	...	...
75	13,274	692.80	565	289.60	...	...	...	...
76	13,564	705.90	588	274.80	...	...	...	...
77	13,171	703.40	578	283.80	...	...	...	...
78	13,022	716.70	603	300.30	...	...	...	...
79	12,930	718.80	705	295.90	...	...	...	...
80 or older	79,986	805.30	5,173	307.40	...	...	...	...
<b>By sex</b>								
Men	...	...	...	...	1,384	426.10	4,494	554.20
Women	...	...	...	...	27,130	585.60	34,712	687.30
Widow or mother	398,404	779.70	...	...	23,068	584.80	30,675	688.80
Surviving divorced wife or mother	53,179	773.90	...	...	4,062	590.40	4,037	675.90

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

NOTE: ... = not applicable.

a. Benefits awarded before the December increase are converted to the December rates before computation of the averages.

b. Aged 65 or older.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D8—Number of widow(er)s, by type of benefit, 1950–2003

Year	Total	Entitled because of age		Entitled because of disability	
		Widows	Widowers	Widows	Widowers
1950	66,735	66,672	63	...	...
1951	89,591	89,324	267	...	...
1952	92,302	91,992	310	...	...
1953	112,866	112,467	399	...	...
1954	128,026	127,626	400	...	...
1955	140,624	140,273	351	...	...
1956	253,524	253,191	333	...	...
1957	244,633	244,172	461	...	...
1958 <sup>a</sup>	199,320	198,948	372	...	...
1959 <sup>b</sup>	252,683	252,100	583	...	...
1960	239,267	238,813	454	...	...
1961	251,275	250,606	669	...	...
1962	267,051	266,465	586	...	...
1963	278,709	278,138	571	...	...
1964	283,263	282,689	574	...	...
1965	359,431	358,875	556	...	...
1966	403,595	403,035	560	...	...
1967	355,589	355,032	557	...	...
1968	375,391	352,280	604	22,438	69
1969	375,753	353,928	625	21,127	73
1970	363,216	347,031	576	15,546	63
1971	381,262	363,689	551	16,960	62
1972	402,809	382,452	544	19,739	74
1973	372,167	351,793	651	19,660	63
1974	363,693	343,317	550	19,793	33
1975	377,246	353,249	476	23,476	45
1976	385,373	362,229	489	22,603	52
1977	416,735	383,057	10,416	22,981	281
1978	403,679	375,750	9,022	18,553	354
1979	445,555	418,883	9,272	17,136	264
1980	452,156	424,690	11,412	15,789	265
1981	480,772	453,307	13,311	13,868	286
1982	492,451	465,070	14,941	12,222	218
1983	501,688	470,764	16,512	14,144	268
1984	499,677	464,979	17,533	16,847	318
1985	501,673	467,197	17,390	16,759	327
1986	491,052	454,903	17,731	18,033	385
1987	475,035	440,803	17,836	16,062	334
1988	457,574	424,107	18,139	14,979	349
1989	449,139	416,154	17,817	14,830	338
1990	451,862	417,925	18,513	15,058	366
1991	468,788	420,190	19,008	28,951	639
1992	472,078	419,413	19,430	32,477	758
1993	466,198	414,941	19,422	31,036	799
1994	459,340	410,323	19,114	29,075	828
1995	444,899	396,725	18,577	28,762	835
1996	438,081	390,962	18,508	27,783	828
1997	440,076	393,014	18,516	27,691	855
1998	443,669	395,231	19,039	28,494	905
1999	469,806	419,205	20,951	28,654	996
2000	505,021	453,334	23,645	26,997	1,045
2001	495,848	443,267	24,309	27,179	1,093
2002	522,537	465,627	27,306	28,211	1,393
2003	508,306	451,583	28,209	27,130	1,384

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

NOTE: ... = not applicable.

a. January–November.

b. Includes December 1958.

CONTACT: Joseph Bondar (410) 965-0162 or Diane Wallace (410) 965-0165.

## 6.D OASDI Benefits Awarded: Dependents and Survivors

**Table 6.D9—Number and average amount of lump-sum death payment awards, 1940–2001**

Year	Number of—		Average lump sum per worker (dollars)
	Deceased workers	Lump-sum payments	
1940	61,080	75,095	145.79
1941	90,941	117,303	144.58
1942	103,322	134,991	144.77
1943	122,185	163,011	145.66
1944	151,869	205,117	145.68
1945	178,813	247,012	146.05
1946	179,588	250,706	151.74
1947	181,992	218,787	162.16
1948	200,090	213,096	161.50
1949	202,154	212,614	164.02
1950	200,411	209,960	147.81
1951	414,470	431,229	138.24
1952	437,896	456,531	178.20
1953	511,986	532,846	174.16
1954	516,158	536,341	207.86
1955	566,830	589,612	202.72
1956	546,984	572,291	200.80
1957	689,282	718,672	201.63
1958 <sup>a</sup>	656,825	683,964	202.52
1959 <sup>b</sup>	822,413	855,032	212.67
1960	778,660	809,194	211.55
1961	813,464	843,308	210.46
1962	865,217	892,261	212.02
1963	968,651	1,015,536	212.61
1964	1,011,414	1,073,044	213.94
1965	989,848	1,046,874	226.01
1966	1,060,335	1,138,317	224.00
1967	1,133,787	1,217,980	222.51
1968	1,158,666	1,216,910	236.30
1969	1,253,467	1,295,897	232.60
1970	1,220,248	1,257,687	243.90
1971	1,251,831	1,283,924	244.20
1972	1,290,133	1,320,637	247.90
1973	1,299,223	1,325,833	253.10
1974	1,285,221	1,307,890	254.64
1975	1,334,914	1,344,095	252.47
1976	1,321,516	1,328,008	251.60
1977	1,227,390	1,240,304	254.17
1978	1,437,275	1,451,140	254.65
1979	1,500,944	1,515,614	254.68
1980	1,552,617	1,566,330	254.70
1981	1,305,261	1,321,565	254.72
1982	797,096	808,041	255.00
1983	805,524	807,537	255.00
1984	825,494	831,761	255.00
1985	823,053	825,395	255.00
1986	809,487	811,946	255.00
1987	810,066	812,814	255.00
1988	839,802	842,037	255.00
1989	829,682	831,825	255.00

(Continued)

6.D OASDI Benefits Awarded: Dependents and Survivors

Table 6.D9—Number and average amount of lump-sum death payment awards, 1940–2001—*Continued*

Year	Number of—		Average lump sum per worker (dollars)
	Deceased workers	Lump-sum payments	
1990	830,799	832,900	255.00
1991	847,838	850,100	255.00
1992	855,073	857,614	255.00
1993	860,861	863,492	255.00
1994	852,289	855,278	255.00
1995	<sup>c</sup> 835,360	<sup>c</sup> 838,015	255.00
1996	832,304	835,277	255.00
1997	825,176	828,072	255.00
1998	833,770	836,468	255.00
1999	873,890	876,878	255.00
2000	933,767	937,159	255.00
2001	926,625	930,712	255.00

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

- a. January–November.
- b. Includes December 1958.
- c. Revised data.

CONTACT: Joseph Bondar (410) 965-0162 or Diane Wallace (410) 965-0165.

## 6.E OASDI: Benefits Withheld

**Table 6.E1—Number and percentage distribution of retired workers with benefits withheld, by monthly benefit, reduction for early retirement, and sex, December 2003**

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	106,010	100.0	29,800	100.0	76,210	100.0
Less than 350.00	19,080	18.0	7,730	25.9	11,350	14.9
350.00–399.90	3,700	3.5	1,450	4.9	2,250	3.0
400.00–449.90	4,060	3.8	1,120	3.8	2,940	3.9
450.00–499.90	4,930	4.7	1,550	5.2	3,380	4.4
500.00–549.90	5,620	5.3	1,770	5.9	3,850	5.1
550.00–599.90	5,670	5.3	1,740	5.8	3,930	5.2
600.00–649.90	5,040	4.8	1,340	4.5	3,700	4.9
650.00–699.90	4,750	4.5	1,260	4.2	3,490	4.6
700.00–749.90	4,470	4.2	1,200	4.0	3,270	4.3
750.00–799.90	4,470	4.2	1,260	4.2	3,210	4.2
800.00–849.90	3,780	3.6	920	3.1	2,860	3.8
850.00–899.90	3,890	3.7	970	3.3	2,920	3.8
900.00–949.90	3,340	3.2	800	2.7	2,540	3.3
950.00–999.90	3,330	3.1	810	2.7	2,520	3.3
1,000.00–1,049.90	3,300	3.1	590	2.0	2,710	3.6
1,050.00–1,099.90	3,090	2.9	640	2.1	2,450	3.2
1,100.00–1,149.90	2,250	2.1	490	1.6	1,760	2.3
1,150.00–1,199.90	2,540	2.4	410	1.4	2,130	2.8
1,200.00–1,249.90	3,170	3.0	330	1.1	2,840	3.7
1,250.00–1,299.90	2,910	2.7	350	1.2	2,560	3.4
1,300.00 or more	12,620	11.9	3,070	10.3	9,550	12.5
Men	66,380	100.0	20,830	100.0	45,550	100.0
Less than 350.00	10,290	15.5	4,400	21.1	5,890	12.9
350.00–399.90	2,530	3.8	1,150	5.5	1,380	3.0
400.00–449.90	2,730	4.1	890	4.3	1,840	4.0
450.00–499.90	3,060	4.6	1,250	6.0	1,810	4.0
500.00–549.90	2,910	4.4	1,300	6.2	1,610	3.5
550.00–599.90	2,820	4.2	1,290	6.2	1,530	3.4
600.00–649.90	2,280	3.4	900	4.3	1,380	3.0
650.00–699.90	2,390	3.6	930	4.5	1,460	3.2
700.00–749.90	2,330	3.5	910	4.4	1,420	3.1
750.00–799.90	2,430	3.7	880	4.2	1,550	3.4
800.00–849.90	2,150	3.2	660	3.2	1,490	3.3
850.00–899.90	2,310	3.5	660	3.2	1,650	3.6
900.00–949.90	2,090	3.1	550	2.6	1,540	3.4
950.00–999.90	2,280	3.4	540	2.6	1,740	3.8
1,000.00–1,049.90	2,190	3.3	430	2.1	1,760	3.9
1,050.00–1,099.90	2,130	3.2	400	1.9	1,730	3.8
1,100.00–1,149.90	1,700	2.6	380	1.8	1,320	2.9
1,150.00–1,199.90	1,960	3.0	330	1.6	1,630	3.6
1,200.00–1,249.90	2,610	3.9	250	1.2	2,360	5.2
1,250.00–1,299.90	2,280	3.4	240	1.2	2,040	4.5
1,300.00 or more	10,910	16.4	2,490	12.0	8,420	18.5

(Continued)



**Table 6.E1—Number and percentage distribution of retired workers with benefits withheld, by monthly benefit, reduction for early retirement, and sex, December 2003—Continued**

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	39,630	100.0	8,970	100.0	30,660	100.0
Less than 350.00	8,790	22.2	3,330	37.1	5,460	17.8
350.00–399.90	1,170	3.0	300	3.3	870	2.8
400.00–449.90	1,330	3.4	230	2.6	1,100	3.6
450.00–499.90	1,870	4.7	300	3.3	1,570	5.1
500.00–549.90	2,710	6.8	470	5.2	2,240	7.3
550.00–599.90	2,850	7.2	450	5.0	2,400	7.8
600.00–649.90	2,760	7.0	440	4.9	2,320	7.6
650.00–699.90	2,360	6.0	330	3.7	2,030	6.6
700.00–749.90	2,140	5.4	290	3.2	1,850	6.0
750.00–799.90	2,040	5.1	380	4.2	1,660	5.4
800.00–849.90	1,630	4.1	260	2.9	1,370	4.5
850.00–899.90	1,580	4.0	310	3.5	1,270	4.1
900.00–949.90	1,250	3.2	250	2.8	1,000	3.3
950.00–999.90	1,050	2.7	270	3.0	780	2.5
1,000.00–1,049.90	1,110	2.8	160	1.8	950	3.1
1,050.00–1,099.90	960	2.4	240	2.7	720	2.3
1,100.00–1,149.90	550	1.4	110	1.2	440	1.4
1,150.00–1,199.90	580	1.5	80	0.9	500	1.6
1,200.00–1,249.90	560	1.4	80	0.9	480	1.6
1,250.00–1,299.90	630	1.6	110	1.2	520	1.7
1,300.00 or more	1,710	4.3	580	6.5	1,130	3.7

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

CONTACT: Dana N. Mercer (410) 966-6637 or Robert L. Hackendorf (410) 965-5536.

## 6.E OASDI: Benefits Withheld

**Table 6.E4—Number of beneficiaries with benefits withheld, by reason for withholding payment and type of benefit, December 2003**

Reason payment withheld	Total, all beneficiaries	Retired workers			Disabled workers	Wives and husbands				Children	Widowed mothers and fathers	Widow-(er)s	Parents	Special age-72 beneficiaries
		Subtotal	Men	Women		Subtotal	Wives		Husbands					
							Without children <sup>a</sup>	With children <sup>b</sup>						
Total	1,732,436	107,295	66,812	40,483	102,527	294,871	167,993	57,024	69,854	484,390	60,504	672,969	573	9,307
Earnings of—														
Retired workers	41,733	39,157	22,716	16,441	...	1,590	1,366	159	65	986	...	...	...	...
Other beneficiaries	86,461	...	...	...	...	37,544	714	34,553	2,277	152	38,778	9,987	...	...
Entitled child not in care of beneficiary	27,178	...	...	...	...	13,028	68	11,840	1,120	...	14,150	...	...	...
Payee not determined	8,190	692	349	343	1,517	26	c	c	c	5,672	c	277	c	c
Recoupment of overpayment for reasons other than earnings	27,927	6,520	3,170	3,350	5,811	1,964	1,079	832	53	10,037	1,195	2,397	c	c
Address unknown	50,773	19,976	11,881	8,095	8,677	1,595	1,052	390	153	12,713	216	7,170	38	388
Determination of continuing disability pending	5,953	...	...	...	3,893	141	c	132	c	1,912	...	7	...	...
Workers' compensation offset	7,908	...	...	...	1,851	516	50	438	28	5,541	...	...	...	...
Government pension offset	297,295	...	...	...	...	194,424	131,745	c	62,640	...	c	99,362	...	3,426
Receipt of public assistance	3,738	...	...	...	...	...	...	...	...	...	...	...	...	3,738
Technical entitlement	956,991	...	...	...	...	25,927	18,377	5,665	1,885	391,041	1,582	538,297	c	c
Other reasons	218,289	40,950	28,696	12,254	80,778	18,116	13,515	2,973	1,628	56,336	4,494	15,472	432	1,711

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

NOTE: ... = not applicable.

- a. Aged 62 or older.
- b. Under age 65 with entitled children in their care.
- c. Not shown to avoid disclosure of information regarding particular individuals.

CONTACT: Dana N. Mercer (410) 966-6377 or Robert L. Hackendorf (410) 965-5536.

**Table 6.E5—Number of wives, husbands, and children with benefits withheld, by reason for withholding payment and type of benefit, December 2003**

Reason payment withheld	Wives and husbands of—		Children under age 18 of—			Disabled adult children of—			Students aged 18–19 of—		
	Retired workers	Disabled workers	Retired workers	Deceased workers	Disabled workers	Retired workers	Deceased workers	Disabled workers	Retired workers	Deceased workers	Disabled workers
Total	239,405	55,466	21,817	47,910	218,127	88,784	63,703	19,982	4,586	12,638	6,843
Earnings of—											
Retired workers	1,590	...	835	...	...	113	...	...	38	...	...
Other beneficiaries	6,856	30,688	24	32	56	13	14	a	a	5	4
Entitled child not in care of beneficiary	2,030	10,998	...	...	...	...	...	...	...	...	...
Payee not determined	22	4	215	2,683	1,864	127	680	a	a	14	8
Recoupment of overpayment for reasons other than earnings	1,171	793	406	2,330	6,604	109	274	120	16	76	102
Address unknown	1,202	393	578	2,989	6,536	327	1,565	281	45	243	149
Determination of continuing disability pending	...	141	...	...	1,565	54	192	95	...	...	6
Workers' compensation offset	...	516	...	...	5,329	...	...	98	...	...	114
Government pension offset	192,477	1,947	...	...	...	...	...	...	...	...	...
Technical entitlement	18,573	7,354	16,460	29,594	169,277	85,521	52,254	15,504	4,404	11,953	6,074
Other reasons	15,484	2,632	3,299	10,282	26,896	2,520	8,724	3,804	78	347	386

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

NOTE: ... = not applicable.

a. Not shown to avoid disclosure of information regarding particular individuals.

CONTACT: Dana N. Mercer (410) 966-6377 or Robert L. Hackendorf (410) 965-5536.

## 6.F OASDI: Benefits Terminated

**Table 6.F1—Number of benefits terminated, by type, 1940–2003**

Year	Total, all benefits	Retired workers	Disabled workers	Wives and husbands	Children				Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 beneficiaries
					Total	Under age 18	Disabled adult children	Students				
Total	137,519,033	48,414,476	14,757,371	17,323,424	38,561,855	24,305,068	751,538	13,505,249	4,523,615	12,598,118	107,478	1,232,696
1940–1944	246,534	84,737	...	40,811	73,394	73,394	...	...	40,868	5,680	1,044	...
1945–1949	896,041	304,902	...	154,261	250,835	250,835	...	...	145,998	36,144	3,901	...
1950	266,615	98,280	...	51,200	69,062	69,062	...	...	33,313	13,642	1,118	...
1951	354,282	141,665	...	73,706	82,516	82,516	...	...	37,016	17,999	1,380	...
1952	383,780	160,284	...	85,349	75,352	75,352	...	...	40,085	20,978	1,732	...
1953	455,652	193,688	...	99,409	89,292	89,292	...	...	44,331	27,006	1,926	...
1954	501,694	212,894	...	111,788	99,375	99,375	...	...	45,870	29,871	1,896	...
1955	579,229	247,998	...	125,880	117,443	117,443	...	...	49,330	36,488	2,090	...
1956	624,981	269,006	...	134,700	128,391	128,391	...	...	51,874	38,849	2,161	...
1957	789,331	334,710	16,131	178,464	146,828	146,540	288	...	54,715	56,022	2,461	...
1958	817,512	322,279	52,949	173,608	156,944	156,348	596	...	52,088	57,422	2,222	...
1959	1,163,018	458,175	81,982	255,169	211,711	209,948	1,763	...	67,346	85,401	3,234	...
1960	1,170,612	440,555	89,090	249,792	235,965	233,512	2,453	...	67,555	84,396	3,259	...
1961	1,327,950	471,552	115,546	276,437	290,895	287,599	3,296	...	77,778	92,322	3,420	...
1962	1,410,718	507,807	128,299	282,569	311,045	307,200	3,845	...	78,261	99,332	3,405	...
1963	1,672,045	591,951	137,850	330,576	397,764	392,606	5,158	...	92,246	117,743	3,915	...
1964	1,739,693	616,124	138,576	333,969	424,680	418,834	5,846	...	96,116	126,328	3,900	...
1965	1,868,804	646,734	156,648	345,229	481,215	448,344	6,628	26,243	98,058	137,031	3,889	...
1966	2,178,105	696,038	168,630	351,877	704,131	457,688	7,329	239,114	92,054	158,302	3,749	3,324
1967	2,545,076	748,184	208,899	373,803	820,610	503,110	9,178	308,322	102,004	172,411	3,789	115,376
1968	2,654,191	789,586	222,197	386,245	837,390	514,363	10,620	312,407	100,344	188,844	4,004	125,581
1969	2,860,287	827,151	251,269	399,689	946,481	564,725	11,922	369,834	107,119	205,188	3,525	119,865
1970	2,841,523	817,129	260,444	388,574	956,566	582,918	11,795	361,853	102,578	208,843	3,313	104,076
1971	2,944,134	846,103	266,471	394,422	1,011,381	607,138	11,621	392,622	104,577	223,988	3,162	94,030
1972	2,949,327	839,018	261,739	384,297	1,037,251	605,569	13,924	417,758	108,995	232,375	2,950	82,702
1973	3,132,957	873,593	304,792	396,828	1,137,641	637,851	12,445	487,345	103,056	234,039	2,955	80,053
1974	3,296,247	921,897	320,958	416,891	1,205,329	699,400	15,288	490,641	116,061	243,139	2,886	69,086
1975	3,313,151	931,953	329,532	421,973	1,209,574	695,082	15,195	499,297	110,493	249,274	2,574	57,778
1976	3,405,273	941,162	351,504	424,417	1,262,306	711,425	16,104	534,777	114,823	256,020	2,412	52,629
1977	3,551,125	955,114	401,334	430,431	1,331,923	740,822	17,060	574,041	114,605	265,721	2,285	49,712
1978	3,589,849	977,703	413,571	428,498	1,342,365	736,536	17,496	588,333	112,491	271,102	2,106	42,013
1979	3,568,400	953,520	422,503	426,014	1,346,176	726,910	18,598	600,668	111,604	272,422	1,831	34,330
1980	3,538,615	1,009,542	408,051	420,313	1,259,831	636,825	14,561	608,445	118,300	289,326	1,705	31,547
1981	3,596,613	1,006,756	434,187	419,331	1,305,554	664,436	15,482	625,636	111,025	291,081	1,649	27,030
1982	3,869,989	1,032,327	483,847	437,104	1,485,066	677,326	16,435	791,305	109,210	298,435	1,521	22,479
1983	3,788,835	1,068,963	453,621	492,524	1,223,789	584,312	19,706	619,771	214,361	309,168	1,448	24,961
1984	3,230,134	1,102,737	371,913	373,796	954,150	498,199	19,277	436,674	88,342	319,858	1,283	18,055
1985	3,109,569	1,150,236	339,984	367,257	820,641	446,106	17,022	357,513	84,165	331,090	1,228	14,968
1986	2,996,494	1,152,844	341,276	362,966	703,293	474,999	17,013	211,281	90,071	329,855	1,110	15,079
1987	2,967,965	1,163,655	347,948	354,240	681,275	457,523	17,056	206,696	80,131	328,008	1,041	11,667
1988	3,087,126	1,227,357	356,143	354,250	723,385	484,001	19,478	219,906	73,473	341,432	922	10,164
1989	2,977,413	1,202,430	351,402	339,550	678,094	454,048	19,726	204,320	66,527	332,040	856	6,514
1990	2,958,646	1,222,810	348,194	337,006	646,343	415,616	20,014	210,713	64,260	334,293	769	4,971
1991	2,943,272	1,237,517	351,303	332,892	619,977	401,092	17,723	201,162	61,383	335,740	646	3,814
1992	2,969,109	1,252,171	361,796	329,102	616,771	397,723	17,857	201,191	65,852	339,827	617	2,973
1993	3,075,227	1,313,867	372,317	336,335	632,585	408,497	18,842	205,246	62,436	354,833	578	2,276
1994	3,124,009	1,329,241	384,590	331,416	647,848	421,730	20,034	206,084	72,662	356,097	529	1,626
1995	3,161,744	1,334,027	399,475	327,233	678,821	451,375	22,639	204,807	61,813	358,691	493	1,191
1996	3,187,291	1,352,339	396,980	321,703	690,618	459,254	23,776	207,588	61,618	362,751	444	838
1997	3,413,296	1,370,596	464,984	319,172	777,803	537,259	26,210	214,334	60,342	419,105	376	918
1998	3,307,618	1,405,342	409,489	313,423	741,412	495,678	26,755	218,979	54,551	382,619	346	436
1999	3,366,363	1,436,865	433,950	312,867	748,950	490,634	29,444	228,872	51,341	381,791	361	238
2000	3,404,466	1,447,269	460,351	310,703	753,430	502,351	33,300	217,779	50,925	381,341	282	165
2001	3,440,679	1,460,763	459,073	304,413	775,873	515,300	32,988	227,585	49,838	390,315	289	115
2002	3,494,924	1,465,869	478,098	306,796	807,955	534,181	34,722	239,052	49,919	385,945	265	77
2003	3,411,500	1,447,461	447,485	292,156	796,560	526,475	33,030	237,055	47,418	380,155	226	39

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

NOTE: ... = not applicable.

CONTACT: Dana N. Mercer (410) 966-6377 or Robert L. Hackendorf (410) 965-5536.

**Table 6.F2—Number, by reason for termination and type of benefit, 2003**

Reason for termination	All benefits	Retired workers	Disabled workers	Wives and husbands	Children	Widowed mothers and fathers	Widow(er)s and parents	Special age-72 beneficiaries
Total	3,411,500	1,447,461	447,485	292,156	796,560	47,418	380,381	39
Death of beneficiary	1,998,287	1,391,591	185,209	79,292	19,114	974	322,068	39
Death of worker	169,692	...	...	141,531	28,161	...	...	...
Marriage, remarriage, or divorce of beneficiary	23,709	...	...	4,391	7,191	8,134	3,993	...
Attainment of age—								
16 by child	57,885	...	...	24,639	...	33,246	...	...
18 by child	418,369	...	...	...	418,369	...	...	...
19 by student	11,693	...	...	...	11,693	...	...	...
FRA by disabled worker	225,519	...	199,662	15,817	10,040	...	...	...
FRA by disabled widow(er)	12,378	...	...	...	...	...	12,378	...
Entitlement to an equal or larger Social Security benefit	93,798	40,963	4,105	7,026	3,717	2,663	35,324	...
Does not meet medical standards <sup>a</sup>								
Disabled worker or widow(er)	94,283	...	53,396	2,177	38,420	...	290	...
Disabled adult child	3,608	...	...	...	3,608	...	...	...
Student no longer attending school	220,287	...	...	...	220,287	...	...	...
Other	81,992	14,907	5,113	17,283	35,960	2,401	6,328	...

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

NOTE: ... = not applicable; FRA = full retirement age.

a. Excludes disabled beneficiaries whose monthly benefits have been suspended because of their ability to engage in substantial gainful activity. These persons continue to be eligible for Medicare for a 3-year period.

CONTACT: Dana N. Mercer (410) 966-6377 or Robert L. Hackendorf (410) 965-5536.

**Table 6.F3—Number of wives, husbands, and children, by reason for termination and type of benefit, 2003**

Reason for termination	Wives and husbands of—		Children under age 18 of—			Disabled adult children of—			Students aged 18–19 of—		
	Retired workers	Disabled workers	Retired workers	Deceased workers	Disabled workers	Retired workers	Deceased workers	Disabled workers	Retired workers	Deceased workers	Disabled workers
Total	243,187	48,969	50,326	195,526	280,623	6,091	17,463	9,476	29,650	115,204	92,201
Death of beneficiary	77,871	1,421	158	1,119	714	3,076	13,365	544	18	81	39
Death of worker	135,055	6,476	...	...	25,307	...	...	1,676	...	...	1,178
Marriage, remarriage, or divorce of beneficiary	1,881	2,510	577	913	3,288	256	1,240	356	77	227	257
Attainment of age—											
16 by child	8,541	16,098	...	...	...	...	...	...	...	...	...
18 by child	...	...	46,742	190,395	181,232	...	...	...	...	...	...
19 by student	...	...	...	...	...	...	...	...	1,498	5,347	4,848
FRA by disabled worker	...	15,817	...	...	5,839	...	...	3,874	...	...	327
Entitlement to an equal or larger Social Security benefit	5,521	1,505	1,834	219	795	391	194	177	64	8	35
Does not meet medical standards <sup>a</sup>											
Disabled worker	...	2,177	...	...	36,682	...	...	1,377	...	...	361
Disabled adult child	...	...	...	...	...	795	2,450	363	...	...	...
Student no longer attending school	...	...	...	...	...	...	...	...	27,665	108,870	83,752
Other	14,318	2,965	1,015	2,880	26,766	1,573	214	1,109	328	671	1,404

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

NOTE: ... = not applicable; FRA = full retirement age.

a. Excludes disabled beneficiaries whose monthly benefits have been suspended because of their ability to engage in substantial gainful activity. These persons continue to be eligible for Medicare for a 3-year period.

CONTACT: Dana N. Mercer (410) 966-6377 or Robert L. Hackendorf (410) 965-5536.



## **Section 7. Supplemental Security Income**

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<b>Summary</b>	<b>7.1</b>
<b>State Data</b>	<b>7.7</b>
<b>Benefit Distributions</b>	<b>7.14</b>
<b>Other Income Sources</b>	<b>7.15</b>
<b>Recipient Characteristics</b>	<b>7.17</b>





**Table 7.A1—Number of recipients of federally administered payments, total payments, and average monthly payment, by source of payment, eligibility category, and age, December 2003**

Source of payment	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older <sup>a</sup>
<b>Number of recipients</b>							
Total	6,902,364	1,232,778	77,082	5,592,504	959,379	3,953,248	1,989,737
Federal payment only	4,435,248	629,971	42,940	3,762,337	706,284	2,643,061	1,085,903
Federal payment and state supplementation	2,179,217	502,976	28,681	1,647,560	249,979	1,167,999	761,239
State supplementation only	287,899	99,831	5,461	182,607	3,116	142,188	142,595
Total with—							
Federal payment	6,614,465	1,132,947	71,621	5,409,897	956,263	3,811,060	1,847,142
State supplementation	2,467,116	602,807	34,142	1,830,167	253,095	1,310,187	903,834
<b>Total payments<sup>b</sup> (thousands of dollars)</b>							
Total	3,077,819	424,774	35,646	2,617,398	502,763	1,886,790	688,266
Federal payments	2,721,097	327,311	28,316	2,365,469	484,581	1,692,999	543,517
State supplementation	356,722	97,463	7,330	251,929	18,182	193,791	144,749
<b>Average monthly payment<sup>c</sup> (dollars)</b>							
Total	417.16	342.28	454.84	433.16	490.63	436.37	343.77
Federal payments	383.59	287.10	389.19	403.76	474.39	405.08	292.56
State supplementation	138.38	160.02	210.51	129.89	67.07	138.18	158.59

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes approximately 17,400 blind and 739,500 disabled persons aged 65 or older.

b. Includes retroactive payments.

c. Excludes retroactive payments.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.A2—Number of individuals and couples receiving federally administered payments, total payments, and average monthly payment, by source of payment and eligibility category, December 2003**

Source of payment	Aged		Blind		Disabled		Blind and disabled under age 18
	Individual	Couple	Individual	Couple	Individual	Couple	
<b>Number of recipients</b>							
Total	973,888	133,206	65,616	2,932	4,341,667	144,769	959,379
Federal payment only	527,964	52,002	36,888	1,242	2,891,776	82,859	706,284
Federal payment and state supplementation	372,349	68,232	23,816	1,425	1,285,682	54,363	249,979
State supplementation only	73,575	12,972	4,912	265	164,209	7,547	3,116
Total with—							
Federal payment	900,313	120,234	60,704	2,667	4,177,458	137,222	956,263
State supplementation	445,924	81,204	28,728	1,690	1,449,891	61,910	253,095
<b>Total payments<sup>a</sup> (thousands of dollars)</b>							
Total	327,352	101,925	29,923	2,574	2,009,443	103,839	502,763
Federal payments	260,742	69,928	23,921	1,634	1,798,996	81,296	484,581
State supplementation	66,611	31,997	6,002	941	210,447	22,543	18,182
<b>Average monthly payment (dollars)</b>							
Total	334.31	755.14	448.95	858.87	426.43	685.97	490.63
Federal payments	288.15	574.08	388.15	600.30	395.61	566.24	474.39
State supplementation	147.75	389.93	204.94	550.93	136.81	350.99	67.07

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes retroactive payments.

CONTACT: Art Kahn (410) 965-0186.

## 7.A SSI: Summary

**Table 7.A3—Number of recipients, by eligibility category and source of payment, January 1974 and December 1975–2003, selected years**

Month and year	Total	Federally administered	Federal SSI	State supplementation				
				Total	Federally administered		State administered	
					Total, federally administered supplementation	Federally administered only	Total, state administered supplementation	State administered only
<b>All recipients</b>								
January 1974	3,248,949	3,215,632	2,955,959	1,838,602	1,480,309	259,673	358,293	33,317
December								
1975	4,359,625	4,314,275	3,893,419	1,987,409	1,684,018	420,856	303,391	45,350
1980	4,194,100	4,142,017	3,682,411	1,934,239	1,684,765	459,606	249,474	52,083
1985	4,200,177	4,138,021	3,799,092	1,915,503	1,660,847	338,929	254,656	62,156
1990	4,888,180	4,817,127	4,412,131	2,343,803	2,058,273	404,996	285,530	71,053
1995	6,575,753	6,514,134	6,194,493	2,817,408	2,517,805	319,641	299,603	61,619
2000	6,685,169	6,601,686	6,319,907	3,163,504	2,480,637	281,779	682,867	83,483
2001	6,775,548	6,688,489	6,410,138	3,209,168	2,520,005	278,351	689,163	87,059
2002	6,939,846	6,787,857	6,505,227	3,014,219	2,461,652	282,630	552,567	151,989
2003	7,051,985	6,902,364	6,614,465	3,018,585	2,467,116	287,899	551,469	149,621
<b>Aged</b>								
January 1974	1,889,898	1,865,109	1,690,496	1,022,244	770,318	174,613	251,926	24,789
December								
1975	2,333,685	2,307,105	2,024,765	1,028,596	843,917	282,340	184,679	26,580
1980	1,838,381	1,807,776	1,533,366	837,318	702,763	274,410	134,555	30,605
1985	1,529,674	1,504,469	1,322,292	698,634	583,913	182,177	114,721	25,205
1990	1,484,160	1,454,041	1,256,623	765,420	649,530	197,418	115,890	30,119
1995	1,479,415	1,446,122	1,314,720	777,841	663,390	131,402	114,451	33,293
2000	1,327,567	1,289,339	1,186,309	767,312	622,668	103,030	144,644	38,228
2001	1,304,273	1,264,463	1,164,825	764,606	620,952	99,638	143,654	39,810
2002	1,291,394	1,251,528	1,151,652	750,246	611,395	99,876	138,851	39,866
2003	1,272,051	1,232,778	1,132,947	736,661	602,807	99,831	133,854	39,273
<b>Blind</b>								
January 1974	73,850	72,390	55,680	45,828	37,326	16,710	8,502	1,460
December								
1975	75,315	74,489	68,375	36,309	31,376	6,114	4,933	826
1980	79,139	78,401	68,945	39,863	36,214	9,456	3,649	738
1985	82,622	82,220	73,817	41,323	38,291	8,403	3,032	402
1990	84,109	83,686	74,781	43,376	40,334	8,905	3,042	423
1995	84,273	83,545	77,064	42,272	38,695	6,481	3,577	728
2000	79,295	78,511	72,931	40,585	35,940	5,580	4,645	784
2001	79,058	78,255	72,811	40,272	35,708	5,444	4,564	803
2002	78,476	77,658	72,189	39,123	34,596	5,469	4,527	818
2003	78,029	77,082	71,621	38,630	34,142	5,461	4,488	947
<b>Disabled</b>								
January 1974	1,285,201	1,278,122	1,209,783	769,501	672,575	68,350	96,926	7,068
December								
1975	1,950,625	1,932,681	1,800,279	922,229	808,725	132,402	113,504	17,944
1980	2,276,130	2,255,840	2,080,100	1,050,155	945,788	175,740	104,367	20,290
1985	2,586,741	2,551,332	2,402,983	1,167,326	1,038,643	148,349	128,683	35,409
1990	3,319,911	3,279,400	3,080,727	1,535,007	1,368,409	198,673	166,598	40,511
1995	5,010,326	4,984,467	4,802,709	1,995,262	1,815,720	181,758	179,542	25,859
2000	5,270,126	5,233,836	5,060,667	2,147,945	1,822,029	173,169	325,916	36,290
2001	5,384,121	5,345,771	5,172,502	2,196,639	1,863,345	173,269	333,294	38,350
2002	5,496,622	5,458,671	5,281,386	2,147,705	1,815,661	177,285	332,044	37,951
2003	5,628,524	5,592,504	5,409,897	2,164,323	1,830,167	182,607	334,156	36,020

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.A4—Total payments, by eligibility category and source of payment, selected years 1974–2003  
(in thousands of dollars)**

Year	Total	Federally administered	Federal SSI	State supplementation			
				Total	Federally administered	State administered <sup>a</sup>	
<b>All recipients</b>							
1974	5,245,719	5,096,813	3,833,161	1,412,558	1,263,652	148,906	
1975	5,878,224	5,716,072	4,313,538	1,564,686	1,402,534	162,152	
1980	7,940,734	7,714,640	5,866,354	2,074,380	1,848,286	226,094	
1985	11,060,476	10,749,938	8,777,341	2,283,135	1,972,597	310,538	
1990	16,598,680	16,132,959	12,893,805	3,704,875	3,239,154	465,721	
1995	27,627,658	27,037,280	23,919,430	3,708,228	3,117,850	590,378	
2000	31,564,439	30,671,699	27,290,248	4,274,191	3,381,451	892,740	
2001	33,060,819	32,165,856	28,705,503	4,355,316	3,460,353	894,963	
2002	34,566,844	33,718,999	29,898,765	4,668,079	3,820,234	847,845	
2003	35,604,829	34,693,278	30,688,029	4,916,800	4,005,249	911,551	
<b>Aged</b>							
1974	2,503,407	2,414,034	1,782,742	720,665	631,292	89,373	
1975	2,604,792	2,516,515	1,842,980	761,812	673,535	88,277	
1980	2,734,270	2,617,023	1,860,194	874,076	756,829	117,247	
1985	3,034,596	2,896,671	2,202,557	832,039	694,114	137,925	
1990	3,736,104	3,559,388	2,521,382	1,214,722	1,038,006	176,716	
1995	4,467,146	4,239,222	3,374,772	1,092,374	864,450	227,924	
2000	4,811,048	4,537,914	3,595,384	1,225,603	942,530	283,073	
2001	4,958,644	4,664,076	3,708,527	1,250,117	955,549	294,568	
2002	5,085,554	4,802,792	3,751,491	1,334,063	1,051,301	282,762	
2003	5,147,380	4,856,875	3,758,070	1,389,310	1,098,805	290,505	
<b>Blind</b>							
1974	130,195	125,791	91,308	38,887	34,483	4,404	
1975	130,936	127,240	92,427	38,509	34,813	3,696	
1980	190,075	185,827	131,506	58,569	54,321	4,248	
1985	264,162	259,840	195,183	68,979	64,657	4,322	
1990	334,120	328,949	238,415	95,705	90,534	5,171	
1995	375,512	367,441	298,238	77,274	69,203	8,071	
2000	394,484	385,832	312,144	82,324	73,688	8,636	
2001	407,371	398,624	323,895	83,476	74,729	8,747	
2002	426,409	416,454	335,405	91,004	81,049	9,955	
2003	419,352	409,293	325,878	93,473	83,415	10,058	
<b>Disabled</b>							
1974	2,601,936	2,556,988	1,959,112	642,824	597,876	44,948	
1975	3,142,476	3,072,317	2,378,131	764,345	694,186	70,159	
1980	5,013,948	4,911,792	3,874,655	1,139,293	1,037,137	102,156	
1985	7,754,588	7,593,427	6,379,601	1,374,987	1,213,826	161,161	
1990	12,520,568	12,244,622	10,134,007	2,386,561	2,110,615	275,946	
1995	22,778,547	22,430,612	20,246,415	2,532,132	2,184,197	347,935	
2000	26,189,350	25,764,675	23,399,442	2,844,868	2,365,233	479,635	
2001	27,611,303	27,125,707	24,695,630	2,915,673	2,430,077	485,596	
2002	28,996,405	28,531,939	25,844,055	3,184,518	2,687,884	496,634	
2003	29,966,210	29,453,803	26,630,775	3,359,810	2,823,028	536,782	

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes data not distributed by category.

CONTACT: Stella M. Coleman (410) 965-0157 or Alfreda Brooks (410) 965-9849.

## 7.A SSI: Summary

**Table 7.A5—Average monthly payment, by eligibility category and source of payment, December 1975–2003, selected years (in dollars)**

Year	Total	Federally administered	Federal SSI	State supplementation			
				Total	Federally administered	State administered <sup>a</sup>	
<b>All recipients</b>							
1975	108.46	106.33	90.59	57.55	61.72	38.69	
1980	164.66	161.92	138.14	93.44	95.17	81.57	
1985	220.70	218.09	193.77	99.37	99.39	99.21	
1990	279.91	276.45	241.52	128.24	127.83	131.32	
1995	338.73	335.45	312.83	103.23	98.66	142.59	
2000	385.52	378.82	351.48	112.16	112.50	110.95	
2001	400.06	393.96	366.31	112.65	113.65	109.03	
2002	408.64	407.42	376.76	127.45	127.53	110.62	
2003	418.04	417.16	383.59	135.80	138.38	124.38	
<b>Aged</b>							
1975	88.91	86.72	73.77	50.61	57.38	28.68	
1980	130.28	126.66	105.69	92.64	95.60	77.55	
1985	168.16	164.01	141.41	101.25	103.58	89.91	
1990	213.40	208.26	170.74	133.62	136.31	118.82	
1995	256.66	250.27	220.15	116.26	109.62	153.94	
2000	309.40	299.69	258.12	135.88	128.46	167.49	
2001	322.69	314.22	271.13	137.06	130.89	163.52	
2002	338.01	330.04	280.86	150.29	146.17	168.24	
2003	349.55	342.28	287.10	161.67	160.02	169.01	
<b>Blind</b>							
1975	140.20	137.58	112.69	68.81	78.57	35.40	
1980	195.60	192.51	163.36	109.79	111.41	97.56	
1985	263.86	260.25	224.31	121.76	122.15	118.07	
1990	323.31	319.03	267.34	165.57	167.29	148.26	
1995	360.61	355.24	317.06	143.65	138.31	188.15	
2000	418.14	413.22	360.51	168.91	171.01	154.79	
2001	432.89	428.04	374.72	172.27	173.98	159.85	
2002	449.41	444.54	384.79	190.78	194.31	163.91	
2003	458.98	454.85	389.20	205.46	210.51	167.34	
<b>Disabled</b>							
1975	130.59	128.49	108.55	65.63	65.68	65.20	
1980	190.96	188.70	160.78	93.57	94.38	86.19	
1985	248.36	246.50	219.61	97.73	96.63	107.06	
1990	305.82	302.78	266.84	125.01	123.36	139.70	
1995	360.99	358.18	336.39	97.76	94.26	134.44	
2000	402.93	397.92	373.41	108.66	105.86	124.09	
2001	417.16	412.46	387.80	109.10	106.72	122.29	
2002	429.37	424.75	397.71	120.55	119.94	123.81	
2003	437.57	433.16	403.76	128.39	129.89	120.26	

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

NOTE: Excludes retroactive payments.

a. Includes data not distributed by category.

CONTACT: Art Kahn (410) 965-0186.

Table 7.A8—Number of federally administered awards, by eligibility category and age, 1974–2003

Year	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older
All awards	24,682,560	7,261,440	292,490	17,128,630	3,001,250	14,265,430	7,415,880
State conversions <sup>a</sup>	3,158,410	1,763,250	77,660	1,317,500	2,620	1,305,060	1,850,730
Federal applications							
1974	1,329,870	767,340	8,230	554,300	66,880	491,170	771,820
1975	927,800	349,800	9,020	568,980	62,880	508,950	355,970
1976	674,580	222,600	6,990	444,990	45,030	403,350	226,200
1977	643,480	213,990	8,180	421,310	50,970	375,950	216,560
1978	566,190	193,610	7,860	364,720	47,050	323,170	195,970
1979	517,010	176,980	7,820	332,210	45,810	292,380	178,820
1980	526,790	185,150	8,790	332,850	46,260	293,740	186,790
1981	411,510	122,680	8,180	280,650	39,050	248,340	124,120
1982	342,680	103,330	6,770	232,580	35,670	202,590	104,420
1983	458,610	152,730	7,730	298,150	42,110	262,660	153,840
1984	586,670	217,100	8,780	360,790	45,740	322,390	218,540
1985	527,800	155,820	8,220	363,760	46,590	324,070	157,140
1986	603,580	159,590	7,770	436,220	51,020	391,600	160,960
1987	589,440	166,210	8,290	414,940	48,480	373,320	167,640
1988	578,370	168,720	7,130	402,520	47,560	361,070	169,740
1989	629,460	188,280	7,010	434,170	51,520	388,120	189,820
1990	718,310	193,680	7,820	516,810	76,070	446,940	195,300
1991	822,890	190,000	7,480	625,410	126,190	504,860	191,840
1992	1,049,260	190,840	8,210	850,210	221,080	636,300	191,880
1993	1,054,170	186,420	6,870	860,880	236,220	630,030	187,920
1994	944,830	158,900	6,470	779,460	203,190	580,640	161,000
1995	893,460	142,830	5,800	744,830	177,550	571,080	144,830
1996	797,970	124,650	5,400	667,920	144,270	526,690	127,010
1997	673,340	94,230	4,920	574,190	116,280	461,260	95,800
1998	739,410	109,570	6,440	623,400	135,600	489,240	114,570
1999	757,270	121,000	5,940	630,330	139,400	493,960	123,910
2000	747,010	116,610	5,930	624,470	144,540	483,020	119,450
2001	770,340	107,950	6,110	656,280	156,900	502,590	110,850
2002	818,050	112,950	5,750	699,350	169,130	533,470	115,450
2003	824,000	104,630	4,920	714,450	179,590	537,420	106,990

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 10 percent sample.

NOTE: Represents period in which first payment was made, not date of entitlement to payments.

a. Persons who were converted in 1973 from the state Old-Age Assistance, Aid to the Blind, and Aid to the Permanently and Totally Disabled programs to the SSI program.

CONTACT: Clark Pickett (410) 965-9016.

## 7.A SSI: Summary

**Table 7.A9—Number of recipients of federally administered payments, by eligibility category and age, December 1974–2003**

Year	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older
1974	3,996,064	2,285,909	74,616	1,635,539	70,900	1,503,155	2,422,009
1975	4,314,275	2,307,105	74,489	1,932,681	107,026	1,699,394	2,507,855
1976	4,235,939	2,147,697	76,366	2,011,876	125,412	1,713,594	2,396,933
1977	4,237,692	2,050,921	77,362	2,109,409	147,355	1,736,879	2,353,458
1978	4,216,925	1,967,900	76,895	2,171,890	165,899	1,747,126	2,303,900
1979	4,149,575	1,871,716	77,250	2,200,609	177,306	1,726,553	2,245,716
1980	4,142,017	1,807,776	78,401	2,255,840	190,394	1,730,847	2,220,776
1981	4,018,875	1,678,090	78,570	2,262,215	194,890	1,702,895	2,121,090
1982	3,857,590	1,548,741	77,356	2,231,493	191,570	1,655,279	2,010,741
1983	3,901,497	1,515,400	78,960	2,307,137	198,323	1,699,774	2,003,400
1984	4,029,333	1,530,287	80,524	2,418,522	211,587	1,780,459	2,037,287
1985	4,138,021	1,504,469	82,220	2,551,332	227,384	1,879,168	2,031,469
1986	4,269,184	1,473,428	83,115	2,712,641	241,198	2,010,458	2,017,528
1987	4,384,999	1,455,387	83,421	2,846,191	250,902	2,118,710	2,015,387
1988	4,463,869	1,433,420	82,864	2,947,585	255,135	2,202,714	2,006,020
1989	4,593,059	1,439,043	82,765	3,071,251	264,890	2,301,926	2,026,243
1990	4,817,127	1,454,041	83,686	3,279,400	308,589	2,449,897	2,058,641
1991	5,118,470	1,464,684	84,549	3,569,237	397,162	2,641,524	2,079,784
1992	5,566,189	1,471,022	85,400	4,009,767	556,470	2,910,016	2,099,703
1993	5,984,330	1,474,852	85,456	4,424,022	722,678	3,148,413	2,113,239
1994	6,295,786	1,465,905	84,911	4,744,970	841,474	3,335,255	2,119,057
1995	6,514,134	1,446,122	83,545	4,984,467	917,048	3,482,256	2,114,830
1996	6,613,718	1,412,632	82,137	5,118,949	955,174	3,568,393	2,090,151
1997	6,494,985	1,362,350	80,778	5,051,857	879,828	3,561,625	2,053,532
1998	6,566,069	1,331,782	80,243	5,154,044	887,066	3,646,020	2,032,983
1999	6,556,634	1,308,062	79,291	5,169,281	847,063	3,690,970	2,018,601
2000	6,601,686	1,289,339	78,511	5,233,836	846,784	3,744,022	2,010,880
2001	6,688,489	1,264,463	78,255	5,345,771	881,836	3,811,494	1,995,159
2002	6,787,857	1,251,528	77,658	5,458,671	914,821	3,877,752	1,995,284
2003	6,902,364	1,232,778	77,082	5,592,504	959,379	3,953,248	1,989,737

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.B1—Number of recipients of federally administered payments, December 2003, and total payments for calendar year 2003, by state or other area and eligibility category**

State or area	Number				Total payments (thousands of dollars)			
	Total	Aged	Blind <sup>a</sup>	Disabled <sup>b</sup>	Total	Aged	Blind	Disabled
All areas <sup>c</sup>	6,902,364	1,232,778	77,082	5,592,504	34,695,598	4,856,876	409,294	29,429,428
Alabama	163,760	21,010	1,029	141,721	737,864	43,484	4,314	690,066
Alaska	10,639	2,230	107	8,302	46,649	5,214	484	40,952
Arizona	91,655	13,211	924	77,520	429,265	42,839	4,450	381,976
Arkansas	86,542	11,177	873	74,492	361,449	20,117	3,676	337,656
California	1,162,725	345,911	21,951	794,863	7,573,189	1,992,280	155,659	5,425,250
Colorado	53,988	8,537	555	44,896	245,609	28,256	2,538	214,816
Connecticut	51,151	6,937	505	43,709	244,248	25,153	2,351	216,745
Delaware	12,930	1,304	115	11,511	58,853	3,636	491	54,726
District of Columbia	20,403	2,154	175	18,074	104,754	6,573	861	97,320
Florida	409,400	95,566	3,166	310,668	1,907,671	345,419	14,553	1,547,699
Georgia	199,733	29,689	2,175	167,869	887,534	70,407	9,843	807,283
Hawaii	21,753	6,532	189	15,032	112,546	27,343	1,001	84,202
Idaho	20,258	1,716	216	18,326	90,651	4,047	935	85,668
Illinois	255,445	30,895	2,426	222,124	1,266,721	117,982	11,368	1,137,371
Indiana	93,963	6,311	999	86,653	440,514	15,872	4,334	420,308
Iowa	41,869	3,837	792	37,240	176,138	8,791	3,218	164,129
Kansas	37,805	3,475	376	33,954	169,930	9,249	1,692	158,989
Kentucky	178,900	15,733	1,358	161,809	819,136	33,934	6,050	779,152
Louisiana	167,800	20,708	1,785	145,307	768,662	47,163	7,738	713,761
Maine	31,403	2,746	223	28,434	135,931	5,141	968	129,822
Maryland	90,962	15,532	711	74,719	441,479	54,462	3,362	383,655
Massachusetts	168,171	44,813	4,038	119,320	854,601	182,562	21,766	650,273
Michigan	216,727	17,629	1,818	197,280	1,086,326	58,071	8,589	1,019,666
Minnesota	68,971	9,804	722	58,445	316,267	33,123	3,310	279,834
Mississippi	126,301	17,538	1,133	107,630	550,133	35,848	4,701	509,584
Missouri	115,069	10,606	970	103,493	528,033	25,755	4,231	498,048
Montana	14,356	1,209	132	13,015	63,633	2,519	588	60,526
Nebraska	21,875	2,186	243	19,446	95,263	5,444	1,025	88,794
Nevada	30,815	7,883	708	22,224	144,194	26,942	3,723	113,529
New Hampshire	12,709	926	139	11,644	57,997	2,604	582	54,811
New Jersey	149,580	33,670	1,015	114,895	731,586	133,338	4,881	593,367
New Mexico	50,169	8,710	519	40,940	222,902	23,562	2,314	197,026
New York	624,565	134,095	3,131	487,339	3,400,463	590,490	15,662	2,794,311
North Carolina	194,424	28,237	1,958	164,229	824,976	60,879	8,249	755,848
North Dakota	8,092	1,144	80	6,868	31,856	2,577	353	28,926
Ohio	243,584	15,934	2,092	225,558	1,203,950	47,775	9,637	1,146,538
Oklahoma	75,202	8,938	812	65,452	338,924	20,772	3,709	314,443
Oregon	57,436	7,570	649	49,217	271,165	24,563	2,996	243,606
Pennsylvania	310,617	32,895	2,368	275,354	1,599,027	108,098	11,439	1,479,491
Rhode Island	29,196	4,155	198	24,843	149,950	14,981	923	134,046
South Carolina	105,621	13,864	1,482	90,275	461,420	30,153	6,354	424,913
South Dakota	12,577	1,777	99	10,701	51,674	3,796	447	47,431
Tennessee	161,246	18,843	1,604	140,799	718,938	40,074	7,414	671,450
Texas	454,857	111,225	6,219	337,413	1,901,120	307,052	27,173	1,566,895
Utah	21,357	2,131	266	18,960	99,123	7,558	1,225	90,340
Vermont	12,841	1,308	102	11,431	57,441	2,869	467	54,105
Virginia	133,607	22,155	1,356	110,096	586,507	66,167	5,895	514,444
Washington	108,977	14,179	954	93,844	545,684	57,444	4,381	483,860
West Virginia	75,227	4,694	598	69,935	357,404	9,881	2,691	344,833
Wisconsin	88,736	8,818	965	78,953	397,850	23,073	4,383	370,394
Wyoming	5,660	482	49	5,129	24,850	959	234	23,656
Outlying area								
Northern Mariana Islands	715	149	13	553	3,548	587	65	2,895

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

- a. Includes approximately 17,400 blind persons aged 65 or older.  
b. Includes approximately 739,500 disabled persons aged 65 or older.  
c. Includes data not distributed by state.

CONTACT: Art Kahn (410) 965-0186 or Stella M. Coleman (410) 965-0157.

## 7.B SSI: State Data

**Table 7.B2—Number of recipients of state-administered supplementation, December 2003, and total payments for calendar year 2003, by state and eligibility category**

State	Number				Total payments (thousands of dollars)			
	Total <sup>a</sup>	Aged	Blind	Disabled	Total <sup>a</sup>	Aged	Blind	Disabled
All applicable states	551,469	133,854	4,488	334,156	911,551	290,505	10,058	536,782
Alabama	517	189	8	320	418	164	6	248
Alaska	15,897	4,978	87	10,832	55,662	16,843	336	38,483
Arizona	457	...	...	457	374	...	...	374
Colorado	31,292	23,475	13	7,804	88,314	62,980	46	25,288
Connecticut	17,828	5,405	102	12,321	87,937	30,163	586	57,188
Florida	15,220	6,524	9	8,687	19,813	3,842	8	15,963
Idaho	11,640	2,103	24	9,513	7,536	1,182	23	6,331
Illinois	31,736	7,097	142	24,497	29,697	7,863	182	21,652
Indiana	1,140	525	6	609	3,780	1,397	14	2,369
Iowa	4,270	1,002	...	3,268	16,599	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
Kentucky	4,614	1,816	26	2,772	18,640	7,380	86	11,174
Louisiana	5,044	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	502	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
Maine	32,557	4,856	95	27,606	19,027	3,073	54	15,900
Maryland	3,046	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	8,523	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
Michigan	67,090	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	78,467	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
Minnesota	31,743	80	169	31,494	91,005	9,943	238	80,824
Missouri <sup>c</sup>	9,017	2,938	885	5,194	26,304	8,893	3,627	13,784
Nebraska	5,574	1,327	47	4,200	6,307	1,395	19	4,893
New Hampshire	16,784	8,174	339	8,271	11,597	1,828	761	9,008
New Mexico	177	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	233	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
North Carolina	23,580	12,447	98	11,035	140,081	70,984	763	68,334
North Dakota <sup>c</sup>	355	<sup>b</sup>	<sup>b</sup>	203	1,932	831	<sup>b</sup>	1,086
Oklahoma	74,437	20,115	482	53,840	37,450	9,264	267	27,919
Oregon	16,972	4,710	706	11,556	20,276	17,811	385	2,080
South Carolina	3,094	1,463	12	1,619	22,190	5,698	61	16,431
South Dakota	3,614	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>	2,508	<sup>b</sup>	<sup>b</sup>	<sup>b</sup>
Texas	11,115	2,980	145	7,990	1,967	989	36	942
Virginia	6,328	2,802	12	3,514	19,693	8,717	47	10,929
Washington	20	5	<sup>b</sup>	14	228	23	<sup>b</sup>	205
Wisconsin	95,706	10,773	1,048	83,885	126,804	19,225	2,487	105,092
Wyoming	2,746	60	31	2,655	687	18	10	659

SOURCE: Data reported to the Social Security Administration by individual states.

NOTES: All data are subject to revision.

... = not applicable.

- a. Includes data not distributed by category.
- b. Data not available.
- c. Excludes optional supplementation data.

CONTACT: Alfreda Brooks (410) 965-9849.



**Table 7.B3—Number of recipients of federally administered payments and average monthly payment, by state or other area, December 2003**

State or area	Total		Federal SSI		State supplementation		Number with—		
	Number	Average monthly payment (dollars)	Number	Average monthly payment (dollars)	Number	Average monthly payment (dollars)	Federal SSI only	Federal SSI and state supplementation <sup>a</sup>	State supplementation only <sup>a</sup>
All areas	6,902,364	417.16	6,614,465	383.59	2,467,116	138.38	4,435,248	2,179,217	287,899
Alabama	163,760	362.08	163,760	362.08	...	...	163,746	...	...
Alaska	10,639	377.59	10,639	377.56	...	...	10,635	...	...
Arizona	91,655	392.13	91,654	392.10	...	...	91,619	...	...
Arkansas	86,542	344.49	86,542	344.47	20	116.17	86,522	20	<sup>b</sup>
California	1,162,725	553.13	966,913	398.59	1,161,810	221.20	915	965,998	195,812
Colorado	53,988	370.98	53,988	370.94	...	...	53,972	...	...
Connecticut	51,151	393.11	51,151	393.11	...	...	51,139	...	...
Delaware	12,930	378.01	12,782	375.73	679	124.01	12,251	531	148
District of Columbia	20,403	416.59	20,261	406.10	1,681	161.96	18,722	1,539	142
Florida	409,400	383.09	409,399	383.08	129	52.40	409,271	128	<sup>b</sup>
Georgia	199,733	358.36	199,732	358.36	50	49.19	199,683	49	<sup>b</sup>
Hawaii	21,753	426.96	20,840	395.13	2,405	448.24	19,348	1,492	913
Idaho	20,258	370.88	20,258	370.86	...	...	20,249	...	...
Illinois	255,445	416.43	255,445	416.42	...	...	255,422	...	...
Indiana	93,963	384.74	93,963	384.73	...	...	93,955	...	...
Iowa	41,869	355.42	41,579	351.60	1,704	153.38	40,165	1,414	290
Kansas	37,805	371.43	37,805	371.41	13	68.83	37,792	13	...
Kentucky	178,900	381.12	178,900	381.12	...	...	178,892	...	...
Louisiana	167,800	377.35	167,799	377.34	27	92.42	167,773	26	<sup>b</sup>
Maine	31,403	349.41	31,403	349.41	...	...	31,397	...	...
Maryland	90,962	395.37	90,961	395.35	50	56.61	90,912	49	<sup>b</sup>
Massachusetts	168,171	427.02	150,340	386.48	167,857	81.50	314	150,026	17,831
Michigan	216,727	413.65	212,901	411.51	17,236	119.39	199,491	13,410	3,826
Minnesota	68,971	385.89	68,971	385.89	...	...	68,963	...	...
Mississippi	126,301	356.99	126,298	356.99	21	75.63	126,280	18	<sup>b</sup>
Missouri	115,069	374.28	115,067	374.27	...	...	115,046	...	<sup>b</sup>
Montana	14,356	363.78	14,254	361.43	922	78.45	13,434	820	102
Nebraska	21,875	357.25	21,875	357.23	...	...	21,866	...	...
Nevada	30,815	384.59	30,011	380.21	8,504	51.31	22,311	7,700	804
New Hampshire	12,709	364.27	12,709	364.25	...	...	12,699	...	...
New Jersey	149,580	404.32	142,363	378.54	148,973	44.51	607	141,756	7,217
New Mexico	50,169	364.90	50,169	364.89	...	...	50,164	...	...
New York	624,565	449.99	580,150	406.23	605,209	74.91	19,356	560,794	44,415
North Carolina	194,424	344.53	194,423	344.52	...	...	194,392	...	...
North Dakota	8,092	328.32	8,092	328.32	...	...	8,092	...	...
Ohio	243,584	406.55	243,583	406.54	48	60.86	243,536	47	<sup>b</sup>
Oklahoma	75,202	369.27	75,202	369.25	...	...	75,191	...	...
Oregon	57,436	384.80	57,435	384.76	...	...	57,412	...	...
Pennsylvania	310,617	424.74	297,828	403.48	305,746	38.62	4,871	292,957	12,789
Rhode Island	29,196	418.07	26,728	386.12	29,162	64.58	34	26,694	2,468
South Carolina	105,621	355.81	105,621	355.80	...	...	105,601	...	...
South Dakota	12,577	342.68	12,577	342.63	11	49.00	12,566	11	...
Tennessee	161,246	364.01	161,244	364.00	25	112.00	161,221	23	<sup>b</sup>
Texas	454,857	348.17	454,857	348.16	...	...	454,804	...	...
Utah	21,357	383.38	21,354	383.21	1,603	3.06	19,754	1,600	<sup>b</sup>

(Continued)

**7.B SSI: State Data**

**Table 7.B3—Number of recipients of federally administered payments and average monthly payment, by state or other area, December 2003—Continued**

State or area	Total		Federal SSI		State supplementation		Number with—		
	Number	Average monthly payment (dollars)	Number	Average monthly payment (dollars)	Number	Average monthly payment (dollars)	Federal SSI only	Federal SSI and state supplementation <sup>a</sup>	State supplementation only <sup>a</sup>
Vermont	12,841	371.00	11,718	348.79	12,809	54.09	32	11,686	1,123
Virginia	133,607	362.93	133,607	362.92	...	...	133,572	...	...
Washington	108,977	411.44	108,976	411.40	...	...	108,930	...	...
West Virginia	75,227	390.14	75,227	390.13	...	...	75,223	...	...
Wisconsin	88,736	374.26	88,736	374.26	...	...	88,734	...	...
Wyoming	5,660	358.17	5,660	358.16	...	...	5,657	...	...
Outlying area									
Northern Mariana Islands	715	428.49	715	428.49	...	...	715	...	...

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

NOTE: ... = not applicable.

- a. Includes data not distributed by state.
- b. Not shown for 3 or fewer recipients.

CONTACT: Art Kahn (410) 965-0186.

Table 7.B7—Total payments, by state or other area and source of payment, 2003 (in thousands of dollars)

State or area	Total	Federal SSI	State supplementation	
			Federally administered	State administered <sup>a</sup>
All areas	35,604,829	30,688,029	4,005,249	911,551
Alabama	738,282	737,864	...	418
Alaska	102,312	46,650	...	55,662
Arizona	429,640	429,266	...	374
Arkansas	361,449	361,445	4	...
California	7,573,189	4,594,264	2,978,925	...
Colorado	333,924	245,610	...	88,314
Connecticut	332,186	244,249	...	87,937
Delaware	58,853	57,842	1,011	...
District of Columbia	104,754	101,398	3,356	...
Florida	1,927,484	1,907,671	...	19,813
Georgia	887,534	887,521	13	...
Hawaii	112,546	100,327	12,219	...
Idaho	98,187	90,651	...	7,536
Illinois	1,296,419	1,266,722	...	29,697
Indiana	444,294	440,514	...	3,780
Iowa	192,737	172,993	3,145	16,599
Kansas	169,930	169,930	...	...
Kentucky	837,776	819,136	...	18,640
Louisiana	769,164	768,662	...	502
Maine	154,958	135,931	...	19,027
Maryland	450,002	441,463	16	8,523
Massachusetts	854,601	689,082	165,519	...
Michigan	1,164,793	1,061,722	24,604	78,467
Minnesota	407,273	316,268	...	91,005
Mississippi	550,133	550,119	14	...
Missouri	554,337	528,033	...	26,304
Montana	63,633	62,783	850	...
Nebraska	101,570	95,263	...	6,307
Nevada	144,194	138,933	5,261	...
New Hampshire	69,594	57,997	...	11,597
New Jersey	731,586	650,405	81,181	...
New Mexico	223,135	222,902	...	233
New York	3,400,463	2,848,138	552,325	...
North Carolina	965,057	824,976	...	140,081
North Dakota	33,788	31,856	...	1,932
Ohio	1,203,950	1,203,941	9	...
Oklahoma	376,375	338,925	...	37,450
Oregon	291,441	271,165	...	20,276
Pennsylvania	1,599,027	1,453,656	145,371	...
Rhode Island	149,950	126,866	23,084	...
South Carolina	483,611	461,421	...	22,190
South Dakota	54,182	51,671	3	2,508
Tennessee	718,938	718,938	...	...
Texas	1,903,087	1,901,120	...	1,967
Utah	99,124	99,067	56	...
Vermont	57,441	49,013	8,428	...
Virginia	606,200	586,507	...	19,693
Washington	545,912	545,680	4	228
West Virginia	357,405	357,405	...	...
Wisconsin	524,654	397,850	...	126,804
Wyoming	25,537	24,850	...	687
Outlying area				
Northern Mariana Islands	3,549	3,549	...	...

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

NOTE: ... = not applicable.

a. Includes data not distributed by state.

CONTACT: Stella M. Coleman (410) 965-0157 and Alfreda Brooks (410) 965-9849.

## 7.B SSI: State Data

**Table 7.B8—Number of blind and disabled recipients of federally administered payments under age 18, by state or other area, December 2003**

State or area	Total	Blind	Disabled
All areas	959,379	6,759	952,620
Alabama	27,318	42	27,276
Alaska	1,054	8	1,046
Arizona	15,527	108	15,419
Arkansas	15,356	89	15,267
California	92,830	1,676	91,154
Colorado	6,580	32	6,548
Connecticut	6,277	51	6,226
Delaware	2,970	10	2,960
District of Columbia	3,923	10	3,913
Florida	77,253	211	77,042
Georgia	30,768	250	30,518
Hawaii	1,378	19	1,359
Idaho	3,537	38	3,499
Illinois	42,616	192	42,424
Indiana	19,019	105	18,914
Iowa	6,283	80	6,203
Kansas	6,618	39	6,579
Kentucky	25,203	78	25,125
Louisiana	29,477	110	29,367
Maine	3,196	21	3,175
Maryland	14,039	43	13,996
Massachusetts	16,646	461	16,185
Michigan	35,563	121	35,442
Minnesota	9,595	70	9,525
Mississippi	21,261	58	21,203
Missouri	18,075	73	18,002
Montana	1,803	12	1,791
Nebraska	3,401	24	3,377
Nevada	5,234	117	5,117
New Hampshire	1,714	16	1,698
New Jersey	20,901	65	20,836
New Mexico	6,261	38	6,223
New York	68,062	161	67,901
North Carolina	33,416	160	33,256
North Dakota	940	7	933
Ohio	41,422	219	41,203
Oklahoma	11,594	102	11,492
Oregon	7,505	92	7,413
Pennsylvania	50,909	173	50,736
Rhode Island	3,757	9	3,748
South Carolina	17,718	164	17,554
South Dakota	1,879	4	1,875
Tennessee	21,915	150	21,765
Texas	65,233	900	64,333
Utah	3,839	35	3,804
Vermont	1,496	10	1,486
Virginia	20,290	101	20,189
Washington	13,097	74	13,023
West Virginia	8,219	57	8,162
Wisconsin	15,429	69	15,360
Wyoming	817	a	a
Outlying area			
Northern Mariana Islands	166	a	a

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Data not shown to avoid disclosure of information for particular individuals.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.B9—Number of federally administered awards, by state or other area, eligibility category, and age, 2003**

State or area	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older
All areas	824,000	104,630	4,920	714,450	179,590	537,420	106,990
Alabama	18,970	1,130	50	17,790	4,190	13,620	1,160
Alaska	2,050	800	0	1,250	200	1,040	810
Arizona	13,600	1,100	40	12,460	2,790	9,700	1,110
Arkansas	12,180	560	20	11,600	3,120	8,500	560
California	112,560	29,850	1,160	81,550	16,590	65,520	30,450
Colorado	7,000	860	40	6,100	1,350	4,760	890
Connecticut	6,490	790	50	5,650	1,000	4,660	830
Delaware	2,130	180	0	1,950	380	1,570	180
District of Columbia	2,620	240	0	2,380	690	1,690	240
Florida	54,740	8,540	280	45,920	14,330	31,650	8,760
Georgia	24,610	2,270	150	22,190	5,120	17,150	2,340
Hawaii	2,630	740	0	1,890	200	1,690	740
Idaho	3,360	160	20	3,180	1,080	2,120	160
Illinois	29,790	2,490	240	27,060	8,250	19,020	2,520
Indiana	14,800	550	50	14,210	4,030	10,200	580
Iowa	5,100	410	50	4,640	1,150	3,520	430
Kansas	5,680	370	10	5,300	1,310	4,000	370
Kentucky	20,390	1,260	20	19,110	4,870	14,260	1,260
Louisiana	19,420	1,460	50	17,910	5,440	12,520	1,460
Maine	4,090	280	20	3,790	650	3,160	280
Maryland	11,960	1,290	50	10,620	2,350	8,300	1,310
Massachusetts	18,780	2,620	160	16,000	2,970	13,140	2,670
Michigan	24,760	1,580	170	23,010	5,960	17,200	1,600
Minnesota	9,380	870	70	8,440	2,370	6,150	860
Mississippi	13,200	900	50	12,250	3,450	8,850	900
Missouri	15,140	830	60	14,250	3,030	11,270	840
Montana	1,810	150	10	1,650	370	1,290	150
Nebraska	3,360	240	10	3,110	640	2,480	240
Nevada	5,910	920	90	4,900	1,110	3,870	930
New Hampshire	2,300	90	20	2,190	300	1,910	90
New Jersey	19,400	3,320	80	16,000	4,470	11,570	3,360
New Mexico	5,890	560	20	5,310	1,270	4,010	610
New York	54,410	11,030	110	43,270	10,790	32,180	11,440
North Carolina	27,540	2,310	130	25,100	6,400	18,760	2,380
North Dakota	970	70	0	900	150	750	70
Ohio	27,390	1,630	150	25,610	7,060	18,680	1,650
Oklahoma	9,910	770	90	9,050	2,210	6,910	790
Oregon	7,600	680	60	6,860	1,320	5,600	680
Pennsylvania	39,580	3,670	130	35,780	10,760	25,100	3,720
Rhode Island	3,380	470	10	2,900	780	2,120	480
South Carolina	12,990	880	110	12,000	3,100	8,980	910
South Dakota	1,310	200	10	1,100	290	820	200
Tennessee	18,990	1,360	140	17,490	3,510	14,060	1,420
Texas	69,280	9,490	700	59,090	16,040	43,490	9,750
Utah	2,930	220	20	2,690	940	1,770	220
Vermont	1,560	100	0	1,460	340	1,120	100
Virginia	17,190	1,720	80	15,390	3,770	11,650	1,770
Washington	14,930	1,310	70	13,550	2,690	10,850	1,390
West Virginia	8,160	440	10	7,710	1,650	6,070	440
Wisconsin	10,820	770	40	10,010	2,520	7,510	790
Wyoming	820	60	20	740	210	550	60
Outlying area							
Northern Mariana Islands	130	40	0	90	30	60	40

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 10 percent sample.

CONTACT: Clark Pickett (410) 965-9016.

## 7.C SSI: Benefit Distributions

**Table 7.C1—Number and percentage distribution of adult individuals and persons under age 18 receiving federal SSI payments, by monthly payment and eligibility category, December 2003**

Monthly payment (dollars)	All recipients	Adults			Blind and disabled, under age 18
		Aged	Blind	Disabled	
Total					
Number	6,094,738	900,313	60,704	4,177,458	956,263
Percent	100.0	100.0	100.0	100.0	100.0
Less than 50.00	8.6	14.3	8.9	8.8	2.5
50.00–99.99	6.3	10.9	6.1	6.4	1.3
100.00–149.99	5.2	9.8	5.0	5.0	1.6
150.00–199.99	4.3	8.1	4.3	4.1	1.8
200.00–249.99	4.1	6.0	4.8	4.1	2.1
250.00–299.99	3.2	4.9	3.2	3.0	2.3
300.00–349.99	2.9	3.6	3.0	2.7	2.9
350.00–399.99	7.0	10.4	8.3	6.2	7.0
400.00–449.99	2.2	1.7	1.9	1.7	4.9
450.00–499.99	2.1	1.2	1.5	1.5	5.6
500.00–551.99	2.1	0.8	1.3	1.4	5.8
552.00 <sup>a</sup>	52.2	28.3	51.6	55.1	62.2

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Individuals living in their own household with no countable income were eligible for a federal SSI payment of \$552 in calendar year 2003.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.C2—Number and percentage distribution of couples receiving federal SSI payments, by monthly payment and eligibility category, December 2003**

Monthly payment (dollars)	All recipients	Aged	Blind	Disabled
Total				
Number	260,123	120,234	2,667	137,222
Percent	100.0	100.0	100.0	100.0
Less than 50.00	4.0	4.3	3.0	3.7
50.00–99.99	4.5	4.6	3.5	4.4
100.00–149.99	4.6	4.6	4.1	4.6
150.00–199.99	4.6	4.5	3.6	4.7
200.00–249.99	4.3	4.1	4.2	4.5
250.00–299.99	4.0	3.4	3.5	4.7
300.00–349.99	3.9	2.9	3.8	4.7
350.00–399.99	3.4	2.5	4.2	4.2
400.00–449.99	2.5	2.3	2.6	2.8
450.00–499.99	2.2	2.1	2.2	2.3
500.00–549.99	2.0	1.8	2.2	2.2
550.00–599.99	5.9	9.5	3.8	2.8
600.00–649.99	1.5	1.3	1.6	1.7
650.00–699.99	1.2	1.0	1.5	1.3
700.00–749.99	1.0	1.1	1.3	1.0
750.00–799.99	1.1	1.5	1.1	0.7
800.00–828.99	0.6	0.7	0.6	0.5
829.00 <sup>a</sup>	48.6	47.8	53.2	49.2

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Couples living in their own household with no countable income were eligible for a federal SSI payment of \$829 in calendar year 2003.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.D1—Persons receiving federally administered payments and other income and their average monthly income, by type of income, eligibility category, and age, December 2003**

Type of income	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older <sup>a</sup>
Number	6,902,364	1,232,778	77,082	5,592,504	959,379	3,953,248	1,989,737
<b>Number</b>							
With unearned income							
Social Security benefits	2,421,362	708,499	26,891	1,685,972	67,351	1,212,446	1,141,565
Other	809,910	231,350	8,488	570,072	179,258	323,883	306,769
With earned income	271,957	17,541	4,942	249,474	3,120	241,341	27,496
<b>Percentage</b>							
With unearned income							
Social Security benefits	35.1	57.5	34.9	30.1	7.0	30.7	57.4
Other	11.7	18.8	11.0	10.2	18.7	8.2	15.4
With earned income	3.9	1.4	6.4	4.5	0.3	6.1	1.4
<b>Average income (dollars)</b>							
With unearned income							
Social Security benefits	422.43	419.73	438.68	423.31	189.75	440.37	417.11
Other	130.22	103.05	115.11	141.47	188.15	124.30	102.62
With earned income	309.74	325.95	556.18	303.72	336.40	314.97	260.80

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

NOTE: See section SSI: History of Provisions for discussion of income.

a. Includes approximately 17,400 blind and 739,500 disabled persons aged 65 or older.

CONTACT: Art Kahn (410) 965-0186.

## 7.D SSI: Other Income Sources

**Table 7.D2—Percentage of persons receiving both federally administered payments and Social Security benefits, average monthly amount of benefits, by state or other area, eligibility category, and age, December 2003**

State or area	Percentage with Social Security benefits							Average monthly Social Security benefit (dollars)						
	Total	Category			Age			Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older		Aged	Blind	Disabled	Under 18	18–64	65 or older
All areas	35.1	57.5	34.9	30.1	7.0	30.7	57.4	422.43	419.73	438.68	423.31	189.75	440.37	417.11
Alabama	40.9	87.0	43.0	34.1	9.2	34.6	79.3	406.77	414.50	395.35	403.95	184.43	423.42	406.62
Alaska	34.7	61.2	40.2	27.5	7.1	28.2	58.4	395.42	393.56	402.13	396.40	180.92	411.04	388.27
Arizona	32.6	59.5	29.7	28.0	7.3	28.8	58.7	388.29	372.71	371.38	394.14	188.10	418.99	369.68
Arkansas	43.2	89.6	39.1	36.3	9.1	37.4	82.6	410.06	422.57	389.94	405.68	184.79	424.25	412.74
California	37.3	47.5	36.4	32.9	5.2	32.8	48.4	481.96	450.78	518.05	500.44	230.44	518.68	458.84
Colorado	36.2	55.2	31.9	32.6	6.1	33.5	57.4	410.92	406.77	407.81	412.29	194.62	423.22	404.27
Connecticut	30.3	44.1	26.9	28.1	8.1	28.0	47.5	395.30	381.91	385.82	398.74	180.31	415.57	382.65
Delaware	33.3	65.2	34.8	29.7	7.0	33.5	64.8	412.05	419.47	383.90	410.54	177.69	429.58	415.00
District of Columbia	25.5	65.7	24.0	20.7	6.0	19.2	59.8	403.28	396.48	427.31	405.58	218.39	430.59	395.94
Florida	33.5	51.3	32.5	28.0	7.4	31.2	51.5	393.67	387.96	393.18	396.89	191.53	419.06	388.08
Georgia	38.9	76.0	32.4	32.4	6.7	31.9	72.2	414.76	421.07	394.66	412.40	198.27	429.03	412.71
Hawaii	31.7	42.9	33.3	26.8	6.5	25.8	44.0	429.43	401.55	481.16	448.02	169.97	468.46	403.62
Idaho	36.2	78.9	31.0	32.3	7.8	35.0	75.1	413.20	424.65	400.20	410.72	176.32	425.58	415.85
Illinois	23.8	40.9	25.5	21.4	6.0	21.8	42.5	390.24	383.51	393.07	391.99	185.50	406.69	388.78
Indiana	32.2	73.2	33.7	29.2	7.1	32.5	68.8	400.43	412.98	391.29	398.26	174.01	411.41	409.80
Iowa	39.4	74.6	40.5	35.7	7.4	38.3	71.6	410.70	429.96	399.47	406.83	166.04	415.29	423.24
Kansas	36.2	65.8	29.3	33.2	7.7	36.3	64.1	407.65	419.16	363.18	405.75	180.54	417.61	414.12
Kentucky	35.3	83.5	33.5	30.6	9.3	29.3	73.6	395.11	406.89	381.62	392.11	164.18	410.19	395.70
Louisiana	35.0	81.6	36.6	28.3	7.2	27.7	74.0	393.56	404.25	388.90	389.24	195.11	405.25	397.10
Maine	43.9	87.7	37.2	39.7	14.0	38.6	81.8	415.52	435.22	403.63	411.41	146.02	424.68	424.25
Maryland	28.9	44.9	30.9	25.6	6.3	25.9	48.0	403.90	395.33	421.32	406.83	205.91	424.13	395.73
Massachusetts	37.3	56.5	42.5	30.0	10.0	33.2	55.8	458.16	464.25	479.32	452.84	185.60	465.48	465.67
Michigan	30.4	56.7	31.3	28.0	7.3	29.0	58.3	414.75	422.54	416.54	413.32	177.05	426.84	419.89
Minnesota	32.0	50.9	27.1	28.9	6.9	31.2	49.7	399.78	404.01	390.18	398.64	171.16	410.98	399.71
Mississippi	41.7	89.2	42.6	34.0	8.6	33.6	80.0	400.48	409.80	390.23	396.64	184.96	417.27	400.12
Missouri	37.1	75.9	37.8	33.2	8.1	34.5	71.3	401.63	415.65	386.92	398.50	180.97	411.29	406.35
Montana	39.4	81.0	38.6	35.5	7.4	35.9	77.0	418.62	431.81	398.80	416.05	206.28	427.15	417.37
Nebraska	39.9	72.6	36.6	36.3	7.8	39.4	69.5	412.06	426.93	389.45	409.00	186.06	418.78	419.85
Nevada	32.9	58.5	36.7	23.8	6.1	29.1	57.8	437.56	443.67	466.70	430.80	194.73	447.41	443.43
New Hampshire	37.2	64.8	34.5	35.0	12.7	35.9	66.7	409.61	385.33	434.52	412.89	174.80	429.48	398.03
New Jersey	31.8	42.5	32.5	28.6	6.5	29.8	45.3	419.81	404.29	419.24	426.57	208.71	444.44	407.14
New Mexico	39.5	73.1	35.8	32.4	6.6	30.9	68.6	388.26	380.77	381.19	391.95	195.55	409.57	378.11
New York	31.5	45.1	37.7	27.7	6.0	27.2	45.6	444.61	424.20	452.67	453.70	195.01	476.58	426.12
North Carolina	42.9	83.8	36.5	35.9	8.3	36.9	77.7	406.34	416.07	393.98	402.59	189.51	423.07	404.61
North Dakota	45.8	81.2	33.8	40.1	6.3	41.6	75.6	404.30	408.54	368.70	403.22	174.89	412.93	400.99
Ohio	27.7	60.7	31.0	25.3	6.4	26.0	59.4	391.00	401.85	382.71	389.25	173.80	400.67	398.29
Oklahoma	36.5	79.4	32.1	30.7	6.5	30.8	73.4	400.61	412.11	388.42	396.70	184.83	409.47	403.53
Oregon	34.7	56.8	33.9	31.3	5.9	32.9	57.5	414.87	413.63	376.65	415.76	195.11	426.18	408.91
Pennsylvania	31.2	65.2	35.3	27.1	7.4	27.6	61.1	428.87	456.87	420.56	420.92	182.56	437.84	440.08
Rhode Island	38.5	63.8	41.9	34.3	8.4	35.4	61.5	454.96	482.09	455.40	446.51	182.65	463.13	462.41
South Carolina	40.2	86.0	37.7	33.2	7.5	33.2	77.7	402.85	407.08	395.18	401.31	195.38	418.49	400.94
South Dakota	41.8	71.8	33.3	36.9	6.8	39.5	67.7	399.62	429.37	406.24	389.97	185.97	403.47	406.98
Tennessee	39.6	84.6	31.6	33.6	8.3	32.6	75.9	404.40	413.57	372.68	401.65	189.62	418.16	402.12
Texas	40.0	68.6	31.9	30.7	5.4	30.1	68.0	391.09	383.73	376.26	396.79	202.35	415.52	381.81
Utah	30.0	49.5	26.3	27.8	5.8	31.2	50.3	399.16	386.81	354.47	402.23	194.15	415.07	386.84
Vermont	47.3	85.8	55.9	42.8	10.6	43.2	80.8	445.43	462.36	405.42	442.02	147.40	454.64	451.37
Virginia	37.4	61.1	36.1	32.6	7.9	33.4	61.9	403.50	407.76	386.90	402.12	184.11	418.03	402.60
Washington	27.1	34.0	27.8	26.1	6.2	27.3	37.8	409.13	401.07	394.65	410.87	187.39	422.30	401.04
West Virginia	32.0	82.8	31.4	28.5	9.9	26.5	69.8	395.21	416.97	396.75	390.96	168.80	403.63	402.35
Wisconsin	35.7	68.6	32.4	32.0	6.8	34.9	65.7	408.92	419.25	398.88	406.57	177.51	417.25	416.05
Wyoming	38.8	82.6	26.5	34.8	8.4	35.7	79.2	415.50	436.52	399.85	410.92	184.07	421.97	425.02
Outlying area														
Northern Mariana Islands	27.3	53.7	38.5	19.9	1.8	26.2	51.6	293.11	276.57	266.00	306.37	178.33	320.35	270.50

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

CONTACT: Art Kahn (410) 965-0186.



**Table 7.E2—Percentage distribution of federally administered awards, by sex, age, and eligibility category, 2003**

Sex and age	Total	Adults			Blind and disabled children <sup>a</sup>
		Aged	Blind	Disabled	
<b>All persons</b>					
Number	824,000	104,630	4,190	530,650	184,530
Percent	100.0	100.0	100.0	100.0	100.0
<i>Percentage distribution by sex</i>					
Male	51.0	37.4	55.1	49.0	64.5
Female	49.0	62.6	44.9	51.0	35.5
<i>Percentage distribution by age</i>					
Under 5	8.6	...	...	...	38.5
5-9	5.9	...	...	...	26.3
10-14	5.4	...	...	...	24.3
15-17	1.8	...	...	...	8.2
18-21	5.4	...	14.6	7.3	2.7
22-29	6.0	...	8.6	9.3	...
30-39	11.1	...	14.3	17.1	...
40-49	17.5	...	21.7	27.0	...
50-59	19.7	...	26.7	30.4	...
60-64	5.5	...	8.1	8.5	...
65-69	7.3	55.6	1.9	0.3	...
70-74	2.6	20.0	1.2	<sup>b</sup>	...
75-79	1.5	11.9	1.7	<sup>b</sup>	...
80 or older	1.6	12.5	1.2	<sup>b</sup>	...
<b>Male</b>					
Number	420,220	39,120	2,310	259,770	119,020
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	10.1	...	...	...	35.7
5-9	8.2	...	...	...	29.0
10-14	7.2	...	...	...	25.5
15-17	2.1	...	...	...	7.4
18-21	6.0	...	16.5	8.4	2.4
22-29	6.1	...	9.5	9.8	...
30-39	10.3	...	13.9	16.5	...
40-49	17.0	...	23.4	27.2	...
50-59	18.4	...	26.0	29.5	...
60-64	5.1	...	7.4	8.2	...
65-69	5.6	58.4	1.3	0.3	...
70-74	2.0	21.5	0.9	<sup>b</sup>	...
75-79	1.1	11.9	0.4	<sup>b</sup>	...
80 or older	0.8	8.2	0.9	<sup>b</sup>	...
<b>Female</b>					
Number	403,780	65,510	1,880	270,880	65,510
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	7.1	...	...	...	43.5
5-9	3.5	...	...	...	21.5
10-14	3.6	...	...	...	22.1
15-17	1.6	...	...	...	9.7
18-21	4.8	...	12.2	6.3	3.3
22-29	5.9	...	7.4	8.7	...
30-39	11.9	...	14.9	17.7	...
40-49	18.1	...	19.7	26.8	...
50-59	21.1	...	27.7	31.2	...
60-64	5.9	...	9.0	9.3	...
65-69	9.0	53.9	2.7	0.5	...
70-74	3.1	19.1	1.6	0.1	...
75-79	2.0	11.9	3.2	<sup>b</sup>	...
80 or older	2.5	15.1	1.6	<sup>b</sup>	...

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 10 percent sample.

NOTE: ... = not applicable.

a. Includes students aged 18-21.

b. Less than 0.05 percent.

CONTACT: Clark Pickett (410) 965-9016.

## 7.E SSI: Recipient Characteristics

**Table 7.E3—Number and percentage distribution of recipients of federally administered payments, by sex, age, and eligibility category, December 2003**

Sex and age	All recipients	Adults			Blind and disabled, under age 18
		Aged	Blind	Disabled	
<b>All persons</b>					
Number	6,902,364	1,232,778	70,323	4,639,884	959,379
Percent	100.0	100.0	100.0	100.0	100.0
<i>Percentage distribution by sex</i>					
Male	42.4	30.3	43.7	41.0	64.7
Female	57.6	69.7	56.3	59.0	35.3
<i>Percentage distribution by age</i>					
Under 5	2.2	...	...	...	16.2
5-9	3.7	...	...	...	26.7
10-14	5.1	...	...	...	36.7
15-17	2.8	...	...	...	20.4
18-21	3.7	...	6.1	5.4	...
22-29	6.8	...	11.7	10.0	...
30-39	10.1	...	14.6	14.8	...
40-49	14.9	...	17.1	21.8	...
50-59	14.9	...	17.6	21.9	...
60-64	6.9	...	8.1	10.1	...
65-69	7.5	15.2	6.8	7.0	...
70-74	7.1	23.0	6.0	4.4	...
75-79	6.2	25.2	5.0	2.4	...
80 or older	8.0	36.6	7.0	2.0	...
<b>Male</b>					
Number	2,926,827	374,002	30,705	1,901,841	620,279
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	3.1	...	...	...	14.5
5-9	5.8	...	...	...	27.5
10-14	8.0	...	...	...	38.0
15-17	4.2	...	...	...	20.0
18-21	5.1	...	7.5	7.7	...
22-29	8.5	...	14.0	12.8	...
30-39	11.0	...	17.4	16.7	...
40-49	15.0	...	18.9	22.8	...
50-59	13.2	...	17.1	20.1	...
60-64	5.8	...	7.4	8.9	...
65-69	6.1	18.3	5.9	5.6	...
70-74	5.5	26.5	4.6	3.1	...
75-79	4.3	26.0	3.4	1.4	...
80 or older	4.3	29.2	3.9	0.8	...
<b>Female</b>					
Number	3,975,537	858,776	39,618	2,738,043	339,100
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	1.6	...	...	...	19.2
5-9	2.2	...	...	...	25.3
10-14	2.9	...	...	...	34.4
15-17	1.8	...	...	...	21.0
18-21	2.7	...	5.0	3.9	...
22-29	5.6	...	9.9	8.0	...
30-39	9.4	...	12.5	13.5	...
40-49	14.7	...	15.6	21.2	...
50-59	16.1	...	18.0	23.1	...
60-64	7.7	...	8.7	11.0	...
65-69	8.6	13.9	7.6	8.0	...
70-74	8.4	21.5	7.1	5.3	...
75-79	7.6	24.8	6.2	3.2	...
80 or older	10.7	39.8	9.4	2.9	...

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

NOTE: ... = not applicable.

CONTACT: Art Kahn (410) 965-0186.

**Table 7.E4—Number and percentage distribution of persons with representative payees receiving federally administered payments, by eligibility category and age, December 2003**

Category and age	Number			Percentage distribution		
	Total	With representative payee	Without representative payee	Total	With representative payee	Without representative payee
Total	6,902,364	2,425,455	4,476,909	100.0	35.1	64.9
Category						
Aged	1,232,778	45,981	1,186,797	100.0	3.7	96.3
Blind	77,082	19,286	57,796	100.0	25.0	75.0
Disabled	5,592,504	2,360,188	3,232,316	100.0	42.2	57.8
Age						
Under 18	959,379	958,482	897	100.0	99.9	0.1
18–64	3,953,248	1,313,040	2,640,208	100.0	33.2	66.8
65 or older	1,989,737	153,933	1,835,804	100.0	7.7	92.3

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

CONTACT: Arthur Kahn (410) 965-0186.

**Table 7.E5—Number and percentage distribution of persons receiving federally administered payments, by living arrangement, eligibility category, and age, December 2003**

Living arrangement <sup>a</sup>	Number	Category			Age		
		Aged	Blind <sup>b</sup>	Disabled <sup>c</sup>	Under 18	18–64	65 or older
Total							
Number	6,902,364	1,232,778	77,082	5,592,504	959,379	3,953,248	1,989,737
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Own household	94.0	90.9	92.2	94.6	95.5	94.4	92.2
Another's household	4.1	7.3	5.3	3.3	3.2	3.8	5.1
Institutional care covered by Medicaid	2.0	1.8	2.5	2.1	1.4	1.9	2.6

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

- a. As defined for determination of federal SSI payment standards.  
b. Includes 17,400 persons aged 65 or older.  
c. Includes 739,500 persons aged 65 or older.

CONTACT: Arthur Kahn (410) 965-0186.

**Table 7.E6—Number of noncitizens receiving federally administered payments as a percentage of SSI recipients, by eligibility category, December 1982–2003, selected years**

Year	All noncitizens		Aged		Blind and disabled	
	Number	Percentage of total SSI	Number	Percentage of total SSI	Number	Percentage of total SSI
1982	127,900	3.3	91,900	5.9	36,000	1.6
1985	210,800	5.1	146,500	9.7	64,300	2.4
1990	435,600	9.0	282,400	19.4	153,200	4.6
1991	519,660	10.2	329,690	22.5	189,970	5.2
1992	601,430	10.8	372,930	25.4	228,500	5.6
1993	683,150	11.4	416,420	28.2	266,730	5.9
1994	738,140	11.7	440,000	30.0	298,140	6.2
1995	785,410	12.1	459,220	31.8	326,190	6.3
1996	724,990	11.0	417,360	29.5	307,630	5.9
1997	650,830	10.0	367,200	27.0	283,630	5.5
1998	669,630	10.2	364,980	27.4	304,650	5.8
1999	684,930	10.4	368,330	28.2	316,600	6.0
2000	692,590	10.5	364,470	28.3	328,120	6.2
2001	695,650	10.4	364,550	28.9	331,100	6.1
2002	703,515	10.4	364,827	29.1	338,688	6.1
2003	696,772	10.1	356,298	28.9	340,474	6.0

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

CONTACT: Paul S. Davies (410) 966-0299.



## Section 8. Health Care Programs

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### **Medicare**

Trust Funds	8.1
Enrollment, Utilization, and Reimbursement	8.5
Participating Facilities	8.26

### **Medicaid**

Recipients	8.32
State Data	8.36



Table 8.A1—Hospital Insurance, calendar years 1966–2003 (in millions of dollars)

Year	Receipts								Expenditures				Trust fund assets at end of year
	Total	Payroll taxes	Income from taxation of benefits	Transfers from Railroad Retirement account	Reimbursements from general revenues for—		Premiums from voluntary enrollees	Interest on investments and other income <sup>a</sup>	Total	Benefit payments <sup>b</sup>	Administrative expenses		
					Uninsured persons	Military wage credits					Amount <sup>c</sup>	Percentage of benefit payments	
1966	1,943	1,858	...	16	26	11	...	32	999	891	108	12.1	944
1967	3,559	3,152	...	44	301	11	...	51	3,430	3,353	77	2.3	1,073
1968	5,287	4,116	...	54	1,022	22	...	74	4,277	4,179	99	2.4	2,083
1969	5,279	4,473	...	64	617	11	...	113	4,857	4,739	118	2.5	2,505
1970	5,979	4,881	...	66	863	11	...	158	5,281	5,124	157	3.1	3,202
1971	5,732	4,921	...	66	503	48	...	193	5,900	5,751	150	2.6	3,034
1972	6,403	5,731	...	63	381	48	...	180	6,503	6,318	185	2.9	2,935
1973	10,821	9,944	...	99	451	48	2	278	7,289	7,057	232	3.3	6,467
1974	12,024	10,844	...	132	471	48	5	523	9,372	9,099	272	3.0	9,119
1975	12,980	11,502	...	138	621	48	7	664	11,581	11,315	266	2.4	10,517
1976	13,766	12,727	...	143	<sup>d</sup> 803	141	9	746	13,679	13,340	339	2.5	10,605
1977	15,856	14,114	...	<sup>e</sup> 214	<sup>d</sup> 803	<sup>f</sup> 143	12	784	16,019	15,737	283	1.8	10,442
1978	19,213	17,324	...	<sup>e</sup> 214	688	141	13	834	18,178	17,682	496	2.8	11,477
1979	22,825	20,768	...	191	734	141	16	975	21,073	20,623	450	2.2	13,228
1980	26,097	23,848	...	244	697	141	18	1,149	25,577	25,064	512	2.0	13,749
1981	35,725	32,959	...	276	659	207	22	1,603	30,726	30,342	384	1.3	18,748
1982	37,998	34,586	...	351	808	207	24	2,022	36,144	35,631	513	1.4	<sup>g</sup> 8,164
1983	44,570	37,259	...	358	878	<sup>h</sup> 3,456	27	2,593	39,877	39,337	540	1.4	12,858
1984	46,720	42,288	...	351	752	250	33	3,046	43,887	43,257	629	1.5	15,691
1985	51,397	47,576	...	371	766	<sup>i</sup> -719	41	3,362	48,414	47,580	834	1.8	<sup>g</sup> 20,499
1986	59,267	54,583	...	364	566	91	43	3,619	50,422	49,758	664	1.3	<sup>g</sup> 39,957
1987	64,064	58,648	...	368	447	94	38	4,469	50,289	49,496	793	1.6	53,732
1988	69,239	62,449	...	364	475	80	41	5,830	53,331	52,517	815	1.6	69,640
1989	76,721	68,369	...	379	515	86	55	7,317	60,803	60,011	792	1.3	85,558
1990	80,372	72,013	...	367	413	<sup>j</sup> -993	122	8,451	66,997	66,239	758	1.1	98,933
1991	88,839	77,851	...	352	605	89	432	9,510	72,570	71,549	1,021	1.4	115,202
1992	93,836	81,745	...	374	621	86	522	10,487	85,015	83,895	1,121	1.3	124,022
1993	98,187	84,133	...	400	367	81	675	<sup>k</sup> 12,531	94,391	93,487	904	1.0	127,818
1994	109,570	95,280	1,639	413	506	80	907	10,745	104,545	103,282	1,263	1.2	132,844
1995	115,027	98,421	3,913	396	462	61	954	10,820	117,604	116,368	1,236	1.1	130,267
1996	124,603	110,585	4,069	401	419	<sup>l</sup> -2,293	1,199	10,222	129,929	128,632	1,297	1.0	124,942
1997	130,154	114,670	3,558	419	481	70	1,319	9,637	139,452	137,762	1,690	1.2	115,643
1998	140,547	124,317	5,067	419	34	67	1,316	9,327	135,771	<sup>m</sup> 133,990	1,782	1.3	120,419
1999	151,597	132,306	6,552	430	652	71	1,447	10,139	130,632	<sup>m</sup> 128,766	1,866	1.4	141,385

(Continued)

## 8.A Medicare: Trust Funds

**Table 8.A1—Hospital Insurance, calendar years 1966–2003 (in millions of dollars)—Continued**

Year	Receipts								Expenditures				Trust fund assets at end of year
	Total	Payroll taxes	Income from taxation of benefits	Transfers from Railroad Retirement account	Reimbursements from general revenues for—		Premiums from voluntary enrollees	Interest on investments and other income <sup>a</sup>	Total	Benefit payments <sup>b</sup>	Administrative expenses		
					Uninsured persons	Military wage credits					Amount <sup>c</sup>	Percentage of benefit payments	
2000	167,185	144,351	8,787	465	470	2	1,382	11,729	131,095	<sup>m</sup> 128,458	2,636	2.1	177,475
2001	174,630	151,994	7,533	470	453	<sup>n</sup> -1,175	1,370	13,986	143,379	<sup>m</sup> 141,183	2,195	1.6	208,726
2002	178,631	152,708	8,316	425	442	0	1,626	15,114	152,526	<sup>m</sup> 149,944	2,582	1.7	234,831
2003	175,812	149,242	8,318	426	393	0	1,604	15,828	154,616	<sup>m</sup> 152,084	2,533	1.7	256,026

SOURCE: 2004 Annual Report of the Board of Trustees of the Federal Hospital Insurance Trust Fund, Table II.B5, and analogous tables from earlier annual reports.

NOTES: Totals do not necessarily equal the sums of rounded components.

Because the table published in the 2004 Annual Report displays dollars rounded to the tenths of billions, an analogous unpublished table displaying dollars rounded to the millions was also used.

. . . = not applicable.

- a. Other income includes recoveries of amounts reimbursed from the trust fund that are not obligations of the trust fund, receipts from the fraud and abuse control program (beginning in 1997), and a small amount of miscellaneous income.
- b. Includes costs of Peer Review Organizations from 1983 to 2001 (beginning with the implementation of the Prospective Payment System on October 1, 1983) and costs of Quality Improvement Organizations beginning in 2002.
- c. Includes costs of experiments and demonstration projects. Beginning in 1997, includes fraud and abuse control expenses, as provided for by Public Law (P.L.) 104-91.
- d. No transfer was made in 1976 because of the change in transfer dates from December to March. The 1977 transfer was for benefits and administrative expenses during the 15-month period beginning July 1976 and ending September 1977.
- e. No transfer was made in 1977 because of the change in transfer dates from August to June. The 1978 transfer was for contributions during the 15-month period beginning July 1976 and ending September 1977.
- f. Includes \$2 million in reimbursement from general revenues for costs arising from the granting of deemed wage credits to persons of Japanese ancestry who were interned during World War II.
- g. For 1982, assets exclude \$12,437 million loaned to the OASI trust fund under the interfund borrowing provisions of the law. Repayments of \$1,824 million and \$10,613 million were made in 1985 and 1986, respectively.
- h. The lump-sum general revenue transfer, as provided for by section 151 of P.L. 98-21.
- i. Includes the lump-sum general revenue adjustment of -\$805 million, as provided for by section 151 of P.L. 98-21.
- j. Includes the lump-sum general revenue adjustment of -\$1,100 million, as provided for by section 151 of P.L. 98-21.
- k. Includes \$1,805 million transfer from the Supplementary Medical Insurance (SMI) catastrophic coverage reserve fund, as provided for by P.L. 102-394.
- l. Includes the lump-sum general revenue adjustment of -\$2,366 million, as provided for by section 151 of P.L. 98-21.
- m. Includes monies transferred to the SMI trust fund for home health agency costs, as provided for by P.L. 105-33.
- n. Includes the lump-sum general revenue adjustment of -\$1,177 million, as provided for by section 151 of P.L. 98-21.

CONTACT: John Wandishin (410) 786-6389.



Table 8.A2—Supplementary Medical Insurance, calendar years 1966–2003 (in millions of dollars)

Year	Receipts						Expenditures				Trust fund assets at end of year <sup>a</sup>
	Total	Premiums from participants			Government contributions <sup>b</sup>	Interest and other income <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses		
		Subtotal	Aged	Disabled					Amount	Percentage of benefit payments	
1966	324	322	322	...	0	2	203	128	75	58.6	122
1967	1,597	640	640	...	933	24	1,307	1,197	110	9.2	412
1968	1,711	832	832	...	858	21	1,702	1,518	184	12.1	421
1969	1,839	914	914	...	907	18	2,061	1,865	196	10.5	199
1970	2,201	1,096	1,096	...	1,093	12	2,212	1,975	237	12.0	188
1971	2,639	1,302	1,302	...	1,313	24	2,377	2,117	260	12.3	450
1972	2,808	1,382	1,382	...	1,389	37	2,614	2,325	289	12.4	643
1973	3,312	1,550	1,491	59	1,705	57	2,844	2,526	318	12.6	1,111
1974	4,124	1,804	1,664	140	2,225	95	3,728	3,318	410	12.4	1,506
1975	4,673	1,918	1,759	158	2,648	107	4,735	4,273	462	10.8	1,444
1976	5,977	2,060	1,878	183	3,810	107	5,622	5,080	542	10.7	1,799
1977	7,805	2,247	2,030	217	5,386	172	6,505	6,038	467	7.7	3,099
1978	9,056	2,470	2,221	248	6,287	299	7,755	7,252	503	6.9	4,400
1979	9,768	2,719	2,451	267	6,645	404	9,265	8,708	557	6.4	4,902
1980	10,874	3,011	2,707	304	7,455	408	11,245	10,635	610	5.7	4,530
1981	15,374	<sup>e</sup> 3,722	<sup>e</sup> 3,356	<sup>e</sup> 366	<sup>e</sup> 11,291	361	14,028	13,113	915	7.0	5,877
1982	16,580	<sup>e</sup> 3,697	<sup>e</sup> 3,341	<sup>e</sup> 356	<sup>e</sup> 12,284	599	16,227	15,455	772	5.0	6,230
1983	19,824	4,236	3,845	391	14,861	727	18,984	18,106	878	4.8	7,070
1984	23,180	5,167	4,721	445	17,054	959	20,552	19,661	891	4.5	9,698
1985	25,106	5,613	5,105	508	18,250	1,243	23,880	22,947	933	4.1	10,924
1986	24,665	5,722	5,218	504	17,802	1,141	27,299	26,239	1,060	4.0	8,291
1987	31,844	<sup>f</sup> 7,409	<sup>f</sup> 6,747	<sup>f</sup> 661	<sup>f</sup> 23,560	876	31,740	30,820	921	3.0	8,394
1988	35,825	<sup>f</sup> 8,761	<sup>f</sup> 7,983	<sup>f</sup> 778	<sup>f</sup> 26,203	861	35,229	33,970	1,260	3.7	8,990
1989	<sup>g</sup> 44,349	<sup>g,h</sup> 12,263	9,793	993	30,852	<sup>g</sup> 1,234	<sup>g</sup> 39,783	38,294	<sup>g</sup> 1,489	3.9	<sup>g</sup> 13,556
1990	45,913	11,320	10,311	1,008	33,035	1,558	43,987	42,468	1,519	3.6	15,482
1991	51,224	11,934	10,846	1,088	37,602	1,688	48,877	47,336	1,541	3.3	17,828
1992	57,237	<sup>i</sup> 14,077	<sup>i</sup> 12,814	<sup>i</sup> 1,263	<sup>i</sup> 41,359	1,801	50,830	49,260	1,570	3.2	24,235
1993	57,679	<sup>i</sup> 14,193	<sup>i</sup> 12,731	<sup>i</sup> 1,462	<sup>i</sup> 41,465	2,021	57,783	<sup>i</sup> 55,784	2,000	3.6	24,131
1994	55,608	17,386	15,569	1,817	36,203	2,018	60,317	58,618	1,699	2.9	19,422
1995	60,306	19,717	17,651	2,066	39,007	1,582	66,599	64,972	1,627	2.5	13,130
1996	85,609	18,763	16,654	2,109	65,035	1,811	70,408	68,598	1,810	2.6	28,332
1997	81,924	19,289	17,079	2,210	60,171	2,464	74,124	72,757	1,368	1.9	36,131
1998	87,711	<sup>k</sup> 20,933	<sup>k</sup> 18,594	<sup>k</sup> 2,338	<sup>k</sup> 64,068	2,711	77,630	<sup>l</sup> 76,125	1,505	2.0	46,212
1999	80,902	<sup>k</sup> 18,967	<sup>k</sup> 16,604	<sup>k</sup> 2,362	<sup>k</sup> 59,095	2,841	82,327	<sup>l</sup> 80,724	1,603	2.0	44,787

(Continued)

## 8.A Medicare: Trust Funds

**Table 8.A2—Supplementary Medical Insurance, calendar years 1966–2003 (in millions of dollars)—Continued**

Year	Receipts						Expenditures				Trust fund assets at end of year <sup>a</sup>
	Total	Premiums from participants			Government contributions <sup>b</sup>	Interest and other income <sup>c</sup>	Total	Benefit payments <sup>d</sup>	Administrative expenses		
		Subtotal	Aged	Disabled					Amount	Percentage of benefit payments	
2000	89,903	20,555	17,892	2,664	<sup>k</sup> 65,898	3,450	90,663	<sup>l</sup> 88,893	1,770	2.0	44,027
2001	98,629	22,764	19,905	2,859	72,793	3,071	101,386	<sup>l</sup> 99,663	1,723	1.7	41,270
2002	106,196	25,066	21,610	3,456	78,338	2,792	113,165	<sup>l</sup> 110,969	2,196	2.0	34,301
2003	115,796	27,402	23,546	3,856	86,402	1,992	126,144	<sup>l</sup> 123,825	2,318	1.9	23,953

SOURCES: 2004 Annual Report of the Board of Trustees of the Federal Supplementary Medical Insurance Fund, Table II.C9, analogous tables from earlier annual reports, and unpublished Treasury reports.

NOTES: Totals do not necessarily equal the sums of rounded components.

Because the table published in the 2004 Annual Report displays dollars rounded to the tenths of billions, an analogous unpublished table displaying dollars rounded to the millions was also used.

. . . = not applicable; SMI = Supplementary Medical Insurance.

- a. The financial status of the program depends on both the assets and the liabilities of the program.
- b. General fund matching payments, plus certain interest-adjustment items.
- c. Other income includes recoveries of amounts reimbursed from the trust fund that are not obligations of the trust fund and other miscellaneous income.
- d. Includes costs of Peer Review Organizations from 1983 through 2001 and costs of Quality Improvement Organizations beginning in 2002.
- e. Section 708 of Title VII of the Social Security Act modified the provisions for the delivery of Social Security benefit checks when the regularly designated delivery day falls on a Saturday, Sunday, or legal public holiday. Delivery of benefit checks normally due January 1982 occurred on December 31, 1981. Consequently, the SMI premiums withheld from the checks (\$264 million) and the associated general revenue contributions (\$883 million) were added to the SMI trust fund on December 31, 1981. These amounts are excluded from the premium income and general revenue income for calendar year 1982.
- f. Delivery of benefit checks normally due January 1988 occurred on December 31, 1987. Consequently, the SMI premiums withheld from the checks (\$692 million) and the associated general revenue contributions (\$2,178 million) were added to the SMI trust fund on December 31, 1987. These amounts are excluded from the premium income and general revenue income for calendar year 1988; see footnote e.
- g. Includes the impact of the Medicare Catastrophic Coverage Act of 1988 as provided for by Public Law (P.L.) 100-360.
- h. Catastrophic coverage premiums—\$1.5 billion—not distributed between aged and disabled enrollees are included in total.
- i. Delivery of benefit checks normally due January 1993 occurred on December 31, 1992. Consequently, the SMI premiums withheld from the checks (\$1,089 million) and the associated general revenue contributions (\$3,175 million) were added to the SMI trust fund on December 31, 1992. These amounts are excluded from the premium income and general revenue income for calendar year 1993; see footnote e.
- j. Includes the impact of the transfer to the Health Insurance (HI) trust fund of the SMI catastrophic coverage reserve fund on March 31, 1993, as specified in P.L. 102-394. Actual benefit payments for 1993 were \$53,979 million, and the amount transferred was \$1,805 million.
- k. Delivery of benefit checks normally due January 1999 occurred on December 31, 1998. Consequently, the SMI premiums withheld from the checks (\$1,512 million) and the associated general revenue contributions (\$4,711 million) were added to the SMI trust fund on December 31, 1998. These amounts are excluded from the premium income and general revenue income for calendar year 1999; see footnote e.
- l. Benefit payments less monies transferred from the HI trust fund for home health agency costs, as provided for by P.L. 105-33.

CONTACT: Sol Mussey (410) 786-6386.

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B1—Hospital Insurance and/or Supplementary Medical Insurance: Aged persons enrolled, served, and amount reimbursed, by type of coverage and service, selected years 1967–1999**

Type of coverage and service	1967	1975	1980	1990	1997	1999
<i>Persons enrolled (fee-for-service and managed care) (thousands)</i>						
Hospital Insurance and/or Supplementary Medical Insurance	19,521	22,790	25,515	30,948	33,636	33,931
Hospital Insurance	19,494	22,472	25,104	30,464	33,230	33,519
Supplementary Medical Insurance	17,893	21,945	24,680	29,685	32,171	32,412
<i>Persons enrolled (fee-for-service only) (thousands)</i>						
Hospital Insurance and/or Supplementary Medical Insurance	--	--	--	--	28,511	27,438
Hospital Insurance	--	--	--	--	28,117	27,036
Supplementary Medical Insurance	--	--	--	--	27,046	25,919
<i>Persons served (thousands)</i>						
Hospital Insurance and/or Supplementary Medical Insurance	7,154	12,032	16,271	24,809	26,130	25,274
Hospital Insurance	3,960	4,963	6,024	6,367	7,136	6,282
Inpatient hospital	3,601	4,913	5,951	5,906	6,004	5,930
Skilled nursing services	354	260	248	615	1,433	1,374
Home health services <sup>a</sup>	126	329	675	1,818	3,169	1,417
Hospice services <sup>b</sup>	...	...	...	--	360	450
Supplementary Medical Insurance	6,523	11,762	16,099	24,687	25,943	25,048
Physicians' and other medical services	6,415	11,396	15,627	24,193	25,434	24,615
Outpatient services	1,511	3,768	6,629	14,055	17,957	17,844
Home health services <sup>a</sup>	118	161	302	38	47	1,221
<i>Persons served per 1,000 enrollees</i>						
Hospital Insurance and/or Supplementary Medical Insurance	367	528	638	802	777	921
Hospital Insurance	203	221	240	209	215	232
Inpatient hospital	185	219	237	94	181	219
Skilled nursing services	18	12	10	21	43	51
Home health services <sup>a</sup>	7	15	27	60	95	52
Hospice services <sup>b</sup>	...	...	...	--	11	17
Supplementary Medical Insurance	365	536	652	832	807	966
Physicians' and other medical services	359	519	633	815	791	950
Outpatient services	77	172	269	474	558	688
Home health services <sup>a</sup>	7	7	12	1	1	47
<i>Amount reimbursed (millions of dollars)</i>						
Hospital Insurance and/or Supplementary Medical Insurance	4,239	12,689	29,134	88,778	151,655	142,425
Hospital Insurance	2,967	9,209	20,353	54,244	100,034	85,413
Inpatient hospital	2,659	8,840	19,583	48,952	72,430	71,290
Skilled nursing services	274	233	331	1,886	10,708	9,191
Home health services <sup>a</sup>	26	136	440	3,406	14,976	2,581
Hospice services <sup>b</sup>	...	...	...	--	1,920	2,351
Supplementary Medical Insurance	1,272	3,481	8,871	34,533	51,621	57,012
Physicians' and other medical services	1,224	3,050	7,361	27,379	38,096	40,298
Outpatient services	38	374	1,261	7,077	13,307	12,181
Home health services <sup>a</sup>	17	56	159	78	218	4,532
<i>Amount reimbursed per person served (dollars)</i>						
Hospital Insurance and/or Supplementary Medical Insurance	592	1,055	1,791	3,578	5,804	5,635
Hospital Insurance	749	1,855	3,379	8,520	14,018	13,596
Inpatient hospital	738	1,799	3,291	8,289	12,064	12,022
Skilled nursing services	774	896	1,336	3,068	7,472	6,689
Home health services <sup>a</sup>	204	413	652	1,874	4,726	1,821
Hospice services <sup>b</sup>	...	...	...	--	5,333	5,224
Supplementary Medical Insurance	195	296	545	1,399	1,990	2,276
Physicians' and other medical services	191	268	471	1,132	1,498	1,637
Outpatient services	25	99	190	503	741	683
Home health services <sup>a</sup>	145	347	526	2,033	4,638	3,712

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B1—Hospital Insurance and/or Supplementary Medical Insurance: Aged persons enrolled, served, and amount reimbursed, by type of coverage and service, selected years 1967–1999—Continued**

Type of coverage and service	1967	1975	1980	1990	1997	1999
	<i>Amount reimbursed per enrollee (dollars)</i>					
Hospital Insurance and/or Supplementary Medical Insurance	217	557	1,142	2,869	4,510	5,189
Hospital Insurance	152	410	811	1,781	3,010	3,158
Inpatient hospital	137	394	780	1,607	2,179	2,636
Skilled nursing services	14	11	13	62	322	340
Home health services <sup>a</sup>	1	6	18	112	451	95
Hospice services <sup>b</sup>	...	...	...	--	58	87
Supplementary Medical Insurance	71	159	356	1,163	1,605	2,199
Physicians' and other medical services	69	139	298	922	1,184	1,555
Outpatient services	2	17	51	238	414	470
Home health services <sup>a</sup>	1	2	6	3	7	175

SOURCE: Centers for Medicare & Medicaid Services.

NOTES: Measurement of the use of services represents those persons receiving a reimbursed service under the original (or fee-for-service) Medicare plan. Amount reimbursed represents payments recorded on fee-for-service claims only and excludes nonbilling reimbursements, such as end-of-year cost settlements and premiums paid to managed care plans. For all years, total enrollment as of July 1 in the original (or fee-for-service) Medicare program as well as those enrolled in alternative prepaid plans, such as Medicare managed care, are shown. Beginning in 1997, data for the original fee-for-service enrollment population are shown separately, as they provide a more accurate population for denominators for computing persons served per 1,000 enrollees and average fee-for-service reimbursement per enrollee.

... = not applicable; -- = not available.

- a. The Balanced Budget Act of 1997, enacted on August 5, 1997, specified that, effective January 1998, coverage for the majority of home health services not associated with a hospital or skilled nursing facility will be transferred from the Hospital Insurance (HI) program to the Supplementary Medical Insurance (SMI) program. The HI program will cover the first 100 home health agency visits following a hospital or skilled nursing facility stay of at least 3 days. From July 1981 to December 1997, home health agency services were almost exclusively provided by the HI program. For more information, refer to the 1998 HI and SMI trust fund reports.
- b. The hospice care benefit was enacted in 1982. Therefore, for calendar years 1967, 1975, and 1980, hospice services were not applicable.

CONTACT: Maria Diacogiannis (410) 786-0178.

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B2—Hospital Insurance and/or Supplementary Medical Insurance: Disabled persons enrolled, served, and amount reimbursed, by type of coverage and service, selected years 1974–1999**

Type of coverage and service	1974	1975	1980	1990	1997	1998	1999
<i>Persons enrolled (fee-for-service and managed care) (thousands)</i>							
Hospital Insurance and/or Supplementary Medical Insurance	1,928	2,168	2,963	3,255	4,829	5,041	5,219
Hospital Insurance	1,928	2,168	2,963	3,255	4,829	5,040	5,219
Supplementary Medical Insurance	1,745	1,959	2,719	2,943	4,307	4,486	4,642
<i>Persons enrolled (fee-for-service only) (thousands)</i>							
Hospital Insurance and/or Supplementary Medical Insurance	--	--	--	--	4,498	4,617	4,741
Hospital Insurance	--	--	--	--	4,498	4,616	4,741
Supplementary Medical Insurance	--	--	--	--	3,976	4,061	4,164
<i>Persons served (thousands)</i>							
Hospital Insurance and/or Supplementary Medical Insurance	792	975	1,760	2,390	3,717	3,792	3,937
Hospital Insurance	400	475	728	680	982	952	937
Inpatient hospital	397	472	721	644	883	891	916
Skilled nursing services	8	8	9	23	70	73	74
Home health services <sup>a</sup>	15	22	51	122	289	204	126
Hospice services <sup>b</sup>	...	...	...	--	20	21	24
Supplementary Medical Insurance	740	924	1,723	2,365	3,678	3,757	3,898
Physicians' and other medical services	691	865	1,631	2,249	3,527	3,619	3,764
Outpatient services	296	399	909	1,496	2,586	2,629	2,728
Home health services <sup>a</sup>	9	13	25	<sup>c</sup>	360	125	127
<i>Persons served per 1,000 enrollees</i>							
Hospital Insurance and/or Supplementary Medical Insurance	411	450	594	734	772	823	831
Hospital Insurance	208	219	246	209	204	207	198
Inpatient hospital	206	218	243	198	183	194	193
Skilled nursing services	4	4	3	7	15	16	16
Home health services <sup>a</sup>	8	10	17	38	60	44	27
Hospice services <sup>b</sup>	...	...	...	--	4	5	5
Supplementary Medical Insurance	424	471	634	804	856	927	936
Physicians' and other medical services	396	442	600	764	821	892	904
Outpatient services	170	204	334	508	602	648	655
Home health services <sup>a</sup>	5	7	9	<sup>c</sup>	84	31	30
<i>Amount reimbursed (millions of dollars)</i>							
Hospital Insurance and/or Supplementary Medical Insurance	1,049	1,509	4,478	11,239	23,768	23,746	24,262
Hospital Insurance	694	987	2,765	6,694	14,293	13,529	13,434
Inpatient hospital	681	968	2,714	6,346	12,133	12,291	12,571
Skilled nursing services	7	9	13	85	529	582	482
Home health services <sup>a</sup>	6	10	38	264	1,512	527	229
Hospice services <sup>b</sup>	...	...	...	--	120	129	153
Supplementary Medical Insurance	355	522	1,713	4,545	9,475	10,217	10,828
Physicians' and other medical services	206	295	997	2,831	5,525	5,743	6,188
Outpatient services	145	221	701	1,714	3,949	3,980	4,043
Home health services <sup>a</sup>	3	5	16	<sup>c</sup>	504	494	597
<i>Amount reimbursed per person served (dollars)</i>							
Hospital Insurance and/or Supplementary Medical Insurance	1,324	1,548	2,544	4,703	6,394	6,262	6,163
Hospital Insurance	1,735	2,077	3,798	9,847	14,555	14,211	14,337
Inpatient hospital	1,714	2,051	3,765	9,849	13,741	13,795	13,724
Skilled nursing services	936	1,049	1,571	3,702	7,557	7,973	6,514
Home health services <sup>a</sup>	399	478	733	2,156	5,232	2,583	1,817
Hospice services <sup>b</sup>	...	...	...	--	6,000	6,143	6,375
Supplementary Medical Insurance	479	565	994	1,922	2,576	2,719	2,778
Physicians' and other medical services	298	341	611	1,259	1,566	1,587	1,644
Outpatient services	490	554	771	1,146	1,527	1,514	1,482
Home health services <sup>a</sup>	345	420	619	<sup>c</sup>	1,400	3,952	4,701

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B2—Hospital Insurance and/or Supplementary Medical Insurance: Disabled persons enrolled, served, and amount reimbursed, by type of coverage and service, selected years 1974–1999—Continued**

Type of coverage and service	1974	1975	1980	1990	1997	1998	1999
<i>Amount reimbursed per enrollee (dollars)</i>							
Hospital Insurance and/or Supplementary Medical Insurance	544	696	1,511	3,453	4,936	5,157	5,121
Hospital Insurance	360	455	933	2,057	2,968	2,939	2,835
Inpatient hospital	353	446	916	1,950	2,520	2,670	2,653
Skilled nursing services	4	4	4	26	110	126	102
Home health services <sup>a</sup>	3	5	13	81	314	114	48
Hospice services <sup>b</sup>	...	...	...	--	25	28	32
Supplementary Medical Insurance	208	266	630	1,544	2,206	2,520	2,600
Physicians' and other medical services	118	151	639	962	1,286	1,416	1,486
Outpatient services	83	113	258	582	919	982	971
Home health services <sup>a</sup>	2	3	5	<sup>c</sup>	117	122	143

SOURCE: Centers for Medicare & Medicaid Services.

NOTES: Measurement of the use of services represents those persons receiving a reimbursed service under the original (or fee-for-service) Medicare plan. Amount reimbursed represents payments recorded on fee-for-service claims only and excludes nonbilling reimbursements, such as end-of-year cost settlements and premiums paid to managed care plans. For all years, total enrollment as of July 1 in the original (or fee-for-service) Medicare program as well as those enrolled in alternative prepaid plans, such as Medicare managed care, are shown. Beginning in 1997, data for the original fee-for-service enrollment population are shown separately, as they provide a more accurate population for denominators for computing persons served per 1,000 enrollees and average fee-for-service reimbursement per enrollee.

... = not applicable; -- = not available.

- a. The Balanced Budget Act of 1997, enacted on August 5, 1997, specified that, effective January 1998, coverage for the majority of home health services not associated with a hospital or skilled nursing facility will be transferred from the Hospital Insurance (HI) program to the Supplementary Medical Insurance (SMI) program. The HI program will cover the first 100 home health agency visits following a hospital or skilled nursing facility stay of at least 3 days. From July 1981 to December 1997, home health agency services were almost exclusively provided by the HI program. For more information, refer to the 1998 HI and SMI trust fund reports.
- b. The hospice care benefit was enacted in 1982. Therefore, for calendar years 1974, 1975, and 1980, hospice services were not applicable.
- c. Sample population too small to yield valid calculated results.

CONTACT: Maria Diacogiannis (410) 786-0178.

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B3a—Hospital Insurance and/or Supplementary Medical Insurance: Number of enrollees aged 65 or older, by census division and state or other area, July 1, 1980–2003, selected years (in thousands)**

Census division and state or area	1980	1990	1995	1999	2000	2001	2002	2003
Total								
All areas	25,515	30,948	33,142	33,929	34,253	34,462	34,679	35,008
United States <sup>a</sup>	25,027	30,350	32,492	33,240	33,549	33,743	33,947	34,261
New England	1,506	1,734	1,816	1,829	1,838	1,837	1,836	1,841
Connecticut	362	436	455	456	458	457	456	458
Maine	142	165	174	179	180	182	183	185
Massachusetts	715	795	825	826	829	827	824	822
New Hampshire	103	126	139	145	147	148	150	152
Rhode Island	125	145	149	148	148	147	146	146
Vermont	59	68	72	75	76	76	77	78
Middle Atlantic	4,496	5,084	5,267	5,264	5,282	5,277	5,276	5,279
New Jersey	851	1,006	1,058	1,065	1,070	1,070	1,071	1,073
New York	2,128	2,280	2,328	2,334	2,347	2,351	2,356	2,361
Pennsylvania	1,516	1,798	1,881	1,865	1,865	1,856	1,849	1,845
East North Central	4,462	5,224	5,500	5,526	5,552	5,560	5,567	5,599
Illinois	1,238	1,401	1,446	1,437	1,440	1,440	1,439	1,446
Indiana	579	685	725	732	736	738	740	746
Michigan	916	1,101	1,177	1,194	1,203	1,207	1,210	1,218
Ohio	1,162	1,387	1,471	1,474	1,480	1,480	1,480	1,486
Wisconsin	567	650	683	689	693	695	698	703
West North Central	2,186	2,424	2,510	2,513	2,519	2,522	2,523	2,532
Iowa	387	422	432	427	427	426	425	426
Kansas	304	337	348	347	347	346	345	345
Minnesota	479	544	570	579	583	586	590	595
Missouri	639	706	733	734	736	737	737	740
Nebraska	205	221	228	227	227	227	227	227
North Dakota	81	91	94	93	93	93	92	92
South Dakota	91	102	106	106	106	107	107	107
South Atlantic	4,179	5,536	6,091	6,330	6,410	6,474	6,542	6,630
Delaware	59	80	90	96	97	99	100	102
District of Columbia	71	71	70	66	66	65	64	64
Florida	1,579	2,174	2,396	2,473	2,493	2,511	2,531	2,558
Georgia	499	636	700	736	750	760	771	785
Maryland	381	496	542	562	570	576	582	589
North Carolina	588	786	878	925	939	952	965	980
South Carolina	279	383	428	454	463	470	477	486
Virginia	490	645	714	748	761	771	782	795
West Virginia	233	264	274	270	271	270	270	271
East South Central	1,613	1,887	2,000	2,041	2,060	2,072	2,084	2,107
Alabama	428	508	541	553	558	561	564	569
Kentucky	402	459	482	488	491	492	494	499
Mississippi	280	313	325	328	330	331	333	336
Tennessee	503	607	652	672	681	688	693	703
West South Central	2,363	2,880	3,120	3,232	3,274	3,299	3,328	3,369
Arkansas	303	343	356	358	359	359	360	362
Louisiana	380	460	488	495	498	498	500	504
Oklahoma	361	412	432	436	438	439	440	442
Texas	1,318	1,665	1,845	1,943	1,979	2,003	2,028	2,061
Mountain	1,043	1,490	1,726	1,863	1,906	1,944	1,983	2,028
Arizona	295	456	536	577	591	602	614	628
Colorado	244	324	367	395	403	410	416	424
Idaho	95	121	134	142	144	147	150	153
Montana	85	106	114	118	119	120	121	123
Nevada	65	128	172	200	209	218	227	236
New Mexico	114	160	182	196	200	203	207	211
Utah	108	147	168	178	183	186	189	193
Wyoming	38	47	54	57	57	58	59	60

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B3a—Hospital Insurance and/or Supplementary Medical Insurance: Number of enrollees aged 65 or older, by census division and state or other area, July 1, 1980–2003, selected years (in thousands)—Continued**

Census division and state or area	1980	1990	1995	1999	2000	2001	2002	2003
Pacific	3,157	4,082	4,444	4,630	4,697	4,747	4,798	4,865
Alaska	11	22	28	33	35	36	38	39
California	2,346	2,990	3,241	3,385	3,436	3,474	3,509	3,556
Hawaii	74	118	138	148	151	153	155	157
Oregon	300	390	422	429	432	435	440	446
Washington	426	562	614	635	643	649	656	667
Unknown	22	10	18	12	11	11	10	10
Outlying areas	270	344	383	404	420	430	439	448
Puerto Rico	263	337	367	393	401	410	418	427
Virgin Islands	4	6	8	9	9	10	10	10
Other	3	1	8	2	10	10	11	11
Foreign countries	217	254	268	280	284	289	293	299

SOURCE: Centers for Medicare & Medicaid Services.

a. Represents beneficiaries of the 50 states and the District of Columbia and beneficiaries with unknown residence.

CONTACT: Maria Diacogiannis (410) 786-0178.



8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B3b—Hospital Insurance and/or Supplementary Medical Insurance: Number of disabled enrollees, by census division and state or other area, July 1, 1980–2003, selected years (in thousands)**

Census division and state or area	1980	1990	1995	1999	2000	2001	2002	2003
Total								
All areas	2,963	3,255	4,393	5,212	5,367	5,563	5,810	6,079
United States <sup>a</sup>	2,863	3,149	4,266	5,062	5,208	5,406	5,648	5,912
New England	141	156	228	277	285	295	307	319
Connecticut	31	33	47	56	58	59	62	64
Maine	16	18	27	35	36	38	40	42
Massachusetts	64	72	108	128	131	135	139	144
New Hampshire	9	11	17	22	23	24	26	27
Rhode Island	14	14	19	23	24	25	26	27
Vermont	7	7	10	13	13	14	14	15
Middle Atlantic	493	473	603	713	731	755	784	814
New Jersey	91	86	110	130	133	138	142	147
New York	237	229	302	360	368	378	391	402
Pennsylvania	165	158	190	223	230	239	251	265
East North Central	486	561	715	807	823	845	877	916
Illinois	113	132	172	192	195	200	207	215
Indiana	63	77	99	113	117	120	125	132
Michigan	118	132	170	195	200	207	216	227
Ohio	141	156	196	219	221	226	233	241
Wisconsin	50	64	79	88	90	92	96	101
West North Central	180	211	280	328	338	351	370	387
Iowa	29	34	43	49	50	52	54	57
Kansas	22	26	35	42	43	45	47	49
Minnesota	35	44	60	69	72	74	78	82
Missouri	67	75	100	120	124	130	137	144
Nebraska	14	16	22	25	26	27	29	30
North Dakota	6	7	9	10	10	10	11	11
South Dakota	7	8	11	13	13	13	14	14
South Atlantic	545	607	834	1,034	1,075	1,125	1,179	1,236
Delaware	7	8	11	14	15	15	16	17
District of Columbia	8	7	8	9	10	10	10	10
Florida	147	165	232	298	311	328	345	363
Georgia	88	96	134	161	166	173	180	188
Maryland	41	46	60	72	75	78	82	85
North Carolina	91	106	149	186	194	203	214	225
South Carolina	51	59	81	101	105	110	115	121
Virginia	68	77	105	128	132	138	144	151
West Virginia	43	44	55	65	67	70	73	76
East South Central	246	287	397	480	495	518	543	570
Alabama	63	74	101	123	127	134	142	151
Kentucky	62	75	105	128	132	137	143	149
Mississippi	46	53	72	86	88	92	96	101
Tennessee	76	85	119	143	148	155	162	169
West South Central	288	317	452	528	539	559	584	614
Arkansas	45	48	67	78	80	83	86	90
Louisiana	63	71	93	103	104	107	112	116
Oklahoma	41	39	56	67	69	72	75	79
Texas	139	159	236	280	286	297	311	329
Mountain	112	148	228	276	284	295	312	327
Arizona	34	42	66	81	84	89	95	101
Colorado	24	34	54	64	65	66	68	69
Idaho	9	11	16	20	21	22	23	25
Montana	9	12	16	18	18	18	19	20
Nevada	8	13	22	29	30	32	35	37
New Mexico	15	19	28	33	34	35	37	39
Utah	9	13	20	23	24	25	26	27
Wyoming	3	4	7	8	8	8	9	9

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B3b—Hospital Insurance and/or Supplementary Medical Insurance: Number of disabled enrollees, by census division and state or other area, July 1, 1980–2003, selected years (in thousands)—Continued**

Census division and state or area	1980	1990	1995	1999	2000	2001	2002	2003
Pacific	367	388	529	618	637	662	692	726
Alaska	2	3	5	7	7	8	8	9
California	284	289	392	452	465	481	500	522
Hawaii	7	9	11	14	15	15	17	18
Oregon	31	34	47	55	57	61	64	68
Washington	43	53	74	90	93	97	103	109
Unknown	4	2	1	1	1	1	2	2
Outlying areas	88	93	111	134	139	142	147	152
Puerto Rico	88	92	110	132	136	139	144	148
Virgin Islands	--	1	1	1	1	1	1	2
Other	--	--	--	1	2	2	2	2
Foreign countries	12	14	14	14	14	15	15	15

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: -- = not available.

a. Represents beneficiaries of the 50 states and the District of Columbia and beneficiaries with unknown residence.

CONTACT: Maria Diacogiannis (410) 786-0178.

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B4—Hospital Insurance and/or Supplementary Medical Insurance: Number of enrollees aged 65 or older, by program, age, sex, and race, July 1, 1980–2003, selected years (in thousands)**

Age, sex, and race	1980	1985	1990	1995	2000	2001	2002	2003
<i>Hospital Insurance and/or Supplementary Medical Insurance</i>								
Total	25,515	28,176	30,948	33,142	34,253	34,463	34,680	35,008
Age								
65–69	8,459	8,956	9,695	9,517	9,167	9,201	9,274	9,466
70–74	6,756	7,441	7,951	8,756	8,609	8,564	8,480	8,394
75–79	4,809	5,453	6,058	6,563	7,285	7,285	7,292	7,302
80–84	3,081	3,463	3,957	4,470	4,870	5,022	5,173	5,283
85 or older	2,410	2,861	3,286	3,837	4,322	4,391	4,461	4,563
Sex								
Men	10,268	11,282	12,416	13,434	14,112	14,263	14,418	14,625
Women	15,247	16,894	18,532	19,708	20,141	20,199	20,261	20,382
Race								
White	22,534	24,745	26,855	29,011	29,757	29,883	29,974	30,195
All other races	2,257	2,585	3,114	3,253	4,403	4,495	4,627	4,741
Unknown	724	846	979	878	92	85	78	72
<i>Hospital Insurance</i>								
Total	25,104	27,683	30,464	32,742	33,833	34,044	34,257	34,581
Age								
65–69	8,302	8,818	9,565	9,411	9,074	9,111	9,183	9,373
70–74	6,592	7,292	7,829	8,652	8,505	8,462	8,380	8,295
75–79	4,731	5,315	5,947	6,483	7,189	7,189	7,196	7,206
80–84	3,072	3,403	3,872	4,409	4,806	4,956	5,103	5,211
85 or older	2,407	2,854	3,252	3,787	4,259	4,326	4,395	4,496
Sex								
Men	10,156	11,146	12,280	13,310	13,979	14,130	14,284	14,489
Women	14,948	16,536	18,184	19,431	19,854	19,914	19,974	20,092
Race								
White	22,244	24,424	26,591	28,822	29,570	29,700	29,792	30,013
All other races	2,160	2,444	2,931	3,127	4,176	4,264	4,392	4,500
Unknown	699	815	942	792	87	80	73	68
<i>Supplementary Medical Insurance</i>								
Total	24,680	27,311	29,686	31,742	32,590	32,749	32,934	33,203
Age								
65–69	8,156	8,607	9,008	8,830	8,330	8,340	8,401	8,554
70–74	6,570	7,277	7,740	8,430	8,256	8,200	8,107	8,012
75–79	4,684	5,333	5,942	6,431	7,088	7,083	7,090	7,100
80–84	2,981	3,381	3,879	4,392	4,782	4,926	5,068	5,169
85 or older	2,289	2,712	3,118	3,659	4,134	4,200	4,268	4,368
Sex								
Men	9,868	10,852	11,758	12,694	13,205	13,328	13,466	13,640
Women	14,813	16,459	17,927	19,048	19,384	19,420	19,468	19,562
Race								
White	21,876	24,060	25,849	27,899	28,432	28,519	28,592	28,765
All other races	2,114	2,441	2,910	3,028	4,086	4,166	4,285	4,386
Unknown	691	810	927	815	71	64	58	52

SOURCE: Centers for Medicare & Medicaid Services.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B5—Hospital Insurance and/or Supplementary Medical Insurance: Number of enrollees under age 65 who are disabled or have end-stage renal disease, by program, age, sex, and race, July 1, 1980–2003, selected years**

Age, sex, and race	1980		1990		2000		2002		2003	
	All disabled	End stage renal disease only	All disabled	End stage renal disease only	All disabled	End stage renal disease only	All disabled	End stage renal disease only	All disabled	End stage renal disease only
<b>Hospital Insurance and/or Supplementary Medical Insurance</b>										
Total	2,963,175	28,334	3,255,007	64,692	5,367,151	73,890	5,809,611	79,353	6,079,424	81,662
<b>Age</b>										
Under 35	371,204	8,773	483,265	16,603	522,321	13,255	532,378	13,661	553,946	13,801
35–44	369,460	5,188	654,957	14,159	1,129,288	15,084	1,145,800	15,363	1,154,953	15,428
45–54	657,486	6,977	741,200	15,800	1,627,238	22,647	1,797,665	24,287	1,885,826	25,323
55–64	1,565,025	7,396	1,375,585	18,130	2,088,304	22,904	2,333,768	26,042	2,484,699	27,110
<b>Sex</b>										
Men	1,870,558	14,547	2,042,944	33,647	3,014,107	40,062	3,194,079	43,239	3,311,265	44,736
Women	1,092,617	13,787	1,212,063	31,045	2,353,044	33,828	2,615,532	36,114	2,768,159	36,926
<b>Race</b>										
White	2,422,253	19,232	2,480,767	35,638	3,989,357	35,636	4,301,138	37,556	4,495,109	37,913
All other races	486,677	7,907	712,315	26,477	1,362,457	37,820	1,494,904	41,566	1,571,271	43,551
Unknown	54,245	1,195	61,925	2,577	15,337	434	13,569	231	13,044	198
<b>Hospital Insurance</b>										
Total	2,963,156	28,334	3,254,983	64,677	5,366,598	73,890	5,809,174	79,353	6,076,034	81,652
<b>Age</b>										
Under 35	371,199	8,773	483,262	16,601	522,123	13,255	532,284	13,661	553,083	13,797
35–44	369,458	5,188	654,953	14,157	1,129,170	15,084	1,145,693	15,363	1,154,266	15,427
45–54	657,483	6,977	741,193	15,794	1,627,107	22,647	1,797,555	24,287	1,884,907	25,320
55–64	1,565,016	7,396	1,375,575	18,125	2,088,198	22,904	2,333,642	26,042	2,483,778	27,108
<b>Sex</b>										
Men	1,870,543	14,547	2,042,929	33,639	3,013,803	40,062	3,193,844	43,239	3,309,440	44,729
Women	1,092,613	13,787	1,212,054	31,038	2,352,795	33,828	2,615,330	36,114	2,766,594	36,923
<b>Race</b>										
White	2,422,239	19,232	2,480,754	35,631	3,988,957	35,636	4,300,844	37,556	4,493,014	37,907
All other races	486,672	7,907	712,304	26,469	1,362,305	37,820	1,494,763	41,566	1,569,996	43,547
Unknown	54,245	1,195	61,925	2,577	15,336	434	13,567	231	13,024	198
<b>Supplementary Medical Insurance</b>										
Total	2,719,226	27,046	2,943,480	58,912	4,769,804	68,800	5,144,421	73,285	5,386,970	75,042
<b>Age</b>										
Under 35	339,665	8,294	441,640	14,782	466,869	12,159	474,464	12,429	494,729	12,520
35–44	337,146	4,963	586,537	12,567	998,230	13,783	1,007,411	13,866	1,015,672	13,854
45–54	596,287	6,683	666,257	14,559	1,421,904	20,961	1,568,114	22,343	1,650,064	23,087
55–64	1,446,128	7,106	1,249,046	17,004	1,882,801	21,897	2,094,432	24,647	2,226,505	25,581
<b>Sex</b>										
Men	1,694,569	13,887	1,833,959	30,338	2,665,252	37,037	2,813,277	39,551	2,917,468	40,651
Women	1,024,657	13,159	1,109,521	28,574	2,104,552	31,763	2,331,144	33,734	2,469,502	34,391
<b>Race</b>										
White	2,218,176	18,458	2,236,781	32,347	3,535,008	33,154	3,799,460	34,747	3,974,030	34,952
All other races	449,753	7,446	650,121	24,240	1,221,836	35,256	1,333,260	38,324	1,401,696	39,907
Unknown	51,297	1,142	56,578	2,325	12,960	390	11,701	214	11,244	183

SOURCE: Centers for Medicare & Medicaid Services.

CONTACT: Maria Diacogiannis (410) 786-0178.

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B8a—Hospital Insurance: Average covered charge per covered day of care in short-stay hospitals, by census division and state or other area, selected years 1975–2003 (in dollars)**

Census division and state or area <sup>a</sup>	1975	1980	1990	1995	2000	2001	2002	2003
Total								
All areas <sup>b</sup>	143	292	1,090	1,908	2,762	3,080	3,574	4,117
United States <sup>c</sup>	144	293	1,081	1,920	2,787	3,108	3,608	4,157
New England	159	298	988	1,763	2,436	2,610	2,862	3,194
Connecticut	167	287	1,177	2,013	2,608	2,726	3,014	3,413
Maine	133	284	927	1,645	2,328	2,489	2,763	3,042
Massachusetts	168	316	942	1,705	2,429	2,598	2,797	3,100
New Hampshire	123	264	1,022	1,699	2,480	2,696	3,027	3,384
Rhode Island	154	284	851	1,638	2,316	2,654	2,967	3,290
Vermont	124	230	923	1,580	1,995	2,145	2,356	2,660
Middle Atlantic	163	304	943	1,704	2,743	3,169	3,925	4,763
New Jersey	157	300	725	1,865	3,757	4,767	6,157	7,447
New York	176	301	836	1,366	2,116	2,328	2,817	3,412
Pennsylvania	145	312	1,236	2,109	3,003	3,334	3,979	4,791
East North Central	140	294	1,097	1,866	2,550	2,786	3,135	3,547
Illinois	148	322	1,202	2,126	3,017	3,282	3,645	4,094
Indiana	116	236	997	1,713	2,271	2,466	2,731	3,061
Michigan	156	332	1,193	1,881	2,451	2,626	2,925	3,310
Ohio	134	277	1,030	1,730	2,360	2,605	2,995	3,443
Wisconsin	128	251	933	1,690	2,424	2,744	3,154	3,541
West North Central	117	248	1,052	1,831	2,638	2,924	3,305	3,732
Iowa	110	239	902	1,573	2,124	2,346	2,663	3,031
Kansas	113	244	1,093	1,957	2,589	2,851	3,225	3,768
Minnesota	124	248	1,132	1,938	2,913	3,217	3,666	4,162
Missouri	119	257	1,108	1,922	2,783	3,074	3,385	3,747
Nebraska	116	251	1,043	1,850	3,007	3,418	4,031	4,497
North Dakota	118	237	937	1,509	2,180	2,376	2,663	2,989
South Dakota	107	228	915	1,518	2,167	2,424	2,870	3,266
South Atlantic	135	273	1,106	1,876	2,637	2,921	3,337	3,776
Delaware	153	274	1,191	1,831	1,971	2,147	2,384	2,631
District of Columbia	174	373	1,374	2,129	3,331	3,544	3,829	4,437
Florida	161	321	1,360	2,351	3,439	3,832	4,406	5,030
Georgia	125	258	1,081	1,744	2,527	2,763	3,101	3,552
Maryland	164	274	813	1,365	1,608	1,708	1,859	1,951
North Carolina	101	214	932	1,603	2,175	2,404	2,672	2,963
South Carolina	106	229	1,021	1,818	2,611	2,935	3,368	3,799
Virginia	118	247	1,022	1,732	2,432	2,674	3,082	3,474
West Virginia	108	247	1,009	1,472	1,821	1,978	2,193	2,433
East South Central	115	243	1,019	1,718	2,451	2,668	3,016	3,457
Alabama	126	282	1,176	2,054	2,914	3,204	3,612	4,143
Kentucky	107	216	967	1,630	2,269	2,448	2,751	3,117
Mississippi	98	213	865	1,437	2,017	2,214	2,504	2,883
Tennessee	122	250	1,012	1,662	2,479	2,675	3,031	3,485
West South Central	117	253	1,138	1,937	2,767	3,094	3,539	4,045
Arkansas	104	231	923	1,511	2,194	2,468	2,773	3,152
Louisiana	116	265	1,180	1,926	2,724	3,019	3,369	3,700
Oklahoma	128	271	997	1,620	2,335	2,559	2,841	3,263
Texas	118	250	1,212	2,118	3,008	3,366	3,890	4,486
Mountain	142	305	1,350	2,321	3,279	3,639	4,090	4,630
Arizona	155	325	1,442	2,617	3,885	4,237	4,663	5,197
Colorado	144	288	1,308	2,240	3,392	3,812	4,329	4,859
Idaho	129	273	1,140	1,951	2,471	2,725	2,997	3,304
Montana	116	262	1,036	1,742	2,233	2,501	2,756	3,091
Nevada	177	424	2,031	3,253	4,320	4,773	5,418	6,237
New Mexico	133	293	1,140	1,913	2,533	2,814	3,149	3,591
Utah	142	316	1,283	2,069	2,871	3,111	3,375	3,777
Wyoming	109	245	1,094	1,985	2,373	2,621	2,911	3,319

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B8a—Hospital Insurance: Average covered charge per covered day of care in short-stay hospitals, by census division and state or other area, selected years 1975–2003 (in dollars)—Continued**

Census division and state or area <sup>a</sup>	1975	1980	1990	1995	2000	2001	2002	2003
Pacific	196	416	1,651	2,877	4,228	4,759	5,648	6,495
Alaska	228	379	1,470	2,385	3,144	3,390	3,757	4,521
California	206	448	1,794	3,156	4,701	5,324	6,363	7,283
Hawaii	148	333	1,224	2,319	2,991	3,138	3,440	3,800
Oregon	158	329	1,275	1,987	2,717	2,980	3,245	3,707
Washington	163	293	1,162	1,924	2,708	3,008	3,455	3,972
Outlying areas	77	152	510	739	947	990	1,055	1,077
Puerto Rico	77	151	505	736	946	988	1,050	1,069
Virgin Islands	92	161	746	843	1,007	1,112	1,372	1,568
Other	88	263	...	...	...	...	...	...

SOURCE: Centers for Medicare & Medicaid.

NOTES: Data for 1975 and 1980 are based on bills approved in each year and recorded in the Centers for Medicare & Medicaid Services before December 29, 1995. Data from 1990–2003 are based on bills incurred in each year and recorded before June 27, 2003. Includes data for services rendered to both aged and disabled persons.

... = not applicable.

- a. Geographic distribution reflects the beneficiaries' area of residence.
- b. Excludes claims for persons residing in foreign countries.
- c. Includes claims for persons whose place of residence is unknown.

CONTACT: Maria Diacogiannis (410) 786-0178.

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B8b—Hospital Insurance: Average covered charge per covered day of care in skilled nursing facilities, by census division and state or other area, selected years 1975–2003 (in dollars)**

Census division and state or area <sup>a</sup>	1975	1980	1990	1995	2000	2001	2002	2003
Total								
All areas <sup>b</sup>	43	70	193	402	462	463	475	488
United States <sup>c</sup>	43	70	193	402	462	463	475	488
New England	50	77	172	347	431	438	459	480
Connecticut	35	51	165	314	388	396	427	445
Maine	52	100	274	308	406	432	469	485
Massachusetts	63	98	181	380	484	487	494	519
New Hampshire	41	86	218	412	410	437	470	484
Rhode Island	43	59	129	265	392	374	405	430
Vermont	38	62	155	266	357	363	392	410
Middle Atlantic	50	73	168	308	428	437	466	491
New Jersey	45	81	164	344	434	450	504	532
New York	61	80	168	240	360	375	402	432
Pennsylvania	40	65	170	373	510	506	522	535
East North Central	40	68	167	358	450	458	464	481
Illinois	37	77	215	421	528	528	533	556
Indiana	35	60	180	399	447	449	444	448
Michigan	45	60	130	270	376	398	405	425
Ohio	41	69	157	375	462	464	476	485
Wisconsin	35	64	149	315	343	358	372	397
West North Central	45	82	194	367	473	465	483	508
Iowa	46	84	269	406	490	506	539	560
Kansas	39	66	255	461	539	515	507	509
Minnesota	46	94	125	245	306	311	363	409
Missouri	47	95	263	465	603	576	562	575
Nebraska	41	71	205	338	484	476	503	524
North Dakota	43	49	118	221	408	389	409	443
South Dakota	33	61	160	270	326	348	380	435
South Atlantic	34	59	168	396	405	401	410	423
Delaware	31	50	132	328	345	351	380	410
District of Columbia	34	64	193	389	437	430	483	509
Florida	34	59	195	488	447	426	421	432
Georgia	34	71	146	346	356	356	385	392
Maryland	37	56	141	347	403	402	416	428
North Carolina	31	52	132	283	342	357	368	399
South Carolina	26	46	159	337	384	389	414	403
Virginia	42	68	168	331	374	388	404	416
West Virginia	36	64	171	364	446	462	466	494
East South Central	37	56	154	358	420	431	439	433
Alabama	33	38	143	353	381	379	400	405
Kentucky	36	58	151	352	439	440	431	450
Mississippi	45	105	160	377	480	513	522	523
Tennessee	41	70	162	358	407	427	435	407
West South Central	45	94	267	539	579	568	549	537
Arkansas	44	84	238	372	499	507	571	575
Louisiana	43	83	374	683	754	719	687	673
Oklahoma	60	145	312	563	579	599	588	584
Texas	43	78	238	542	556	541	511	496
Mountain	38	64	226	486	477	466	461	456
Arizona	41	71	236	549	535	491	450	432
Colorado	42	73	266	538	502	491	488	471
Idaho	27	46	152	381	384	401	419	428
Montana	30	44	123	291	362	378	405	408
Nevada	37	66	232	569	592	580	467	423
New Mexico	57	122	267	488	534	534	545	553
Utah	36	75	266	473	435	432	460	483
Wyoming	36	49	208	379	421	402	441	474

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B8b—Hospital Insurance: Average covered charge per covered day of care in skilled nursing facilities, by census division and state or other area, selected years 1975–2003 (in dollars)—Continued**

Census division and state or area <sup>a</sup>	1975	1980	1990	1995	2000	2001	2002	2003
Pacific	45	81	269	576	584	584	613	629
Alaska	68	115	283	437	0	789	746	676
California	46	87	287	629	0	644	683	697
Hawaii	49	83	217	467	469	523	532	555
Oregon	40	63	207	421	382	377	387	400
Washington	34	62	196	412	390	404	421	426
Outlying areas								
Puerto Rico	51	97	202	261	362	359	354	371
Virgin Islands	43	104	171	370	399	474	763	490

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: Data from 1975 to 1995 are based on bills approved in each year and recorded in the Centers for Medicare & Medicaid Services before December 29, 1995. Data from 2000 to 2003 are based on bills incurred in each year and recorded in the Centers for Medicare & Medicaid Services before June 27, 2004. Includes data for services rendered to both aged and disabled persons.

- a. Geographic distribution reflects the beneficiaries' area of residence.
- b. Excludes claims for persons residing in foreign countries.
- c. Includes claims for persons whose place of residence is unknown.

CONTACT: Maria Diacogiannis (410) 786-0178.



**Table 8.B8.1—Hospital Insurance: Short-stay hospital discharges, by state or other area, selected fiscal years 1990–2003**

State or area	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003
All areas	10,472,587	11,680,874	11,749,394	11,952,088	11,912,079	11,659,885	11,778,705	12,192,174	12,499,749	12,698,388
Alabama	226,359	255,013	258,908	265,029	266,603	266,541	274,518	282,999	291,991	294,850
Alaska	6,491	8,635	9,593	9,917	10,633	11,031	11,684	11,748	11,794	11,398
Arizona	140,069	139,564	146,446	150,597	150,190	128,363	135,143	144,989	156,302	165,231
Arkansas	143,363	152,516	154,626	157,920	160,379	160,880	164,310	166,445	170,102	170,421
California	834,829	875,926	889,323	901,018	921,068	780,295	740,564	756,629	801,758	836,444
Colorado	98,262	105,216	102,450	103,735	97,479	100,648	101,486	101,258	107,180	109,879
Connecticut	114,938	141,765	141,031	143,071	133,672	125,115	124,951	135,169	148,864	154,460
Delaware	26,125	30,336	30,051	30,632	30,738	33,287	34,049	36,386	36,541	38,216
District of Columbia	36,062	39,526	38,661	38,508	38,661	38,693	39,112	40,138	39,389	39,151
Florida	579,368	742,862	739,066	743,556	758,714	736,958	765,130	823,957	869,777	899,404
Georgia	274,957	316,301	323,093	327,839	320,774	311,998	324,286	334,599	338,687	342,392
Hawaii	26,340	32,526	32,939	34,795	33,331	26,347	26,146	26,343	26,932	26,302
Idaho	31,559	36,327	39,236	41,066	42,451	43,353	44,027	43,272	40,996	40,738
Illinois	460,926	533,238	524,936	538,476	531,184	539,314	556,122	578,327	601,373	607,561
Indiana	254,404	276,601	278,303	287,615	289,743	289,693	297,851	306,202	304,034	303,404
Iowa	141,191	146,448	148,724	151,815	154,152	155,497	159,451	162,466	156,854	148,591
Kansas	117,017	120,593	122,917	125,481	127,045	126,920	128,024	129,973	129,334	131,412
Kentucky	199,042	222,162	224,322	231,081	231,352	237,553	243,886	252,454	257,205	255,264
Louisiana	213,819	234,663	235,574	237,390	232,942	223,794	237,154	243,724	248,183	253,774
Maine	54,963	63,013	64,361	66,278	67,895	68,128	69,030	68,547	66,705	67,401
Maryland	179,835	214,989	211,265	204,988	195,489	199,012	208,038	234,162	244,595	251,754
Massachusetts	286,332	310,455	299,734	293,217	280,333	268,179	263,152	271,657	275,984	291,062
Michigan	366,349	435,455	443,753	457,401	456,972	452,461	452,367	468,675	497,195	506,259
Minnesota	170,808	178,018	181,315	187,164	192,488	194,935	200,918	209,469	210,382	208,364
Mississippi	142,662	162,934	170,698	181,599	185,149	181,575	183,952	185,626	182,535	183,965
Missouri	281,059	298,509	298,805	299,996	297,554	293,724	300,576	315,642	317,278	320,454
Montana	40,505	40,770	40,831	41,542	41,854	42,343	44,208	45,697	42,880	40,952
Nebraska	69,299	70,113	72,975	75,630	77,188	76,841	76,960	74,217	71,921	71,577
Nevada	37,478	49,254	52,175	54,509	55,150	48,369	49,613	51,836	56,622	57,345
New Hampshire	39,103	42,746	43,834	44,758	42,918	42,054	45,712	48,206	46,282	46,304
New Jersey	338,509	385,145	375,353	371,173	364,034	373,224	372,063	374,250	389,938	404,035
New Mexico	50,391	50,334	49,758	53,329	52,913	51,459	51,085	51,396	51,469	51,533
New York	723,060	797,453	796,965	798,611	787,116	777,269	750,793	761,352	771,835	780,893
North Carolina	267,370	336,173	353,297	369,667	385,533	395,004	406,700	413,429	418,725	431,441
North Dakota	37,543	37,014	36,807	38,272	38,332	38,847	39,672	38,764	34,707	34,645
Ohio	527,006	562,234	565,237	562,603	541,958	533,499	536,335	550,989	559,223	565,314
Oklahoma	155,100	156,239	158,966	163,842	166,068	170,592	176,021	179,543	182,998	187,913
Oregon	106,164	105,878	106,901	111,656	111,028	100,569	91,806	98,854	102,568	102,182
Pennsylvania	685,403	766,535	731,542	728,572	692,290	664,002	634,802	649,458	656,105	654,661
Rhode Island	46,578	49,740	50,739	50,498	46,484	39,625	38,489	39,658	40,229	38,506
South Carolina	112,232	156,060	163,200	171,889	184,188	194,344	204,038	213,513	216,412	218,775
South Dakota	38,175	41,714	42,916	44,101	44,350	44,846	45,239	45,202	43,134	42,626
Tennessee	290,371	310,335	318,600	324,380	324,831	318,793	327,423	341,212	344,524	348,700
Texas	603,621	671,734	689,627	721,006	732,255	725,166	742,628	798,667	843,945	868,784
Utah	39,963	43,819	45,418	44,513	45,698	48,898	53,003	55,207	56,244	57,928
Vermont	20,251	22,815	23,001	23,456	22,585	23,133	24,014	24,778	22,658	22,690
Virginia	240,165	271,620	274,285	285,721	286,752	289,195	295,790	305,346	310,602	315,181
Washington	157,942	157,146	160,146	158,264	152,867	148,620	153,660	162,197	166,846	167,102
West Virginia	111,305	124,293	125,954	131,334	131,473	134,483	134,585	135,458	132,356	131,953
Wisconsin	217,727	227,774	226,898	232,721	233,103	233,432	238,572	240,711	243,774	244,100
Wyoming	15,255	16,009	15,912	16,557	17,256	17,429	18,764	18,932	18,044	16,416
Outlying areas										
Puerto Rico	93,436	111,950	115,410	120,547	123,752	130,209	137,315	138,713	139,682	134,979
Virgin Islands	528	1,374	1,234	1,402	1,569	1,511	1,552	1,468	1,571	1,641
Unknown	978	1,012	1,283	1,351	1,543	1,835	1,936	2,265	2,485	2,061

SOURCE: Centers for Medicare &amp; Medicaid Services.

NOTE: Discharge data for fiscal year 2003 are final as of June 2004.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B9—Supplementary Medical Insurance: Number of reimbursed bills, charges, and amount reimbursed, by type of beneficiary and type of service, for claims incurred 1995–2003 (in thousands)**

Year <sup>a</sup>	All services <sup>b</sup>	Physicians' services			Outpatient hospital services	Independent laboratory services	Home health services <sup>c</sup>	All other services
		Total	Surgical <sup>d</sup>	Medical <sup>d</sup>				
<b>Persons aged 65 or older</b>								
<i>Number of bills</i>								
1995	578,104	406,868	44,896	361,972	48,063	53,175	213	69,785
1996	590,301	411,789	46,171	365,618	50,578	52,417	248	75,269
1997	600,228	418,826	46,517	372,309	52,364	49,917	245	78,876
1998	611,356	427,891	46,273	381,618	52,807	42,715	4,632	83,311
1999	<sup>e</sup> 486,296	429,299	45,496	383,803	51,498	<sup>e</sup>	5,499	<sup>e</sup>
2000	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--
<i>Allowed charges <sup>f</sup> (dollars)</i>								
1995	84,329,200	39,754,745	13,734,400	26,020,048	31,785,243	1,802,713	288,835	10,697,664
1996	88,175,258	39,483,654	13,164,645	26,318,914	34,958,600	1,634,475	320,273	11,778,256
1997	92,896,022	40,447,602	12,953,314	27,493,847	37,668,927	1,490,474	335,544	12,953,475
1998	101,834,121	41,703,978	12,061,669	29,634,502	38,742,665	1,333,197	6,049,738	14,004,543
1999	105,655,913	43,770,755	12,080,067	31,637,737	40,236,989	1,264,423	6,874,018	13,509,728
2000	114,436,628	48,332,889	12,358,986	35,902,761	44,205,457	1,583,463	5,548,445	14,766,374
2001	131,252,782	55,171,870	13,091,543	40,923,161	52,831,077	1,859,485	4,160,513	17,229,837
2002	152,809,122	58,783,402	--	--	67,391,151	2,101,369	4,344,154	20,189,046
2003	172,671,317	63,559,176	--	--	79,760,992	2,246,105	4,687,920	22,417,124
<i>Amount reimbursed <sup>g</sup> (dollars)</i>								
1995	49,728,498	31,117,714	10,833,812	20,283,666	10,090,546	1,751,376	206,817	6,562,045
1996	50,800,415	30,914,665	10,381,197	20,533,397	10,732,301	1,583,843	228,643	7,340,963
1997	52,436,342	31,683,693	10,218,613	21,464,753	11,208,118	1,440,441	234,529	7,869,561
1998	56,704,083	32,668,073	9,517,777	23,144,124	10,685,651	1,278,720	4,261,053	7,810,586
1999	58,239,867	34,423,899	9,523,625	24,857,734	10,364,021	1,209,283	4,836,740	7,405,924
2000	62,306,221	37,962,804	9,743,222	28,166,179	10,674,291	1,502,927	4,174,537	7,991,662
2001	71,314,045	43,354,148	10,351,499	32,120,569	12,938,887	1,759,409	4,039,929	9,221,672
2002	77,636,886	46,212,868	--	--	14,728,213	1,983,401	4,300,505	10,411,899
2003	84,356,092	50,024,454	--	--	16,430,955	2,120,382	4,467,234	11,313,067
<b>Disabled beneficiaries</b>								
<i>Number of bills</i>								
1995	77,224	49,829	4,261	45,568	11,152	7,758	0	8,485
1996	82,908	53,010	4,594	48,416	12,068	8,193	1	9,636
1997	86,071	55,260	4,773	50,487	12,415	8,073	0	10,323
1998	89,890	58,244	4,991	53,253	12,639	6,776	475	11,756
1999	<sup>e</sup> 72,288	59,281	5,042	54,239	12,413	<sup>e</sup>	594	<sup>e</sup>
2000	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--
<i>Allowed charges <sup>f</sup> (dollars)</i>								
1995	14,392,879	5,005,328	1,392,181	3,613,063	7,691,775	280,673	79	1,415,024
1996	15,902,246	5,168,553	1,401,285	3,767,217	8,682,133	284,031	194	1,767,335
1997	17,062,457	5,399,380	1,409,583	3,989,586	9,394,843	281,459	575	1,986,200
1998	18,745,611	5,828,235	1,401,045	4,421,251	9,551,182	252,548	721,512	2,392,134
1999	20,044,042	6,298,631	1,453,807	4,812,231	10,127,713	245,521	867,306	2,504,871
2000	22,088,612	7,139,478	1,526,798	5,582,913	11,117,403	294,743	729,305	2,807,683
2001	25,851,633	8,338,582	1,631,945	6,383,077	13,297,005	343,140	556,071	3,316,835
2002	32,733,223	9,227,564	--	--	18,508,966	401,935	603,808	3,990,950
2003	40,131,694	10,442,995	--	--	24,080,585	442,148	667,485	4,498,481

(Continued)

8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B9—Supplementary Medical Insurance: Number of reimbursed bills, charges, and amount reimbursed, by type of beneficiary and type of service, for claims incurred 1995–2003 (in thousands)—Continued**

Year <sup>a</sup>	All services <sup>b</sup>	Physicians' services			Outpatient hospital services	Independent laboratory services	Home health services <sup>c</sup>	All other services
		Total	Surgical <sup>d</sup>	Medical <sup>d</sup>				
<i>Amount reimbursed <sup>g</sup> (dollars)</i>								
1995	8,408,407	3,791,282	1,088,310	2,702,905	3,331,670	275,955	52	1,009,448
1996	9,099,749	3,908,973	1,095,977	2,812,960	3,652,751	278,816	142	1,259,067
1997	9,592,738	4,093,648	1,103,074	2,990,428	3,839,715	276,057	454	1,382,864
1998	10,445,805	4,409,930	1,095,140	3,310,214	3,777,955	246,337	497,372	1,514,211
1999	11,001,811	4,781,935	1,135,375	3,621,070	3,840,930	239,191	595,048	1,544,707
2000	11,934,550	5,418,442	1,192,908	4,203,799	4,005,611	286,661	528,835	1,695,001
2001	13,844,004	6,332,536	1,278,008	4,823,352	4,724,398	333,141	487,062	1,966,867
2002	15,668,015	7,021,181	--	--	5,419,005	389,855	538,816	2,299,158
2003	17,552,967	7,985,917	--	--	6,006,924	428,901	580,471	2,550,754

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: -- = not available.

- a. Period for which the claim incurred.
- b. Included in total, but not shown separately, are some bills and charges for which type of service is unknown.
- c. Because of provisions in the Balanced Budget Act, beginning in 1998, Part A now has a 100-visit limit, and additional home health services will be billed under Part B.
- d. Where both medical and surgical charges are included on a single bill, the highest-priced service is the determining factor in classifying the bill.
- e. Total for "All services" excludes "Independent laboratory services" and "All other services"; for these services, data are not available because of programmatic problems.
- f. Includes physician or supplier allowed charges as determined by the carrier and amounts actually billed by providers for outpatient hospital and home health services.
- g. Amount reimbursed to or on behalf of the beneficiary—generally 80 percent of the allowed charges, once the beneficiary has satisfied the deductible in the current year. Some radiology and pathology services are reimbursed at a 100 percent rate, regardless of the beneficiary's deductible status.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

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**Table 8.B10—Supplementary Medical Insurance:  
Claims received by carriers and assignment rates,  
1969–2003**

Year	Total number of claims (thousands)	Net assignment rate <sup>a</sup> (percent)
1969	37,542	61.5
1970	42,148	60.8
1971	46,572	58.5
1972	51,041	54.9
1973	57,007	52.7
1974	68,307	51.9
1975	79,980	51.8
1976	91,624	50.5
1977	105,339	50.5
1978	117,886	50.6
1979	132,098	51.3
1980	150,048	51.5
1981	167,154	52.3
1982	182,440	53.0
1983	204,122	53.9
1984	238,362	59.0
1985	279,559	68.5
1986	306,714	68.0
1987	346,551	73.1
1988	386,763	77.3
1989	421,305	79.7
1990	474,226	81.1
1991	517,123	83.1
1992	554,619	86.2
1993	583,863	90.1
1994	622,514	92.8
1995	647,855	94.7
1996	678,030	95.9
1997	688,891	96.7
1998	697,523	97.3
1999	703,227	97.6
2000	720,493	97.9
2001	766,758	98.1
2002	821,993	98.4
2003	860,746	98.5

SOURCE: Centers for Medicare & Medicaid Services.

a. Represents the number of assigned claims as a percentage of claims received.

CONTACT: Maria Diacogiannis (410) 786-0178.

**Table 8.B11—Supplementary Medical Insurance: Reasonable charge determination for claims assigned and unassigned for aged and disabled persons, 1971–2003**

Year	Claims approved		Charges before reduction	
	Number (thousands)	Percentage reduced	Amount (millions of dollars)	Percentage reduced
<i>Assigned claims</i>				
1971	25,919	44.5	1,571	11.1
1972	26,798	47.5	1,630	10.9
1973	28,376	55.6	1,751	11.9
1974	33,295	64.5	2,194	14.3
1975	39,218	70.8	2,716	17.8
1976	44,065	74.3	3,261	19.9
1977	50,260	72.8	3,936	19.4
1978	56,493	73.6	4,678	19.9
1979	64,051	77.0	5,746	21.2
1980	73,068	80.8	7,303	22.7
1981 <sup>a</sup>	80,127	82.8	8,868	24.0
1982	91,615	83.3	11,315	24.3
1983	103,139	81.0	13,657	23.6
1984	128,559	80.8	16,571	25.4
1985	176,956	81.7	22,008	27.4
1986	191,139	82.8	24,662	28.4
1987	234,488	83.4	31,179	28.0
1988	271,225	85.6	37,275	29.8
1989	304,649	86.9	44,567	31.0
1990	341,220	87.5	51,012	32.9
1991	384,168	87.4	60,057	36.2
1992	412,924	86.2	67,667	39.7
1993	460,761	88.8	76,186	42.8
1994	508,981	87.7	85,170	42.5
1995	539,630	86.4	93,300	42.3
1996	550,587	87.1	97,744	44.9
1997	566,591	87.4	103,389	45.9
1998	575,799	87.9	106,947	46.9
1999	590,463	88.9	114,981	47.8
2000	615,862	87.9	126,391	47.7
2001	665,196	87.5	145,641	48.0
2002	722,826	87.7	152,373	56.3
2003	759,783	88.9	189,920	52.0
<i>Unassigned claims</i>				
1971	17,955	57.6	1,348	12.5
1972	21,286	59.3	1,608	12.0
1973	24,691	66.4	1,886	12.6
1974	30,492	72.7	2,401	14.7
1975	36,182	77.4	2,973	17.7
1976	42,100	78.9	3,591	19.8
1977	48,619	77.1	4,233	19.0
1978	53,700	77.5	4,749	19.2
1979	59,961	80.9	5,596	20.7
1980	68,113	84.3	6,836	22.5
1981 <sup>a</sup>	72,765	85.8	7,870	23.8
1982	80,253	85.4	9,545	23.9
1983	87,436	82.7	10,885	22.9
1984	88,594	83.7	11,216	24.2
1985	77,965	84.6	10,059	25.9
1986	87,121	85.0	10,757	26.9
1987	83,116	82.4	10,258	24.7
1988	76,503	86.4	9,005	25.0
1989	74,947	90.1	8,971	25.0

(Continued)

## 8.B Medicare: Enrollment, Utilization, and Reimbursement

**Table 8.B11—Supplementary Medical Insurance: Reasonable charge determination for claims assigned and unassigned for aged and disabled persons, 1971–2003—Continued**

Year	Claims approved		Charges before reduction	
	Number (thousands)	Percentage reduced	Amount (millions of dollars)	Percentage reduced
1990	77,746	90.4	8,789	25.3
1991	77,520	91.3	7,884	23.1
1992	66,403	82.9	6,215	18.5
1993	51,080	86.5	4,267	16.5
1994	39,364	86.4	3,255	16.3
1995	29,975	83.4	2,543	15.4
1996	22,819	84.4	1,952	15.8
1997	18,615	84.4	1,650	16.4
1998	15,172	82.3	1,382	17.1
1999	13,834	81.3	1,316	17.7
2000	12,755	78.6	1,287	18.1
2001	12,085	76.7	1,252	18.2
2002	11,352	79.8	1,107	17.2
2003	11,100	82.1	1,066	15.9

SOURCE: Centers for Medicare & Medicaid Services.

a. Excludes Texas Blue-Shield plan from July to December 1981.

CONTACT: Maria Diacogiannis (410) 786-0178.

**Table 8.B12—Supplementary Medical Insurance: State buy-ins, by state or other area, selected years 1991–2004**

State or area	1991	1995	1997	1998	1999	2000	2001	2002	2003	2004
All areas	3,640,121	4,705,625	5,008,860	5,109,228	5,273,573	5,425,048	5,615,326	5,810,613	6,145,589	6,305,467
Alabama	97,601	116,916	122,720	121,990	128,875	136,860	141,436	144,603	162,912	164,499
Alaska	4,539	6,193	6,835	7,093	7,799	8,486	8,832	9,324	10,008	10,318
Arizona	28,650	44,236	49,213	51,141	53,450	57,712	61,989	74,678	91,782	95,804
Arkansas	64,996	77,660	79,176	78,514	79,508	79,606	80,231	82,040	86,597	86,181
California	646,108	747,814	769,335	776,832	793,510	818,846	848,361	892,260	950,503	977,676
Colorado	36,470	46,660	50,749	52,175	53,964	55,325	56,934	57,987	59,114	61,140
Connecticut	23,535	48,047	50,668	51,335	52,134	53,141	55,933	60,083	65,223	66,664
Delaware	4,499	6,645	8,446	8,900	8,231	10,737	12,094	13,252	15,224	16,081
District of Columbia	12,791	14,152	14,482	14,582	13,181	14,233	14,621	15,065	15,079	15,586
Florida	196,992	271,430	304,791	313,744	324,172	342,109	358,642	369,092	389,599	406,006
Georgia	128,976	160,380	168,267	171,047	171,638	176,596	181,312	186,466	193,807	199,524
Hawaii	11,529	16,695	18,751	19,226	19,962	20,326	21,090	21,748	22,904	22,988
Idaho	9,127	12,931	14,296	14,909	15,868	17,081	18,550	19,725	21,255	22,291
Illinois	94,434	137,571	144,684	145,976	149,850	155,743	161,141	163,368	175,822	189,044
Indiana	60,297	76,460	76,846	81,184	82,901	87,543	91,311	95,553	102,654	105,011
Iowa	41,170	48,517	49,344	49,844	50,954	51,976	52,891	54,536	56,920	58,023
Kansas	26,960	34,708	37,486	39,008	40,365	41,217	42,126	43,123	44,602	46,175
Kentucky	76,456	97,978	105,188	106,537	111,789	117,697	118,641	122,096	126,690	126,343
Louisiana	87,570	112,090	114,482	115,031	116,602	117,179	117,867	120,478	127,340	132,498
Maine	22,176	29,453	32,168	33,006	35,211	36,946	38,161	39,575	42,269	43,800
Maryland	48,028	58,865	59,745	61,669	64,086	65,372	68,010	70,224	73,994	75,366
Massachusetts	89,163	125,859	132,874	138,796	143,779	152,587	160,198	164,510	167,681	170,689
Michigan	91,340	123,948	130,682	135,769	139,411	145,172	148,760	152,758	158,998	161,519
Minnesota	39,366	52,192	56,486	57,559	59,926	63,607	66,874	70,873	75,080	77,499
Mississippi	90,530	108,577	106,461	106,336	107,176	107,495	116,503	125,832	131,706	133,337
Missouri	55,116	72,659	79,847	81,841	85,329	88,343	91,244	93,512	99,127	103,449
Montana	10,058	11,031	11,825	11,882	12,274	12,828	13,120	13,359	13,889	13,917
Nebraska	11,358	16,146	17,321	18,029	19,064	20,520	21,121	22,120	22,922	23,082
Nevada	8,657	14,227	16,435	17,191	18,322	19,155	20,709	22,207	24,587	26,977
New Hampshire	3,807	5,405	6,119	6,295	6,875	7,434	8,866	9,231	10,120	10,732
New Jersey	95,795	122,923	135,109	137,598	143,024	146,705	149,303	151,644	155,377	153,231
New Mexico	22,246	29,855	33,472	34,411	36,023	37,330	39,275	41,263	44,534	44,642
New York	255,952	325,882	352,129	363,331	372,824	369,479	395,830	409,388	432,681	448,373
North Carolina	117,656	186,328	204,551	210,388	216,563	223,402	228,997	233,229	240,422	241,543
North Dakota	4,639	5,560	5,684	5,612	5,758	5,908	6,275	6,317	6,541	6,560
Ohio	112,598	164,044	178,365	180,172	181,407	171,139	176,602	182,821	191,295	195,792
Oklahoma	51,457	60,080	62,965	63,142	66,115	67,413	67,787	68,905	70,761	72,758
Oregon	28,537	43,642	49,553	51,392	55,896	59,169	62,910	66,255	68,421	69,610
Pennsylvania	127,519	162,788	173,142	179,295	198,492	206,468	215,351	218,691	229,814	232,885
Rhode Island	10,585	15,517	17,321	17,729	18,513	19,787	21,620	22,928	25,146	25,361
South Carolina	78,701	95,970	101,455	104,111	110,032	112,232	116,288	118,635	117,997	118,393
South Dakota	9,399	12,346	12,778	12,791	13,112	13,146	13,237	13,542	14,231	14,045
Tennessee	116,861	148,391	164,010	171,653	178,707	182,342	184,570	187,438	203,567	208,678
Texas	234,169	314,991	336,801	339,648	350,959	360,191	370,598	380,954	410,248	423,560
Utah	10,263	13,506	14,589	14,900	15,569	16,231	16,712	17,497	18,548	19,361
Vermont	8,223	12,428	13,048	13,197	13,598	13,754	14,296	14,650	15,016	15,079
Virginia	77,898	102,964	108,365	108,427	111,404	113,259	113,898	116,496	120,711	124,996
Washington	54,774	71,531	83,128	89,419	91,976	97,390	94,852	99,552	105,516	108,780
West Virginia	28,086	39,720	43,572	43,019	45,406	46,305	47,774	47,547	50,008	51,365
Wisconsin	67,516	75,247	76,109	74,429	74,681	74,101	73,875	75,179	78,124	79,889
Wyoming	3,505	5,265	5,781	5,963	6,183	6,444	6,746	7,087	7,422	7,454
Outlying areas										
Guam	443	669	682	650	583	417	385	339	339	375
Northern Mariana Islands	273	314	322	311	335	342	367	372	358	340
Virgin Islands	727	219	207	199	207	204	210	206	194	178

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: Data are as of July except for 1995 data, which are as of June.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.C Medicare: Participating Facilities

**Table 8.C1—Hospital Insurance and/or Supplementary Medical Insurance: Number of facilities and beds, by type of participating provider, December 1967–2003, selected years**

Year	Hospitals			Skilled nursing facilities	Home health agencies	Clinical Laboratory Improvement Act/ independent laboratories
	All hospitals	General <sup>a</sup>	Psychiatric			
<b>Facilities</b>						
1967	6,829	6,501	328	4,405	1,890	2,355
1970	6,779	6,444	335	4,494	2,333	2,750
1975	6,770	6,383	387	3,932	2,290	3,174
1976	6,774	6,368	406	3,992	2,353	3,156
1977	6,755	6,353	402	4,461	2,496	3,249
1978	6,848	6,432	416	4,982	2,715	3,384
1979	6,780	6,372	408	5,055	2,858	3,448
1980	6,736	6,325	411	5,155	3,012	3,374
1981	6,749	6,335	414	5,295	3,169	3,511
1982	6,737	6,321	416	5,510	3,627	3,643
1983	6,687	6,257	430	5,760	4,235	3,708
1984	6,676	6,228	448	6,183	5,237	3,890
1985	6,710	6,209	501	6,725	5,932	4,029
1986	6,731	6,189	542	7,148	5,953	4,298
1987	6,715	6,130	585	7,379	5,769	4,487
1988	6,658	6,044	614	7,683	5,673	4,676
1989	6,547	5,891	656	8,688	5,661	4,828
1990	6,522	5,848	674	9,008	5,730	4,881
1991	6,471	5,759	712	10,061	5,963	4,898
1992	6,433	5,722	711	10,910	6,461	4,942
1993	6,473	5,738	735	11,472	7,000	<sup>b</sup> 156,117
1994	6,414	5,705	709	12,584	7,827	<sup>b</sup> 151,422
1995	6,376	5,694	682	13,452	8,447	<sup>b</sup> 156,511
1996	6,273	5,627	646	14,177	9,850	<sup>b</sup> 157,876
1997	6,293	5,639	654	14,860	10,807	<sup>b</sup> 164,054
1998	6,116	5,514	602	15,032	9,330	<sup>b</sup> 166,817
1999	5,985	5,415	570	14,913	7,857	<sup>b</sup> 171,018
2000	6,031	5,512	519	14,841	7,099	<sup>b</sup> 168,333
2001	6,002	5,508	494	14,755	6,813	<sup>b</sup> 173,807
2002	6,024	5,537	487	14,838	6,928	<sup>b</sup> 176,947
2003	6,057	5,579	478	14,939	7,138	<sup>b</sup> 184,466
<b>Beds</b>						
1967	1,141,155	837,211	303,944	308,843	...	...
1970	1,190,309	878,509	311,800	325,415	...	...
1975	1,136,908	939,717	197,191	287,468	...	...
1976	1,169,433	980,805	188,628	332,515	...	...
1977	1,130,519	976,465	154,054	381,715	...	...
1978	1,154,250	1,015,645	138,605	414,188	...	...
1979	1,152,088	1,016,525	135,563	433,715	...	...
1980	1,145,245	1,017,794	127,451	448,007	...	...
1981	1,152,877	1,032,042	120,835	463,715	...	...
1982	1,146,480	1,044,427	102,053	497,056	...	...
1983	1,143,544	1,046,674	96,870	519,551	...	...
1984	1,146,093	1,050,832	95,261	548,201	...	...
1985	1,144,589	1,046,889	97,700	--	...	...
1986	1,137,853	1,043,430	94,423	444,326	...	...
1987	1,124,928	1,030,556	94,372	449,867	...	...
1988	1,115,809	1,022,116	93,693	476,447	...	...
1989	1,106,295	1,008,845	97,450	507,475	...	...
1990	1,104,703	1,005,480	99,223	512,107	...	...
1991	1,102,286	1,003,147	99,139	583,116	...	...
1992	1,093,895	997,695	96,200	606,218	...	...
1993	1,094,422	994,847	99,575	622,534	...	...
1994	1,074,371	985,809	88,562	649,054	...	...

(Continued)



**Table 8.C1—Hospital Insurance and/or Supplementary Medical Insurance: Number of facilities and beds, by type of participating provider, December 1967–2003, selected years—Continued**

Year	Hospitals			Skilled nursing facilities	Home health agencies	Clinical Laboratory Improvement Act/ independent laboratories
	All hospitals	General <sup>a</sup>	Psychiatric			
1995	1,056,454	970,143	86,311	657,225	...	...
1996	1,038,105	955,604	82,501	671,839	...	...
1997	1,037,356	954,372	82,984	684,977	...	...
1998	1,012,168	934,635	77,533	722,626	...	...
1999	993,901	920,326	73,575	836,720	...	...
2000	982,616	913,806	68,810	939,364	...	...
2001	968,761	901,688	67,073	1,104,978	...	...
2002	957,898	897,076	60,822	1,260,625	...	...
2003	951,628	894,457	57,171	1,371,815	...	...

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: ... = not applicable; -- = not available.

a. Includes short-stay and other long-stay hospitals.

b. Beginning in 1993, the data include all Clinical Laboratory Improvement Act facilities as of December of each year.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.C Medicare: Participating Facilities

**Table 8.C2—Hospital Insurance: Number of participating hospitals and beds per 1,000 enrollees, by state or other area, December 2003**

Census division and state or area	All hospitals		Short-stay			Long-stay	
	Hospitals	Beds	Hospitals	Beds	Beds per 1,000 enrollees <sup>a</sup>	Hospitals	Beds
Total							
All areas	6,057	951,628	4,101	827,475	20.4	1,956	124,153
United States	5,993	940,495	4,043	817,490	20.6	1,950	123,005
New England	261	43,647	177	32,724	15.2	90	10,710
Connecticut	46	10,372	32	8,295	16.0	14	2,077
Maine	41	4,063	28	3,475	15.4	13	588
Massachusetts	113	19,420	68	13,154	13.6	45	6,266
New Hampshire	30	3,389	21	2,765	15.4	9	624
Rhode Island	15	3,785	11	2,910	17.1	4	875
Vermont	16	2,048	11	1,768	19.2	5	280
Middle Atlantic	605	150,837	467	128,837	21.7	151	19,827
New Jersey	107	31,338	78	27,281	22.7	29	4,057
New York	252	73,989	204	65,663	24.9	48	8,326
Pennsylvania	246	41,034	172	33,590	15.9	74	7,444
East North Central	900	166,610	645	149,635	23.1	281	16,448
Illinois	216	46,872	158	43,132	26.3	58	3,740
Indiana	157	21,619	94	18,830	21.5	63	2,789
Michigan	175	29,984	129	27,133	18.8	46	2,851
Ohio	211	46,129	147	41,619	24.3	64	4,510
Wisconsin	141	19,023	91	16,465	20.5	50	2,558
West North Central	766	78,360	430	65,758	22.6	377	13,170
Iowa	119	11,833	60	10,134	21.0	59	1,699
Kansas	152	11,166	72	8,823	22.5	80	2,343
Minnesota	147	16,684	85	13,828	20.5	62	2,856
Missouri	137	24,134	98	21,817	24.8	39	2,317
Nebraska	94	6,669	26	4,505	17.6	68	2,164
North Dakota	50	3,276	17	2,363	23.0	33	913
South Dakota	67	3,409	31	2,531	20.8	36	878
South Atlantic	890	171,542	656	151,228	19.3	242	20,786
Delaware	10	2,261	5	1,892	15.9	5	369
District of Columbia	14	4,519	7	3,527	49.1	7	992
Florida	235	53,517	179	48,696	16.7	56	4,821
Georgia	176	24,902	118	21,416	22.2	58	3,486
Maryland	65	16,104	47	13,108	19.5	18	2,996
North Carolina	139	25,993	108	22,722	18.9	31	3,271
South Carolina	76	12,637	59	11,358	18.8	17	1,279
Virginia	109	21,236	83	18,745	20.0	26	2,491
West Virginia	66	9,388	42	8,307	23.9	24	1,081
East South Central	495	74,985	388	68,529	25.7	117	6,980
Alabama	122	19,921	100	18,227	25.5	22	1,694
Kentucky	115	17,347	76	14,877	23.1	39	2,470
Mississippi	106	12,834	85	12,065	27.7	21	769
Tennessee	152	24,781	117	22,734	26.2	35	2,047
West South Central	969	105,638	608	88,888	22.4	350	17,703
Arkansas	108	10,996	68	8,788	19.4	40	2,208
Louisiana	214	22,762	123	18,529	30.1	91	4,233
Oklahoma	151	14,679	100	12,797	24.6	51	1,882
Texas	496	60,409	328	51,029	21.4	168	9,380
Mountain	456	45,907	283	39,206	16.8	190	7,814
Arizona	89	12,833	61	11,191	15.5	28	1,642
Colorado	84	11,551	45	9,389	19.3	39	2,162
Idaho	47	3,285	18	2,557	14.4	29	728
Montana	64	2,907	25	2,209	15.5	39	698
Nevada	41	5,408	24	4,595	16.9	17	813
New Mexico	53	5,011	38	4,394	17.8	15	617
Utah	48	5,091	38	4,226	19.3	10	865
Wyoming	30	1,511	17	1,222	17.8	13	289

(Continued)

**Table 8.C2—Hospital Insurance: Number of participating hospitals and beds per 1,000 enrollees, by state or other area, December 2003—Continued**

Census division and state or area	All hospitals		Short-stay			Long-stay	
	Hospitals	Beds	Hospitals	Beds	Beds per 1,000 enrollees <sup>a</sup>	Hospitals	Beds
Pacific	651	109,239	519	99,853	18.3	152	9,567
Alaska	24	1,509	14	1,228	25.8	10	281
California	438	82,366	365	76,725	19.4	73	5,641
Hawaii	27	2,715	17	2,250	12.9	10	465
Oregon	62	7,867	43	7,238	14.3	19	629
Washington	100	13,919	60	11,368	14.8	40	2,551
Outlying areas	64	11,133	58	9,985	10.8	6	1,148
Puerto Rico	59	10,448	53	9,300	16.2	6	1,148
Virgin Islands	2	320	2	320	27.4	0	0
Other	3	365	3	365	1.1	0	0

SOURCE: Centers for Medicare &amp; Medicaid Services.

a. Based on total number of persons enrolled in the Hospital Insurance program as of July 1, 2003.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.C Medicare: Participating Facilities

**Table 8.C3—Hospital Insurance and/or Supplementary Medical Insurance: Number of participating skilled nursing facilities, home health agencies, independent laboratories, and end-stage renal disease facilities, by census division and state or other area, December 2003**

Census division and state or area	Skilled nursing facilities			Home health agencies	Clinical Laboratory Improvement Act facilities	End stage renal disease facilities
	Number	Beds	Beds per 1,000 enrollees <sup>a</sup>			
Total						
All areas	14,940	1,371,845	33.7	7,141	184,513	4,469
United States	14,931	1,371,480	34.5	7,087	183,401	4,419
New England	1,047	102,081	47.5	296	9,238	147
Connecticut	251	30,496	58.7	83	2,564	30
Maine	120	6,328	28.0	31	977	16
Massachusetts	468	47,894	49.7	114	3,617	72
New Hampshire	71	6,057	33.8	35	877	10
Rhode Island	95	8,078	47.5	21	767	13
Vermont	42	3,228	35.0	12	436	6
Middle Atlantic	1,748	247,670	41.6	526	22,759	578
New Jersey	356	46,767	38.9	52	5,108	108
New York	669	122,285	46.3	196	10,168	229
Pennsylvania	723	78,618	37.3	278	7,483	241
East North Central	2,845	238,026	36.8	1,142	30,392	655
Illinois	673	42,869	26.1	295	7,828	158
Indiana	484	39,005	44.5	161	4,541	91
Michigan	395	37,910	26.3	212	6,234	129
Ohio	930	82,346	48.1	350	8,802	185
Wisconsin	363	35,896	44.7	124	2,987	92
West North Central	1,858	138,767	47.7	829	13,872	336
Iowa	363	25,605	53.1	180	2,393	52
Kansas	263	17,321	44.1	130	2,224	43
Minnesota	404	36,798	54.5	222	2,316	67
Missouri	478	34,152	38.8	159	4,371	111
Nebraska	177	12,194	47.5	63	1,434	29
North Dakota	83	6,522	63.4	29	501	14
South Dakota	90	6,175	50.8	46	633	20
South Atlantic	2,275	215,395	27.5	1,049	37,341	1,001
Delaware	37	3,572	30.0	14	661	15
District of Columbia	20	2,017	28.1	15	435	25
Florida	688	70,546	24.3	420	12,460	261
Georgia	334	35,130	36.4	97	5,961	213
Maryland	233	22,207	33.1	45	3,368	114
North Carolina	420	36,439	30.3	169	5,555	137
South Carolina	178	15,483	25.7	71	3,071	86
Virginia	244	21,349	22.7	153	4,218	126
West Virginia	121	8,652	24.9	65	1,612	24
East South Central	990	79,602	29.9	446	12,215	363
Alabama	225	22,232	31.1	140	3,230	104
Kentucky	295	22,443	34.9	108	2,952	64
Mississippi	165	14,347	32.9	60	1,900	68
Tennessee	305	20,580	23.7	138	4,133	127
West South Central	1,754	158,794	40.0	1,629	23,118	585
Arkansas	199	15,431	34.1	173	1,831	62
Louisiana	285	32,353	52.6	225	3,667	127
Oklahoma	256	21,162	40.7	187	2,756	65
Texas	1,014	89,848	37.8	1,044	14,864	331
Mountain	733	59,750	25.6	465	10,189	240
Arizona	134	11,888	16.4	62	2,827	90
Colorado	196	17,017	35.0	128	2,349	42
Idaho	77	5,775	32.5	49	759	7
Montana	100	7,146	50.3	46	652	15
Nevada	42	4,818	17.7	45	1,022	22
New Mexico	72	4,157	16.8	57	1,124	31
Utah	79	6,168	28.2	46	1,117	24
Wyoming	33	2,781	40.6	32	339	9

(Continued)

**Table 8.C3—Hospital Insurance and/or Supplementary Medical Insurance: Number of participating skilled nursing facilities, home health agencies, independent laboratories, and end-stage renal disease facilities, by census division and state or other area, December 2003—Continued**

Census division and state or area	Skilled nursing facilities			Home health agencies	Clinical Laboratory Improvement Act facilities	End stage renal disease facilities
	Number	Beds	Beds per 1,000 enrollees <sup>a</sup>			
Pacific	1,681	131,395	24.1	705	24,277	514
Alaska	14	508	10.7	14	449	2
California	1,256	99,484	25.2	557	18,132	398
Hawaii	41	3,553	20.4	14	767	18
Oregon	121	9,141	18.0	59	2,017	44
Washington	249	18,709	24.3	61	2,912	52
Outlying areas	8	335	0.4	51	1,065	45
Puerto Rico	6	265	0.5	46	989	37
Virgin Islands	1	40	3.4	2	29	3
Other	1	30	0.1	3	47	5

SOURCE: Centers for Medicare &amp; Medicaid Services.

a. Based on total number of beneficiaries enrolled in the Hospital Insurance program as of July 1, 2003.

CONTACT: Maria Diacogiannis (410) 786-0178.

## 8.E Medicaid: Recipients

**Table 8.E1—Unduplicated number of recipients, total vendor payments, and average payment, by type of medical service, selected fiscal years 1985–2002**

Year	Total	Inpatient services in—		Intermediate-care facility services for—		Nursing facility <sup>a</sup>	Physicians <sup>1</sup>	Dental	Other practitioner	Out-patient hospital	Clinic	Laboratory and radiological	Home health	Pre-scribed drugs	Family planning	Other
		General hospital	Mental hospital	Mentally retarded	All other											
<b>Number of recipients (thousands)</b>																
1985	21,814	3,434	60	147	828	547	14,387	4,672	3,357	10,072	2,121	6,354	535	13,921	1,636	5,371
1986	22,515	3,544	53	145	828	571	14,894	5,161	3,451	10,702	2,027	7,123	593	14,704	1,732	5,573
1987	23,109	3,767	57	149	849	572	15,373	5,131	3,542	10,979	2,183	7,596	609	15,083	1,652	5,957
1988	22,907	3,832	60	145	866	579	15,265	5,072	3,480	10,533	2,256	7,579	569	15,323	1,525	6,601
1989	23,511	4,170	90	148	888	564	15,686	4,214	3,555	11,344	2,391	7,759	609	15,916	1,564	7,278
1990	25,255	4,593	92	147	860	601	17,078	4,552	3,873	12,370	2,804	8,959	719	17,294	1,752	8,302
1991	28,280	5,072	65	146	<sup>a</sup>	1,500	19,321	5,209	4,282	14,137	3,511	10,505	813	19,602	2,185	10,319
1992	30,926	5,768	77	151	<sup>a</sup>	1,573	21,627	5,700	4,711	15,120	4,115	11,804	925	22,030	2,550	12,427
1993	33,432	5,894	75	149	<sup>a</sup>	1,610	23,746	6,174	5,229	16,436	4,839	12,970	1,067	23,901	2,538	15,035
1994	35,053	5,866	85	159	<sup>a</sup>	1,639	24,267	6,352	5,409	16,567	5,258	13,412	1,293	24,471	2,566	17,321
1995	36,282	5,561	84	151	<sup>a</sup>	1,667	23,789	6,383	5,528	16,712	5,322	13,064	1,639	23,723	2,501	19,277
1996	36,118	5,362	93	140	<sup>a</sup>	1,594	22,861	6,208	5,343	15,905	5,070	12,607	1,727	22,585	2,366	21,104
1997	34,873	4,746	87	136	<sup>a</sup>	1,603	21,170	5,935	5,142	13,632	4,713	11,074	1,861	20,954	2,091	20,284
1998	40,649	4,273	135	126	<sup>a</sup>	1,646	18,555	4,965	4,342	12,158	5,285	9,381	1,225	19,338	2,011	34,820
1999 <sup>b</sup>	40,300	4,479	96	121	<sup>a</sup>	1,624	18,052	5,577	3,945	12,323	6,660	10,103	808	19,428	...	37,484
2000 <sup>b</sup>	42,886	4,912	99	118	<sup>a</sup>	1,705	18,965	5,922	4,758	13,169	7,677	11,438	1,007	20,324	...	40,732
2001 <sup>b</sup>	46,163	4,879	91	116	<sup>a</sup>	1,702	20,021	7,018	5,102	13,731	8,463	12,339	1,013	21,910	...	44,608
2002 <sup>b</sup>	49,754	5,051	99	117	<sup>a</sup>	1,765	22,102	7,885	5,570	14,861	9,498	14,067	1,065	24,424	...	49,925
<b>Total payments (millions of dollars)</b>																
1985	37,508	9,453	1,192	4,731	6,516	5,071	2,346	458	251	1,789	714	337	1,120	2,315	195	1,020
1986	41,005	10,364	1,113	5,072	6,773	5,660	2,547	531	252	1,980	807	424	1,352	2,692	226	1,212
1987	45,050	11,302	1,409	5,591	7,280	5,967	2,776	541	263	2,226	963	475	1,690	2,988	228	1,349
1988	48,710	12,076	1,375	6,022	7,923	6,354	2,953	577	284	2,413	1,105	543	2,015	3,294	206	1,569
1989	54,500	13,378	1,470	6,649	8,871	6,660	3,408	498	317	2,837	1,249	590	2,572	3,689	227	2,085
1990	64,859	16,674	1,714	7,354	9,667	8,026	4,018	593	372	3,324	1,688	721	3,404	4,420	265	2,618
1991	77,048	19,891	2,010	7,680	<sup>a</sup>	20,709	4,952	710	437	4,283	2,211	897	4,101	5,424	359	3,384
1992	90,814	23,503	2,196	8,550	<sup>a</sup>	23,544	6,102	851	538	5,279	2,818	1,035	4,886	6,765	500	4,243
1993	101,709	25,734	2,161	8,831	<sup>a</sup>	25,431	6,952	961	937	6,215	3,457	1,137	5,601	7,970	538	5,784
1994	108,270	26,180	2,057	8,347	<sup>a</sup>	27,095	7,189	969	1,040	6,342	3,747	1,176	7,042	8,875	516	7,695
1995	120,141	26,331	2,511	10,383	<sup>a</sup>	29,052	7,360	1,019	986	6,627	4,280	1,180	9,406	9,791	514	10,700
1996	121,685	25,176	2,040	9,555	<sup>a</sup>	29,630	7,238	1,028	1,094	6,504	4,222	1,208	10,868	10,697	474	11,948
1997	124,429	23,143	2,009	9,798	<sup>a</sup>	30,504	7,041	1,036	979	6,169	4,252	1,033	12,237	11,972	418	12,958
1998	142,318	21,499	2,801	9,482	<sup>a</sup>	31,892	6,070	901	587	5,759	3,921	939	2,702	13,522	449	38,747
1999 <sup>b</sup>	147,372	21,341	1,638	8,756	<sup>a</sup>	31,976	6,420	1,155	464	5,895	5,439	1,143	2,714	15,933	...	44,492
2000 <sup>b</sup>	168,442	24,130	1,769	9,375	<sup>a</sup>	34,527	6,809	1,413	663	7,081	6,137	1,292	3,133	19,898	...	52,209
2001 <sup>b</sup>	186,913	25,943	1,959	9,700	<sup>a</sup>	37,322	7,438	1,896	761	7,496	5,602	1,622	3,520	23,764	...	59,884
2002 <sup>b</sup>	213,491	29,127	2,122	10,681	<sup>a</sup>	39,282	8,354	2,308	841	8,470	6,693	2,157	3,924	28,408	...	71,118

(Continued)

**Table 8.E1—Unduplicated number of recipients, total vendor payments, and average payment, by type of medical service, selected fiscal years 1985–2002—Continued**

Year	Total	Inpatient services in—		Intermediate-care facility services for—		Nursing facility <sup>a</sup>	Physicians'	Dental	Other practitioner	Out-patient hospital	Clinic	Laboratory and radiological	Home health	Pre-scribed drugs	Family planning	Other
		General hospital	Mental hospital	Mentally retarded	All other											
<i>Average payment (dollars)</i>																
1985	1,719	2,753	20,021	32,238	7,868	9,278	163	98	75	178	337	53	2,092	166	119	190
1986	1,821	2,924	20,952	35,089	8,182	9,910	171	103	73	185	398	60	2,278	183	130	217
1987	1,949	3,000	24,714	37,490	8,571	10,432	181	105	74	203	441	63	2,777	198	138	227
1988	2,126	3,151	22,956	41,413	9,153	10,971	193	114	82	229	490	72	3,542	215	135	238
1989	2,318	3,208	16,397	44,999	9,994	11,809	217	118	89	250	523	76	4,225	232	145	286
1990	2,568	3,630	18,548	50,048	11,236	13,356	235	130	96	269	602	80	4,733	256	151	315
1991	2,725	3,922	30,948	52,750	<sup>a</sup>	13,811	256	136	102	303	630	85	5,048	277	164	328
1992	2,936	4,075	28,364	56,502	<sup>a</sup>	14,965	282	149	114	349	685	88	5,283	307	196	342
1993	3,042	4,366	28,948	59,156	<sup>a</sup>	15,798	293	156	179	378	714	88	5,250	333	212	385
1994	3,089	4,463	24,120	52,571	<sup>a</sup>	16,533	296	153	192	383	713	88	5,445	363	201	444
1995	3,311	4,735	29,847	68,613	<sup>a</sup>	17,424	309	160	178	397	804	90	5,740	413	206	555
1996	3,369	4,696	21,873	68,232	<sup>a</sup>	18,589	317	166	205	409	833	96	6,293	474	200	566
1997	3,568	4,877	22,990	72,033	<sup>a</sup>	19,029	333	275	190	453	902	93	6,575	571	200	639
1998	3,501	5,031	20,701	74,960	<sup>a</sup>	19,379	327	182	135	474	742	100	2,206	699	223	1,113
1999 <sup>b</sup>	3,657	4,764	16,913	72,180	<sup>a</sup>	19,688	356	207	118	478	817	113	3,356	820	...	1,187
2000 <sup>b</sup>	3,928	4,912	17,780	78,882	<sup>a</sup>	20,240	359	239	139	538	799	113	3,111	979	...	1,282
2001 <sup>b</sup>	4,049	5,317	21,482	83,191	<sup>a</sup>	21,926	372	270	149	546	662	132	3,473	1,085	...	1,342
2002 <sup>b</sup>	4,291	5,766	21,352	90,907	<sup>a</sup>	22,247	378	293	151	570	705	153	3,685	1,163	...	1,424

SOURCE: Data before 1998 are from HCFA-Form 2082, and data onward are from Medicaid Statistical Information System, MSIS, Centers for Medicare & Medicaid Services.

NOTES: Fiscal year 1977 began in October 1976 and was the first year of the new federal cycle. Before 1977, the fiscal year began in July.

Beginning in fiscal year 1980, recipients' categories do not add to unduplicated total because of the small number of recipients that are in more than one category during the year. Beginning in 1998, several new medical services were combined with "Other" (excludes unknowns).

... = not applicable.

- a. Beginning in fiscal year 1991, "Nursing facility services" category combines "Intermediate care facility services, All other" and "Skilled nursing facility services," which were previously separate. Data under "Nursing facility services" before 1991 reflect "Skilled nursing facility services."
- b. Excludes recipients in Puerto Rico and the Virgin Islands. Data are not available.

CONTACT: Tony Parker (410) 786-0155.

## 8.E Medicaid: Recipients

**Table 8.E2—Unduplicated number of recipients, total vendor payments, and average payment, by type of eligibility category, selected fiscal years 1972–2002**

Year	Total	Aged 65 or older	Blind	Permanent and total disability	Dependent children under age 21	Adults in families with dependent children	Other
<i>Number of recipients (thousands)</i>							
1972	17,606	3,318	108	1,625	7,841	3,137	1,576
1975	22,007	3,615	109	2,355	9,598	4,529	1,800
1980	21,605	3,440	92	2,819	9,333	4,877	1,499
1985	21,814	3,061	80	2,937	9,757	5,518	1,214
1986	22,515	3,140	82	3,100	10,029	5,647	1,362
1987	23,109	3,224	85	3,296	10,168	5,599	1,418
1988	22,907	3,159	86	3,401	10,037	5,503	1,343
1989	23,511	3,132	95	3,496	10,318	5,717	1,175
1990	25,255	3,202	83	3,635	11,220	6,010	1,105
1991	28,280	3,359	85	3,983	13,415	6,778	658
1992	30,926	3,742	84	4,378	15,104	6,954	664
1993	33,432	3,863	84	4,932	16,285	7,505	763
1994	35,053	4,035	87	5,372	17,194	7,586	779
1995	36,282	4,119	92	5,767	17,164	7,604	1,537
1996	36,118	4,285	95	6,126	16,739	7,127	1,746
1997	34,872	3,955	...	6,129	15,791	6,803	2,195
1998	40,649	3,964	...	6,638	18,964	7,908	3,176
1999 <sup>a</sup>	40,300	4,241	...	7,303	20,119	8,552	846
2000 <sup>a</sup>	42,886	4,289	...	7,479	21,086	10,543	862
2001 <sup>a</sup>	46,163	4,420	...	7,703	22,533	11,639	869
2002 <sup>a</sup>	49,754	4,759	...	8,055	24,583	13,245	903
<i>Total payments (millions of dollars)</i>							
1972	6,300	1,925	45	1,354	1,139	962	875
1975	12,242	4,358	93	3,052	2,186	2,062	492
1980	23,311	8,739	124	7,497	3,123	3,231	596
1985	37,508	14,096	249	13,203	4,414	4,746	798
1986	41,005	15,097	277	14,635	5,135	4,880	980
1987	45,050	16,037	309	16,507	5,508	5,592	1,078
1988	48,710	17,135	344	18,250	5,848	5,883	1,198
1989	54,500	18,558	409	20,476	6,892	6,897	1,268
1990	64,859	21,508	434	23,969	9,100	8,590	1,257
1991	77,048	25,453	475	27,798	11,690	10,439	1,193
1992	90,814	29,078	530	33,326	14,491	12,185	1,204
1993	101,709	31,554	589	38,065	16,504	13,605	1,391
1994	108,270	33,618	644	41,654	17,302	13,585	1,467
1995	120,141	36,527	848	48,570	17,976	13,511	2,708
1996	121,685	36,947	869	51,196	17,544	12,275	2,853
1997	124,430	37,721	...	54,130	17,544	12,307	2,727
1998	142,318	40,602	...	60,375	22,806	14,833	3,702
1999 <sup>a</sup>	147,372	40,470	...	63,028	20,765	15,141	7,966
2000 <sup>a</sup>	168,442	44,560	...	72,772	23,490	17,671	9,948
2001 <sup>a</sup>	186,913	48,431	...	80,493	26,770	20,096	11,121
2002 <sup>a</sup>	213,491	51,732	...	91,889	31,247	23,459	15,162

(Continued)



**Table 8.E2—Unduplicated number of recipients, total vendor payments, and average payment, by type of eligibility category, selected fiscal years 1972–2002—Continued**

Year	Total	Aged 65 or older	Blind	Permanent and total disability	Dependent children under age 21	Adults in families with dependent children	Other
<i>Average payment (dollars)</i>							
1972	358	580	417	833	145	307	555
1975	556	1,205	850	1,296	228	455	273
1980	1,079	2,540	1,358	2,659	335	663	398
1985	1,719	4,605	3,104	4,496	452	860	658
1986	1,821	4,808	3,401	4,721	512	864	719
1987	1,949	4,975	3,644	5,008	542	999	761
1988	2,126	5,425	4,005	5,366	583	1,069	891
1989	2,318	5,926	4,317	5,858	668	1,206	1,079
1990	2,568	6,717	5,212	6,595	811	1,429	1,138
1991	2,725	7,577	5,572	6,979	871	1,540	1,813
1992	2,936	7,770	6,298	7,612	959	1,752	1,813
1993	3,042	8,168	7,036	7,717	1,013	1,813	1,824
1994	3,089	8,331	7,412	7,755	1,006	1,791	1,884
1995	3,311	8,868	9,256	8,422	1,047	1,777	1,762
1996	3,369	8,622	9,143	8,357	1,048	1,722	1,635
1997	3,568	9,538	...	8,832	1,111	1,809	3,597
1998	3,501	10,242	...	9,095	1,203	1,876	1,166
1999 <sup>a</sup>	3,657	9,541	...	8,630	1,032	1,770	9,407
2000 <sup>a</sup>	3,928	10,388	...	9,729	1,114	1,676	11,536
2001 <sup>a</sup>	4,049	10,957	...	10,449	1,188	1,727	12,792
2002 <sup>a</sup>	4,291	10,870	...	11,408	1,271	1,771	16,777

SOURCE: Data before 1998 are from HCFA-Form 2082, and data onward are from Medicaid Statistical Information System, MSIS, Centers for Medicare & Medicaid Services.

NOTES: Fiscal year 1977 began in October 1976 and was the first year of the new federal fiscal cycle. Before 1977, the fiscal year began in July.

Beginning in 1997, "Disability" data includes blindness. "Children" includes foster care children, and "Other" are "Unknowns." In 1999 and 2000, "Other" includes foster care children and "Unknowns." In 2001 and 2002, "Other" includes foster care children, "Unknowns," and BCCA women.

... = not applicable.

a. Excludes recipients in Puerto Rico and the Virgin Islands. Data are not available.

CONTACT: Tony Parker (410) 786-0155.

## 8.H Medicaid: State Data

**Table 8.H1—Number of recipients, total payments, and average payment, by state, fiscal year 2002**

State	Number of recipients	Total payments (millions of dollars)	Average payment (dollars)
United States <sup>a</sup>	49,754,619	213,491	4,291
Alabama	765,328	3,204	4,187
Alaska	109,641	686	6,264
Arizona	878,362	2,881	3,281
Arkansas	579,278	2,015	3,479
California	9,301,001	23,636	2,541
Colorado	425,878	2,166	5,086
Connecticut	479,051	3,245	6,774
Delaware	167,162	651	3,897
District of Columbia	193,494	1,027	5,308
Florida	2,676,235	9,827	3,672
Georgia	1,637,329	4,796	2,929
Hawaii	199,966	695	3,477
Idaho	176,499	791	4,487
Illinois	1,731,398	9,121	5,268
Indiana	849,427	3,725	4,386
Iowa	352,635	1,855	5,263
Kansas	289,349	1,501	5,188
Kentucky	808,294	3,459	4,280
Louisiana	898,824	3,234	3,599
Maine	275,826	1,716	6,223
Maryland	692,539	3,662	5,288
Massachusetts	1,065,636	6,387	5,994
Michigan	1,449,915	5,918	4,082
Minnesota	620,652	4,439	7,153
Mississippi	712,457	2,499	3,508
Missouri	1,036,150	4,071	3,929
Montana	103,617	532	5,143
Nebraska	255,771	1,255	4,907
Nevada	202,306	723	3,579
New Hampshire	104,138	745	7,161
New Jersey	954,491	5,497	5,759
New Mexico	798,665	1,796	2,250
New York	3,920,718	31,488	8,031
North Carolina	1,355,269	6,041	4,457
North Dakota	70,132	422	6,028
Ohio	1,656,124	9,186	5,547
Oklahoma	631,498	2,238	3,544
Oregon	621,462	2,136	3,438
Pennsylvania	1,627,261	8,523	5,238
Rhode Island	199,014	1,251	6,288
South Carolina	809,136	3,382	4,181
South Dakota	117,631	503	4,284
Tennessee	1,732,381	4,747	2,740
Texas	2,952,569	11,121	3,767
Utah	274,707	1,215	4,425
Vermont	153,731	607	3,950
Virginia	665,203	3,017	4,537
Washington	1,039,070	4,373	4,209
West Virginia	362,030	1,577	4,358
Wisconsin	716,298	3,605	5,034
Wyoming	59,071	280	4,748

SOURCE: Centers for Medicare & Medicaid Services.

a. Excludes recipients in Puerto Rico and the Virgin Islands. Data are not available.

CONTACT: Tony Parker (410) 786-0155.

## **Section 9. Other Social Insurance, Veterans' Benefits, and Public Assistance**

### **Other Social Insurance and Veterans' Benefits**

Unemployment Insurance	9.1
Workers' Compensation	9.3
Temporary Disability Insurance	9.9
Black Lung Benefits	9.10
Veterans' Benefits	9.12

### **Public Assistance**

Temporary Assistance for Needy Families/AFDC and Emergency Assistance	9.14
Food Stamps	9.18
Low-Income Home Energy Assistance Program	9.19

Table 9.A2—Summary data on state programs, by state or other area, 2003

State or area	Covered employment (excludes federal government)		Insured unemployment as percent of covered employment <sup>a</sup>	Number of first payments	Average weekly benefit for total unemployment		Average weekly insured unemployment	Average actual duration (weeks)	Claimants exhausting benefits		Contributions collected <sup>b</sup> (millions of dollars)	Benefits paid <sup>c</sup> (millions of dollars)	Average employer contribution rate <sup>d</sup> (percent)
	Average number of workers (thousands)	Total payroll <sup>e</sup> (millions of dollars)			Amount <sup>f</sup> (dollars)	Percent of average weekly wages <sup>g</sup>			Number	Percent of first payments <sup>h</sup>			
Total	126,088	4,697,431	2.8	9,935,108	261.67	36.5	3,530,524	16.4	4,416,574	43.4	25,328	41,359	2.2
Alabama	1,773	55,969	2.2	140,642	175.84	29.0	39,075	12.6	46,259	31.6	227	301	1.7
Alaska	275	10,094	5.2	49,493	193.04	27.3	14,259	14.7	21,728	44.2	106	136	2.4
Arizona	2,221	77,084	2.1	115,857	173.26	26.0	47,631	17.9	60,467	48.9	134	367	0.8
Arkansas	1,095	31,223	3.2	103,426	228.90	41.7	34,875	14.0	42,205	38.2	221	301	2.4
California	14,558	616,870	3.7	1,379,996	246.37	30.2	531,909	18.1	693,780	49.1	3,003	6,115	3.0
Colorado	2,064	79,589	2.0	114,887	307.68	41.5	41,315	15.2	63,221	53.6	201	536	1.0
Connecticut	1,606	77,511	3.3	155,146	286.19	30.8	53,279	17.9	61,148	37.8	529	736	2.8
Delaware	397	16,213	2.5	32,828	234.99	29.9	9,810	16.1	10,929	31.9	54	130	1.8
District of Columbia	459	25,563	1.6	21,037	258.43	24.1	7,316	20.5	19,151	85.7	90	113	2.1
Florida	7,117	235,874	1.7	326,174	225.02	35.3	119,956	15.9	169,036	48.9	672	1,160	1.3
Georgia	3,693	133,539	1.9	254,544	243.43	35.0	70,024	12.6	118,428	44.2	134	758	0.6
Hawaii	538	17,559	1.9	29,809	312.21	49.7	10,366	15.6	8,712	28.6	149	135	1.7
Idaho	562	15,888	3.4	60,000	231.77	42.7	19,376	14.0	22,360	36.8	103	184	1.2
Illinois	5,604	226,144	3.3	455,182	280.94	36.2	182,846	19.0	205,121	44.7	1,315	2,455	3.0
Indiana	2,785	92,335	2.3	212,910	263.44	41.3	65,075	13.6	91,982	44.0	330	769	1.9
Iowa	1,385	42,237	2.3	113,570	260.12	44.4	31,596	13.5	33,690	30.2	261	377	1.5
Kansas	1,259	39,195	2.5	89,324	275.99	46.1	30,863	16.0	38,418	42.7	227	372	1.8
Kentucky	1,677	52,922	2.4	135,856	249.62	41.1	39,640	14.5	39,747	28.8	288	470	2.4
Louisiana	1,819	55,284	2.0	100,279	194.93	33.4	36,615	15.7	43,730	45.3	145	297	1.7
Maine	577	17,451	2.3	32,592	231.13	39.8	13,072	18.2	12,906	38.9	83	128	1.5
Maryland	2,306	90,487	2.1	129,951	252.14	33.4	48,325	15.9	46,933	35.3	269	527	1.5
Massachusetts	3,088	142,570	3.5	280,144	356.58	40.2	107,814	18.9	137,827	45.6	825	1,794	2.5
Michigan	4,273	167,443	3.6	501,998	290.52	38.6	155,010	14.0	174,582	36.8	1,093	1,988	3.4
Minnesota	2,542	97,737	2.4	169,854	322.15	43.6	60,655	16.7	68,030	39.5	491	850	1.4
Mississippi	1,071	29,013	2.5	71,774	173.43	33.3	26,381	15.5	27,985	36.4	116	192	1.7
Missouri	2,560	85,694	2.7	182,972	205.62	31.9	68,545	16.5	79,483	42.8	319	627	1.9
Montana	379	9,935	2.6	27,392	201.91	40.1	9,915	15.5	10,378	39.1	63	81	1.1
Nebraska	859	25,832	1.7	46,204	216.16	37.4	14,359	14.1	21,252	45.8	108	137	1.7
Nevada	1,064	37,324	2.6	78,438	236.29	35.0	27,774	15.8	34,104	40.8	240	305	1.3
New Hampshire	596	22,103	1.6	23,035	258.60	36.3	9,504	17.8	7,937	31.7	37	117	1.0
New Jersey	3,785	174,764	3.5	367,278	333.67	37.6	132,460	18.0	195,806	54.3	1,172	2,098	1.7
New Mexico	716	20,992	2.1	37,232	210.63	37.4	14,778	17.6	16,517	44.2	81	136	1.0
New York	8,089	381,570	3.0	599,055	271.55	29.9	240,065	18.6	364,275	58.4	2,443	3,124	4.2
North Carolina	3,658	121,792	2.9	347,947	258.33	40.3	105,238	13.8	141,892	38.1	746	955	1.7
North Dakota	304	8,279	1.5	15,578	222.30	42.5	4,466	12.4	5,575	33.9	52	47	1.5

(Continued)

## 9.A Unemployment Insurance

**Table 9.A2—Summary data on state programs, by state or other area, 2003—Continued**

State or area	Covered employment (excludes federal government)		Insured unemploy- ment as percent of covered employ- ment <sup>a</sup>	Number of first payments	Average weekly benefit for total unemployment		Average weekly insured unemploy- ment	Average actual duration (weeks)	Claimants exhausting benefits		Contri- butions collected <sup>b</sup> (millions of dollars)	Benefits paid <sup>c</sup> (millions of dollars)	Average employer contri- bution rate <sup>d</sup> (percent)
	Average number of workers (thou- sands)	Total payroll <sup>e</sup> (millions of dollars)			Amount <sup>f</sup> (dollars)	Percent of average weekly wages <sup>g</sup>			Number	Percent of first pay- ments <sup>h</sup>			
Ohio	5,202	181,327	2.5	352,874	252.04	37.6	128,930	15.6	125,309	35.6	698	1,452	1.8
Oklahoma	1,365	39,553	2.1	76,897	229.45	41.2	28,373	16.3	35,298	45.1	155	287	1.2
Oregon	1,533	52,296	4.5	185,868	258.45	39.4	68,536	17.5	84,043	43.4	532	856	2.3
Pennsylvania	5,364	196,821	4.0	566,022	291.84	41.4	215,487	17.8	212,711	36.8	1,547	2,678	4.0
Rhode Island	462	16,608	3.1	43,097	308.78	44.7	14,446	15.9	18,255	41.2	135	208	3.1
South Carolina	1,740	52,996	2.8	148,646	210.05	35.9	48,588	13.7	58,756	39.5	222	419	2.0
South Dakota	353	9,412	1.0	11,828	201.96	39.4	3,470	12.4	2,043	17.3	15	33	0.7
Tennessee	2,549	84,555	2.3	200,848	210.24	33.0	57,966	14.5	83,824	40.2	427	581	2.6
Texas	9,027	331,053	2.2	533,479	260.8	37.0	198,660	16.8	288,789	52.3	2,994	2,204	2.3
Utah	1,007	30,738	1.8	57,362	269.38	45.9	18,291	14.3	25,944	42.3	90	214	0.6
Vermont	288	9,143	2.9	28,265	255.08	41.8	8,384	14.4	7,193	25.9	39	101	2.0
Virginia	3,265	122,511	1.5	165,621	276.09	38.3	50,197	14.0	68,815	39.0	236	606	1.0
Washington	2,584	99,827	4.0	267,960	324.4	43.7	102,461	18.4	101,174	36.8	1,102	1,456	2.4
West Virginia	656	18,734	2.9	54,558	219.87	40.0	19,101	15.4	15,575	27.5	123	184	2.8
Wisconsin	2,658	88,450	3.4	315,409	251.69	39.3	91,495	13.8	87,630	27.5	495	973	2.2
Wyoming	234	6,893	1.7	15,612	238.07	42.1	4,074	12.8	5,192	27.4	16	49	0.8
Outlying areas													
Puerto Rico	1,007	21,193	4.7	106,183	106.62	26.3	46,914	19.6	58,352	52.4	175	228	3.4
Virgin Islands	41	1,242	2.4	2,175	277.39	47.5	962	23.5	2,077	66.6	2	17	0.2

SOURCES: Department of Labor, Employment and Training Administration and Bureau of Labor Statistics; based on data submitted by state agencies.

NOTE: Except where noted excludes data for federal employees and for ex-service members; includes data for state and local government employees where covered by state law after 1955.

- Based on average covered employment in 12-month period.
- Contributions, penalties, and interest from employers and contributions from employees in states taxing workers. Adjusted to exclude refunds of contributions and dishonored checks. Excludes state and local government employees covered on reimbursable basis.
- Adjusted to exclude voided benefit checks and for transfers under interstate combined-wage plan. Excludes Extended Benefits and Emergency Unemployment Compensation.
- Estimated data. As a percentage of taxable payroll. Standard contribution rate for most states, 2.7 percent. Excludes state and local jurisdictions covering state and local government employees on a reimbursable basis.
- Total wages earned in covered employment during all pay periods ended within the year.
- Includes dependents' allowances for states that provide such benefits.
- Based on average total weekly wage in current year.
- Percentages based on first payments for 12-month period.

CONTACT: Thomas Stengle (202) 693-2991.

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2002

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
		Total	Type of insurance			Type of benefits			
			Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>d</sup>	Medical and hospitalization	Compensation payments		
1940	24.6	256	135	73	48	95	161	1.19	0.72
1946	32.7	434	270	96	68	140	294	0.91	0.54
1948	36.0	534	335	121	78	175	359	0.96	0.51
1949	35.3	566	353	132	81	185	381	0.98	0.55
1950	36.9	615	381	149	85	200	415	0.89	0.54
1951	38.7	709	444	170	94	233	476	0.90	0.54
1952	39.4	785	491	193	101	260	525	0.94	0.55
1953	40.7	841	524	210	107	280	561	0.97	0.55
1954	39.8	876	540	225	110	308	568	0.98	0.57
1955	41.4	916	563	238	115	325	591	0.91	0.55
1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1960	44.9	1,295	810	325	160	435	860	0.93	0.59
1961	45.0	1,374	851	347	176	460	914	0.95	0.61
1962	46.2	1,489	924	371	194	495	994	0.96	0.62
1963	47.3	1,582	988	388	207	525	1,057	0.99	0.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	0.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	0.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	0.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	0.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	0.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	0.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	0.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	0.94
1979	78.6	12,027	6,157	4,022	1,848	3,520	8,507	1.95	1.01
1980	78.8	13,618	7,029	4,330	2,259	3,947	9,671	1.96	1.07
1981	78.3	15,054	7,876	4,595	2,583	4,431	10,623	1.85	1.08
1982	77.0	16,407	8,647	4,768	2,993	5,058	11,349	1.75	1.16
1983	78.0	17,575	9,265	5,061	3,249	5,681	11,894	1.67	1.17
1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1990	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.13	1.57
1991	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.16	1.65
1992	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.13	1.69
1993	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.17	1.62
1994	109.6	44,586	22,306	10,753	11,527	17,194	27,392	2.05	1.51
1995	112.4	43,373	21,145	10,996	11,232	16,733	26,640	1.82	1.38
1996	114.8	41,837	20,392	10,669	10,775	16,567	25,270	1.66	1.26
1997	118.1	42,314	21,645	10,046	10,623	17,306	25,008	1.49	1.18
1998	121.5	43,278	22,966	10,109	10,203	18,121	25,157	1.38	1.11
1999	124.3	45,263	24,632	10,126	10,504	19,316	25,947	1.34	1.09

(Continued)

## 9.B Workers' Compensation

**Table 9.B1—Coverage, benefits, and costs, selected years 1940–2002—Continued**

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
		Total	Type of insurance			Type of benefits			
			Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>d</sup>	Medical and hospitalization	Compensation payments		
2000	127.1	47,621	26,513	10,406	10,702	20,710	26,911	1.33	1.06
2001	127.0	49,772	27,274	11,058	11,439	22,207	27,565	1.40	1.08
2002	125.6	53,443	29,028	12,539	11,876	24,285	29,158	1.58	1.16

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: Beginning in 1959, includes Alaska and Hawaii. States periodically update prior-year data, and any such changes are included in the current table.

- Total costs to employers who purchase insurance from private carriers and state funds consist of premiums written in the calendar year plus the payments made under deductible provisions. For self-insured employers, the costs include benefit payments and administrative costs.
- Cash and medical benefits paid by self-insurers.
- Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- Net cash and medical benefits paid by competitive and exclusive state funds and federal benefits including: those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and by special funds under the LHWCA.

CONTACT: Ishita Sengupta (202) 452-8097.

Table 9.B2—Benefits, by state and federal program, 1998–2002 (in thousands of dollars)

Program	1998	1999	2000	2001	2002
Total, state and federal	43,278,222	45,262,686	47,620,968	49,771,700	53,442,645
<i>State programs</i>					
Subtotal	40,410,346	42,400,503	44,663,564	46,702,433	50,289,020
Alabama	602,088	551,398	529,189	562,773	565,264
Alaska	127,368	130,334	145,917	171,248	187,578
Arizona	432,965	465,554	515,241	465,319	528,491
Arkansas	174,303	185,372	197,762	206,836	222,192
California	7,365,820	7,851,641	8,967,630	9,605,478	11,282,610
Colorado	810,985	738,526	835,054	586,500	807,001
Connecticut	714,822	736,857	667,056	661,471	747,959
Delaware	147,070	133,023	146,090	145,546	168,820
District of Columbia	90,386	90,232	88,661	92,990	101,836
Florida	2,538,353	2,768,044	2,544,777	2,669,630	2,305,828
Georgia	889,131	895,690	995,775	1,067,327	1,082,971
Hawaii	233,225	222,056	231,359	252,041	267,827
Idaho	164,327	168,642	179,370	198,507	233,069
Illinois	1,838,191	1,952,697	2,049,223	2,139,026	2,232,015
Indiana	481,073	510,992	545,863	531,402	577,410
Iowa	320,761	322,176	356,807	395,657	427,507
Kansas	318,976	326,196	341,547	340,343	405,091
Kentucky	421,386	477,867	479,338	482,076	527,088
Louisiana	442,025	464,883	493,653	501,662	499,136
Maine	253,946	265,862	266,997	265,082	292,678
Maryland	691,285	714,356	729,656	796,186	783,686
Massachusetts	728,771	733,191	828,159	774,473	807,434
Michigan	1,366,988	1,392,806	1,474,058	1,477,986	1,512,457
Minnesota	737,100	744,500	797,800	904,200	921,000
Mississippi	234,873	253,664	269,342	271,163	286,538
Missouri	814,287	971,628	908,819	1,079,745	1,226,241
Montana	136,975	145,996	169,763	172,725	190,850
Nebraska	164,382	198,276	211,285	238,300	293,089
Nevada	331,420	384,285	360,917	384,931	352,531
New Hampshire	169,663	190,072	181,900	215,817	216,900
New Jersey	1,164,184	1,239,702	1,298,824	1,362,965	1,470,839
New Mexico	128,290	135,903	146,374	162,810	191,189
New York	2,600,961	2,795,769	2,909,115	2,978,224	3,142,392
North Carolina	810,188	813,823	853,318	890,272	1,014,136
North Dakota	68,925	69,911	74,402	76,158	74,456
Ohio	2,076,545	2,038,742	2,098,528	2,248,375	2,388,184
Oklahoma	536,420	496,500	484,911	499,827	489,866
Oregon	430,521	384,110	412,471	455,625	447,548
Pennsylvania	2,418,072	2,467,114	2,402,614	2,440,407	2,531,957
Rhode Island	110,185	113,218	113,599	124,326	131,230
South Carolina	467,277	511,735	596,526	622,985	690,451
South Dakota	67,088	72,509	66,991	74,950	79,256
Tennessee	550,819	586,363	642,201	691,926	679,211
Texas	1,591,818	1,874,974	2,004,504	2,056,355	2,275,338
Utah	188,543	195,774	187,729	211,279	240,179
Vermont	91,436	106,389	112,349	106,008	147,790
Virginia	658,466	629,348	680,911	671,828	700,266
Washington	1,286,680	1,395,246	1,527,657	1,637,714	1,714,497
West Virginia	644,294	687,002	690,377	712,495	829,020
Wisconsin	703,610	724,360	768,282	923,759	893,933
Wyoming	73,080	75,196	82,875	97,706	104,187

(Continued)



## 9.B Workers' Compensation

**Table 9.B2—Benefits, by state and federal program, 1998–2002 (in thousands of dollars)—Continued**

Program	1998	1999	2000	2001	2002
<i>Federal programs<sup>a</sup></i>					
Subtotal	2,867,876	2,862,183	2,957,404	3,069,267	3,153,625
Civilian employee	2,009,862	1,999,915	2,118,859	2,223,088	2,317,325
Other	858,014	862,268	838,545	846,179	836,300

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: States periodically update prior-year data, and any such changes are included in the current table.

- a. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

CONTACT: Ishita Sengupta (202) 452-8097.

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2002  
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers <sup>a</sup>	State funds	Self-insurance <sup>b</sup>	Total	As a percentage of total benefits
Total, state and federal	53,442,645	29,028,239	9,385,022	11,875,759	24,285,334	45.4
<b>State programs</b>						
Subtotal	50,289,020	29,028,239	9,385,022	11,875,759	23,554,200	46.8
Alabama	565,264	290,009	...	275,255	327,537	57.9
Alaska	187,578	145,324	...	42,254	106,578	56.8
Arizona	528,491	198,728	251,698	78,065	317,623	<sup>c</sup> 60.1
Arkansas	222,192	145,163	...	77,029	138,648	<sup>c</sup> 62.4
California	11,282,610	5,947,614	2,191,962	3,143,034	5,645,031	50.0
Colorado	807,001	309,436	332,725	164,840	357,063	44.2
Connecticut	747,959	543,266	...	204,693	310,403	<sup>c</sup> 41.5
Delaware	168,820	114,348	...	54,472	84,217	<sup>d</sup> 49.9
District of Columbia	101,836	79,781	...	22,055	33,471	32.9
Florida	2,305,828	1,817,729	...	488,099	1,312,016	<sup>c</sup> 56.9
Georgia	1,082,971	769,767	...	313,205	516,577	<sup>c</sup> 47.7
Hawaii	267,827	175,029	11,754	81,044	105,927	39.6
Idaho	233,069	89,549	127,837	15,683	132,150	<sup>c</sup> 56.7
Illinois	2,232,015	1,748,148	...	483,867	991,015	<sup>c</sup> 44.4
Indiana	577,410	488,138	...	89,272	377,212	<sup>c</sup> 65.3
Iowa	427,507	348,434	...	79,073	216,319	<sup>c</sup> 50.6
Kansas	405,091	298,992	...	106,099	219,559	<sup>c</sup> 54.2
Kentucky	527,088	334,460	47,857	144,771	281,526	53.4
Louisiana	499,136	224,795	130,484	143,857	263,045	<sup>c</sup> 52.7
Maine	292,678	116,675	88,952	87,051	118,734	40.6
Maryland	783,686	400,192	192,546	190,948	307,744	<sup>c</sup> 39.3
Massachusetts	807,434	689,435	...	117,999	259,149	32.1
Michigan	1,512,457	846,823	...	665,634	523,260	34.6
Minnesota	921,000	612,600	98,100	210,300	437,500	47.5
Mississippi	286,538	168,832	...	117,706	163,484	<sup>c</sup> 57.1
Missouri	1,226,241	870,112	82,685	273,443	592,878	48.3
Montana	190,850	72,764	83,070	35,016	102,013	53.5
Nebraska	293,089	214,438	...	78,650	167,354	57.1
Nevada	352,531	230,553	...	121,977	129,199	36.6
New Hampshire	216,900	180,057	...	36,843	120,596	<sup>c</sup> 55.6
New Jersey	1,470,839	1,356,231	...	114,608	759,157	<sup>d</sup> 51.6
New Mexico	191,189	102,508	33,461	55,221	107,908	56.4
New York	3,142,392	1,580,743	780,636	781,013	968,462	30.8
North Carolina	1,014,136	774,596	...	239,540	435,064	<sup>c</sup> 42.9
North Dakota	74,456	206	74,250	...	41,106	55.2
Ohio	2,388,184	37,652	1,878,255	472,277	1,106,570	46.3
Oklahoma	489,866	262,579	108,982	118,305	225,828	<sup>c</sup> 46.1
Oregon	447,548	213,144	192,157	42,247	227,156	50.8
Pennsylvania	2,531,957	1,798,988	160,795	572,174	1,005,602	39.7
Rhode Island	131,230	50,076	65,054	16,100	30,143	23.0
South Carolina	690,451	463,888	51,004	175,560	204,652	29.6
South Dakota	79,256	72,726	...	6,530	44,020	55.5
Tennessee	679,211	526,603	...	152,608	348,435	<sup>c</sup> 51.3
Texas	2,275,338	1,762,267	258,460	254,612	1,412,985	<sup>c</sup> 62.1
Utah	240,179	85,334	121,747	33,098	159,959	<sup>c</sup> 66.6
Vermont	147,790	122,330	...	25,459	77,885	<sup>c</sup> 52.7
Virginia	700,266	555,898	...	144,367	378,844	<sup>c</sup> 54.1
Washington	1,714,497	28,768	1,225,007	460,722	589,267	34.4
West Virginia	829,020	...	697,271	131,749	245,450	29.6
Wisconsin	893,933	756,599	...	137,334	461,394	<sup>d</sup> 51.6
Wyoming	104,187	5,913	98,274	...	66,487	63.8

(Continued)

## 9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2002  
(in thousands of dollars)—Continued**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers <sup>a</sup>	State funds	Self-insurance <sup>b</sup>	Total	As a percentage of total benefits
<b>Federal programs<sup>e</sup></b>						
Subtotal	3,153,625	...	...	...	731,134	23.2
Civilian employee	2,317,325	...	...	...	665,378	28.7
Other	836,300	...	...	...	65,756	7.9

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: ... = not applicable.

- a. States with exclusive funds (Nevada, North Dakota, Ohio, Washington, West Virginia, and Wyoming) also have small amounts of benefits paid by private carriers. This results from two sources: companies with group policies that overlap states and the fact that some companies include excess workers' compensation coverage in their reports of workers' compensation benefits to A.M. Best Company.
- b. Self-insurance includes individual self-insurers and group self-insurance.
- c. Medical percentages based on data provided by the National Council on Compensation Insurance.
- d. Medical percentage based on the weighted average of states where medical data were available.
- e. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

CONTACT: Ishita Sengupta (202) 452-8097.

Table 9.C1—Selected data on state and railroad programs, 2001

State and program <sup>a</sup>	Average annual covered employment (thousands)	Taxable payrolls (millions of dollars)	Average weekly number of beneficiaries (thousands)	Average weekly benefit (dollars)	Average duration per period (weeks)	Contributions collected (millions of dollars)	Net benefits paid (millions of dollars)	Administrative expenditures <sup>b</sup> (millions of dollars)
California <sup>c</sup>	12,706	369,930	--	--	--	--	2,700.6	190.5
State-operated fund	12,206	349,160	91.7	288.14	13.24	3,088.0	2,526.1	152.8
Private plans	500	20,770	--	449.38	12.29	212.9	174.5	37.7
Hawaii <sup>d</sup> (private plans)	334	7,112	25.2	306.00	4.92	48.6	38.0	--
New Jersey <sup>e</sup>	<sup>f</sup> 3,500	--	--	--	--	--	496.1	26.9
State-operated fund	<sup>f</sup> 2,803	<sup>f</sup> 54,900	--	318.00	--	429	<sup>g</sup> 391.2	26.9
Private plans	<sup>f</sup> 697	--	--	--	--	--	104.9	3.0
New York	6,620	<sup>h</sup> 43,738	49.0	190.42	7.80	--	564.4	<sup>e</sup> 9.0
Special state fund <sup>i</sup>	...	...	0.5	145.07	14.61	--	3.5	--
Private plans <sup>j</sup>	6,620	43,738	48.5	190.86	7.76	--	<sup>k</sup> 560.9	--
Puerto Rico	634	13,223	--	--	--	--	12.6	3.3
State-operated fund	125	9,326	1.0	94.25	10.18	12.4	5.0	3.0
Private plans	509	3,897	1.3	110.00	7.21	1.0	7.6	0.3
Rhode Island (state-operated fund)	411	10,250	8.9	302.02	10.20	143.0	139.0	6.0
Railroad (publicly operated fund)	238	3,110	<sup>l</sup> 6.5	<sup>m</sup> 239.40	<sup>m</sup> 14.00	<sup>n</sup>	<sup>o</sup> 54.1	<sup>n</sup>

SOURCES: State agencies and Railroad Retirement Board.

NOTE: . . . = not applicable; -- = not available.

- a. Statutory programs providing short-term cash benefits to employees unable to work because of nonoccupational illness or injury.
- b. State cost of administering state program and of supervising private plans.
- c. Benefits and beneficiary data are for periods paid or terminated in 2001.
- d. Includes data not shown separately for special fund for workers whose disability begins during unemployment. In 2001, the fund paid \$48,278 in benefits.
- e. State fiscal year data (July 1–June 30).
- f. Estimated data.
- g. Data are for calendar year (January 1–December 31).
- h. First \$7,000 of earnings of each employee, which was paid by the employer during the calendar year.
- i. For workers whose disability begins during unemployment.
- j. Includes State Insurance Fund of \$12.7 million.
- k. Includes medical, surgical, and hospital benefits amounting to \$61.9 million paid under approved plans.
- l. For 14-day registration period.
- m. For benefit year 2000–2001 (July 1, 2000–June 30, 2001).
- n. Single system of contributions and administrative operations for railroad unemployment insurance and temporary disability; collections amounted to \$61.1 million and administrative expenses to \$14 million for the system in 2001.
- o. Of this amount, \$49.1 million was for regular benefits and \$5 million for extended benefits.

CONTACT: Rita L. DiSimone (202) 358-6221.

## 9.D Black Lung Benefits

**Table 9.D1—Benefits currently payable to miners, widows, and dependents, December 1970–2003**

Year	Number				Benefits (thousands of dollars)	
	Total	Miners	Widows	Dependents <sup>a</sup>	Monthly amount	Annual amount
1970	111,976	43,921	24,889	43,166	12,500	111,000
1971	231,729	77,213	67,358	87,158	27,200	378,900
1972	298,963	101,802	88,067	109,094	37,800	554,400
1973	461,491	159,837	124,154	177,500	63,700	1,045,200
1974	487,216	169,097	134,700	183,419	71,500	951,300
1975	482,311	165,405	139,407	177,499	75,500	947,700
1976	469,655	158,087	142,495	169,073	77,400	963,300
1977	457,399	148,720	144,543	164,136	80,500	942,200
1978	439,970	138,648	145,829	155,493	82,300	965,100
1979	418,948	129,558	146,527	142,863	86,500	983,100
1980	399,477	120,235	146,603	132,639	91,400	1,032,000
1981	376,505	111,249	146,173	119,083	91,700	1,081,300
1982	354,569	102,234	144,863	107,472	90,800	1,076,000
1983	333,358	93,694	142,967	96,697	86,300	1,055,800
1984	313,822	85,658	140,995	87,169	85,300	1,038,000
1985	294,846	77,836	138,328	78,682	83,700	1,025,000
1986	275,783	70,253	135,033	70,497	78,900	971,000
1987	258,988	63,573	131,561	63,854	76,800	940,000
1988	241,626	56,977	127,322	57,327	73,500	904,000
1989	225,764	51,048	123,220	51,496	72,000	882,000
1990	210,678	45,643	118,705	46,330	70,000	863,400
1991	196,419	40,703	114,046	41,670	68,400	844,400
1992	182,396	35,971	109,091	37,334	66,500	822,500
1993	168,365	31,664	103,334	33,367	64,100	794,300
1994	155,172	27,828	97,414	29,930	60,600	751,900
1995	143,011	24,573	91,517	26,921	56,100	696,700
1996	131,143	21,477	85,559	24,107	52,600	654,600
1997	119,233	18,488	79,238	21,507	49,255	614,888
1998	109,271	15,964	73,420	19,887	46,204	576,389
1999	98,977	13,635	67,359	17,983	43,225	541,200
2000	89,355	11,587	61,542	16,226	40,625	509,290
2001	79,518	9,779	55,412	14,327	37,324	470,362
2002	71,584	8,394	50,404	12,786	35,017	439,337
2003	64,237	7,142	45,746	11,349	32,198	411,635

SOURCE: Department of Labor, Beneficiary Master Table, 100 percent data.

a. Includes wives of living miners, divorced wives, children, and dependent brothers and sisters of minors.

CONTACT: Bennett Stewart (606) 432-0116, ext. 126.

**Table 9.D2—Benefits currently payable to miners, widows, and dependents, by state or other area, December 2003**

State or area	Number				Monthly amount (thousands of dollars)		
	Total	Miners	Widows	Dependents <sup>a</sup>	Total	Miners <sup>b</sup>	Widows <sup>c</sup>
All areas	64,237	7,142	45,746	11,349	32,198	4,869	27,329
Alabama	2,536	168	1,912	456	1,279	115	1,164
Alaska	11	<sup>d</sup>	10	<sup>d</sup>	6	<sup>d</sup>	<sup>d</sup>
Arizona	197	14	156	27	102	9	93
Arkansas	373	32	299	42	191	23	168
California	436	35	336	65	223	23	200
Colorado	448	34	352	62	228	24	204
Connecticut	123	4	108	11	64	3	62
Delaware	90	8	78	4	49	5	44
District of Columbia	20	<sup>d</sup>	18	<sup>d</sup>	10	<sup>d</sup>	<sup>d</sup>
Florida	1,593	173	1,144	276	789	120	669
Georgia	297	18	240	39	153	11	141
Hawaii	4	<sup>d</sup>	<sup>d</sup>	<sup>d</sup>	2	<sup>d</sup>	<sup>d</sup>
Idaho	24	2	17	5	12	2	11
Illinois	2,194	154	1,774	266	1,132	105	1,027
Indiana	1,197	102	897	198	611	67	544
Iowa	265	23	200	42	135	15	120
Kansas	101	3	92	6	53	2	52
Kentucky	9,341	1,474	5,723	2,144	4,524	1,013	3,512
Louisiana	31	<sup>d</sup>	26	<sup>d</sup>	16	<sup>d</sup>	<sup>d</sup>
Maine	3	<sup>d</sup>	<sup>d</sup>	<sup>d</sup>	2	<sup>d</sup>	<sup>d</sup>
Maryland	616	54	460	102	314	36	278
Massachusetts	36	<sup>d</sup>	29	6	18	1	18
Michigan	728	45	581	102	378	29	349
Minnesota	22	<sup>d</sup>	19	<sup>d</sup>	11	<sup>d</sup>	<sup>d</sup>
Mississippi	44	4	31	9	22	3	19
Missouri	211	11	171	29	109	7	101
Montana	67	5	54	8	35	3	32
Nebraska	7	<sup>d</sup>	6	<sup>d</sup>	4	<sup>d</sup>	<sup>d</sup>
Nevada	62	4	52	6	32	3	30
New Hampshire	4	<sup>d</sup>	<sup>d</sup>	<sup>d</sup>	2	<sup>d</sup>	<sup>d</sup>
New Jersey	491	25	414	52	254	17	236
New Mexico	139	8	109	22	71	6	65
New York	433	21	356	56	225	14	211
North Carolina	642	56	464	122	313	38	275
North Dakota	4	<sup>d</sup>	<sup>d</sup>	<sup>d</sup>	2	<sup>d</sup>	<sup>d</sup>
Ohio	3,967	304	3,013	650	2,032	209	1,823
Oklahoma	285	29	220	36	146	20	127
Oregon	49	6	35	8	25	4	22
Pennsylvania	15,346	1,433	11,856	2,057	7,873	957	6,916
Rhode Island	9	<sup>d</sup>	8	<sup>d</sup>	5	<sup>d</sup>	<sup>d</sup>
South Carolina	209	13	159	37	106	10	96
South Dakota	2	<sup>d</sup>	<sup>d</sup>	<sup>d</sup>	1	<sup>d</sup>	<sup>d</sup>
Tennessee	2,665	272	1,879	514	1,313	187	1,126
Texas	203	13	156	34	105	8	97
Utah	300	35	222	43	150	24	126
Vermont	3	<sup>d</sup>	<sup>d</sup>	<sup>d</sup>	2	<sup>d</sup>	<sup>d</sup>
Virginia	5,228	753	3,405	1,070	2,570	523	2,047
Washington	120	10	96	14	60	7	54
West Virginia	12,842	1,782	8,372	2,688	6,326	1,219	5,107
Wisconsin	36	2	32	2	19	1	18
Wyoming	102	5	85	12	53	4	49
Outlying areas <sup>e</sup>	81	4	61	16	40	3	37

SOURCE: Department of Labor, Beneficiary Master Table, 100 percent data.

- Includes wives of living miners, divorced wives, children, and dependent brothers and sisters of miners.
- Includes benefits for wives and children.
- Includes benefits for surviving children, brothers, sisters, and divorced wives. Prior to December 1997, monthly payments for surviving children were included with payments to miners.
- Not shown to avoid disclosure of information regarding particular individuals.
- Includes beneficiaries residing in American Samoa, Guam, Northern Mariana Islands, Puerto Rico, Virgin Islands, and foreign countries.

CONTACT: Bennett Stewart (606) 432-0116, ext. 126.

## 9.F Veterans' Benefits

**Table 9.F1—Number of disability compensation or pension payments, by type of payment and age of beneficiary, selected years, 1940–2003 (in thousands)**

Year	Total <sup>a</sup>	Service-connected							Not service-connected			
		All ages	Under age 65			Aged 65 or older						
			Subtotal	Disability rating <sup>b</sup>		Subtotal	Disability rating <sup>b</sup>					
				Less than 70 percent	70–100 percent		Less than 70 percent	70–100 percent				
As of June 30												
1940	610	385	...	...	...	...	...	...	189	...	...	
1945	1,144	912	...	...	...	...	...	...	159	...	...	
1950	2,368	1,990	...	...	...	...	...	...	290	...	...	
1955	2,669	2,076	...	...	...	...	...	...	531	...	...	
1956	2,739	2,083	2,026	1,841	185	57	43	14	597	319	278	
As of June 20												
1957	2,797	2,074	2,004	1,825	179	70	53	17	670	304	366	
1958	2,850	2,064	1,980	1,807	173	84	65	19	741	279	462	
1959	2,934	2,053	1,952	1,781	171	101	78	23	841	257	584	
1960	3,009	2,027	1,908	1,746	162	119	93	26	947	219	728	
1961	3,107	2,000	1,868	1,711	158	131	104	27	1,077	182	895	
1962	3,150	1,987	1,849	1,693	156	138	109	29	1,138	166	972	
1963	3,181	1,989	1,844	1,686	158	145	115	30	1,170	165	1,005	
1964	3,197	1,993	1,846	1,684	162	147	117	30	1,186	176	1,010	
1965	3,217	1,992	1,846	1,679	167	146	117	29	1,210	197	1,013	
1966	3,201	1,993	1,850	1,677	173	143	115	28	1,196	221	975	
1967	3,182	1,999	1,858	1,683	175	141	114	27	1,173	243	930	
1968	3,164	2,011	1,873	1,696	177	138	112	26	1,145	265	880	
1969	3,160	2,039	1,904	1,712	192	135	110	25	1,114	286	828	
1970	3,181	2,091	1,950	1,754	196	141	116	25	1,086	310	776	
1971	3,222	2,146	1,995	1,780	215	151	128	23	1,073	335	738	
1972	3,269	2,183	2,022	1,804	218	161	135	26	1,086	381	705	
1973	3,257	2,204	2,028	1,806	222	176	150	26	1,053	402	651	
1974	3,241	2,211	2,018	1,796	222	193	165	28	1,030	410	620	
1975	3,227	2,220	2,006	1,784	222	214	185	29	1,006	430	576	
1976	3,236	2,232	1,996	1,767	229	236	209	27	1,003	456	547	

(Continued)

**Table 9.F1—Number of disability compensation or pension payments, by type of payment and age of beneficiary, selected years, 1940–2003 (in thousands)—Continued**

Year	Total <sup>a</sup>	Service-connected							Not service-connected		
		All ages	Under age 65			Aged 65 or older					
			Subtotal	Disability rating <sup>b</sup>		Subtotal	Disability rating <sup>b</sup>				
				Less than 70 percent	70–100 percent		Less than 70 percent	70–100 percent	All ages	Under age 65	Aged 65 or older
As of September 30											
1977	3,280	2,248	1,989	1,759	230	258	226	32	1,032	505	527
1978	3,284	2,259	1,971	1,741	230	288	254	34	1,025	516	509
1979	3,241	2,267	1,944	1,717	227	323	285	38	974	500	474
1980	3,196	2,274	1,912	1,689	223	362	320	42	922	467	455
1981	3,154	2,279	1,873	1,656	217	406	359	47	875	438	437
1982	3,096	2,274	1,818	1,606	210	456	404	52	824	406	418
1983	3,044	2,263	1,744	1,544	200	519	461	58	781	373	408
1984	2,980	2,251	1,666	1,476	190	585	520	65	729	339	390
1985	2,931	2,240	1,589	1,408	181	651	579	72	690	306	384
1986	2,883	2,225	1,505	1,335	169	720	641	79	658	274	384
1987	2,844	2,212	1,428	1,268	160	784	698	86	631	244	387
1988	2,804	2,199	1,361	1,209	153	838	746	92	606	219	387
1989	2,776	2,192	1,302	1,156	146	890	792	98	584	196	388
1990	2,746	2,184	1,253	1,113	140	931	828	102	562	175	387
1991	2,709	2,179	1,238	1,098	140	941	838	103	530	156	375
1992	2,674	2,181	1,245	1,104	141	936	833	103	493	138	354
1993	2,660	2,198	1,265	1,122	143	932	828	104	462	128	335
1994	2,659	2,218	1,290	1,144	146	928	824	104	441	122	319
1995	2,669	2,236	1,310	1,158	152	926	819	107	433	120	313
1996	2,671	2,253	1,330	1,171	158	923	814	109	418	116	302
1997	2,667	2,263	1,346	1,178	168	917	805	112	404	112	292
1998	2,668	2,277	1,372	1,191	180	905	790	115	391	110	281
1999	2,673	2,294	1,404	1,209	195	890	771	119	379	113	266
2000	2,672	2,308	1,435	1,224	211	874	751	123	364	115	249
2001	2,669	2,321	1,464	1,238	226	857	731	126	348	116	232
2002	2,745	2,398	1,546	1,288	258	852	716	136	347	125	222
2003	2,832	2,485	1,634	1,335	299	852	703	148	347	136	210

SOURCE: Department of Veterans Affairs, published and unpublished data.

NOTE: . . . = not applicable.

- a. Persons receiving payments under special acts and as retired emergency and reserve officers are included in the total but not in the distribution. (Totals may not add up because of rounding.)
- b. Disability rated by the Department of Veterans Affairs according to average impairment of earning capacity, graduated in intervals from 10 percent to 100 percent.

CONTACT: Mike Wells (202) 273-5106.



## 9.G TANF/AFDC and Emergency Assistance

**Table 9.G1—Average monthly number of families and recipients, total amount of cash assistance, and average monthly payment, selected years 1936–2003**

Year	Temporary Assistance for Needy Families/ Aid to Families with Dependent Children <sup>a</sup>						Emergency Assistance <sup>b</sup>		
	Average monthly number (thousands)			Amount of assistance <sup>c</sup>			Average monthly number of families (thousands)	Total assistance payments during year (thousands of dollars)	Average monthly payment per family (dollars)
	Families	Recipients		Total (thousands of dollars)	Monthly average (dollars)				
		Total	Children		Family	Recipient			
1936	147	534	361	49,678	28.15	7.75	...	...	...
1940	349	1,182	840	133,770	31.98	9.43	...	...	...
1945	259	907	656	149,667	48.18	13.75	...	...	...
1950	644	2,205	1,637	551,653	71.33	17.64	...	...	...
1955	612	2,214	1,673	617,841	84.17	23.26	...	...	...
1960	787	3,005	2,314	1,000,784	105.75	27.75	...	...	...
1961	869	3,354	2,587	1,156,769	110.97	28.74	...	...	...
1962	931	3,676	2,818	1,298,774	116.30	29.44	...	...	...
1963	947	3,876	2,909	1,365,851	120.19	29.36	...	...	...
1964	992	4,118	3,091	1,510,352	126.88	30.57	...	...	...
1965	1,039	4,329	3,256	1,660,186	133.20	31.96	...	...	...
1966	1,088	4,513	3,411	1,863,925	142.83	34.42	...	...	...
1967	1,217	5,014	3,771	2,266,400	155.19	37.67	...	...	...
1968	1,410	5,705	4,275	2,849,298	168.41	41.62	...	...	...
1969	1,698	6,706	4,985	3,563,427	174.89	44.28	7.5	6,699	117.23
1970	2,208	8,466	6,214	4,852,964	183.13	47.77	7.5	11,396	126.14
1971	2,762	10,241	7,434	6,203,528	187.16	50.48	11.1	19,843	148.54
1972	3,049	10,947	7,905	6,909,260	188.87	52.60	19.9	44,180	184.91
1973	3,148	10,949	7,902	7,212,035	190.91	54.89	18.8	39,265	174.05
1974	3,230	10,864	7,822	7,916,563	204.27	60.72	31.3	64,031	170.38
1975	3,498	11,346	8,095	9,210,995	219.44	67.65	38.3	77,516	168.85
1976	3,579	11,304	8,001	10,140,543	236.10	74.75	27.5	55,673	168.43
1977	3,588	11,050	7,773	10,603,820	246.27	79.97	32.8	66,132	168.05
1978	3,522	10,570	7,402	10,730,415	253.89	84.60	34.5	80,919	195.24
1979	3,509	10,312	7,179	11,068,864	262.86	89.45	35.7	84,043	195.92
1980	3,712	10,774	7,419	12,475,245	280.03	96.49	48.6	113,238	194.29
1981	3,835	11,079	7,527	12,981,115	282.04	97.64	49.1	123,467	209.51
1982	3,542	10,258	6,903	12,877,906	303.02	103.60	27.5	102,344	<sup>d</sup> 278.54
1983	3,686	10,761	7,098	13,837,228	312.82	107.16	30.0	125,246	<sup>d</sup> 283.15
1984	3,714	10,831	7,144	14,503,710	325.44	111.60	32.1	141,137	<sup>d</sup> 276.97
1985	3,701	10,855	7,198	15,195,835	342.15	116.65	32.6	157,304	<sup>d</sup> 312.98
1986	3,763	11,038	7,334	16,033,074	355.04	121.05	34.8	178,284	<sup>d</sup> 362.45
1987	3,776	11,027	7,366	16,372,535	361.37	123.73	42.4	213,903	<sup>d</sup> 358.29
1988	3,749	10,915	7,329	16,826,794	374.07	128.47	48.8	278,906	<sup>d</sup> 420.89
1989	3,799	10,993	7,420	17,465,943	383.14	132.40	48.7	296,841	<sup>d</sup> 461.45
1990	4,057	11,695	7,917	19,066,541	391.67	135.86	56.0	348,986	<sup>d</sup> 476.50
1991	4,467	12,930	8,715	20,930,600	390.44	134.89	59.7	302,894	<sup>d</sup> 422.07
1992	4,829	13,773	9,303	21,655,881	373.71	131.03	52.7	272,853	<sup>d</sup> 431.41
1993	5,012	14,205	9,574	22,688,016	377.24	133.10	56.8	387,113	<sup>d</sup> 568.17
1994	5,035	14,154	9,570	22,827,399	377.78	134.30	60.5	802,258	<sup>d</sup> 1,105.95

(Continued)

**Table 9.G1—Average monthly number of families and recipients, total amount of cash assistance, and average monthly payment, selected years 1936–2003—Continued**

Year	Temporary Assistance for Needy Families/ Aid to Families with Dependent Children <sup>a</sup>						Emergency Assistance <sup>b</sup>		
	Average monthly number (thousands)			Amount of assistance <sup>c</sup>			Average monthly number of families (thousands)	Total assistance payments during year (thousands of dollars)	Average monthly payment per family (dollars)
	Families	Recipients		Total (thousands of dollars)	Monthly average (dollars)				
		Total	Children		Family	Recipient			
1995	4,791	13,418	9,135	21,608,686	375.31	134.21	84.1	3,447,361	<sup>d</sup> 3,415.93
1996	4,434	12,321	8,469	20,614,437	386.68	139.44	69.8	2,708,401	<sup>d</sup> 3,235.10
1997	3,740	10,376	7,042	22,031,399	490.01	176.95	81.8	403,138	<sup>d</sup> 410.74
1998 <sup>e</sup>	3,050	8,347	6,034	12,925,846	353.13	129.04	...	...	...
1999	2,554	6,824	4,863	10,925,434	356.48	133.42	...	...	...
2000	2,213	5,768	4,260	10,472,620	394.36	151.30	...	...	...
2001	2,102	5,352	3,981	10,007,329	396.74	155.82	...	...	...
2002	2,045	5,058	3,790	9,716,966	395.96	160.09	...	...	...
2003	2,021	4,919	3,708	9,534,573	393.18	161.53	...	...	...

SOURCE: Department of Health and Human Services.

NOTES: Includes nonmedical vendor payments. Includes Alaska and Hawaii, beginning in 1943; Puerto Rico and the Virgin Islands, beginning in October 1950; and Guam, beginning in July 1959.

... = not applicable.

- a. Thirty-four states had converted to TANF as of January 1, 1997; 8 phased in over the next 5 months; the remaining 12 waited until July 1, 1997.
- b. Reporting initiated July 1969. Number of states with program: 1969–1970, 23; 1971, 24; 1972, 27; 1973–1975, 29; 1976–1978, 26; 1979, 24; 1980–1984, 27; 1985–1986, 28; 1987, 29; 1988, 30; 1989, 31; 1990, 33; 1991, 34; 1992, 34; 1993, 35; 1994, 49; 1995, 50; 1996, 51; and 1997, 34. Program ended June 30, 1997.
- c. TANF expenditures include cash payments and services.
- d. Excludes family count and expenditures for states providing only partial data.
- e. 1998 was the first full year under the TANF data reporting system for all states.

CONTACT: Evelyn Mills (202) 401-4055.

## 9.G TANF/AFDC and Emergency Assistance

**Table 9.G2—Average monthly number of families and recipients of Temporary Assistance for Needy Families and total amount of assistance, by state or other area, 2003**

State or area	TANF effective date <sup>a</sup>	Average monthly number			Amount of assistance <sup>b</sup>		
		Families	Recipients		Total (thousands of dollars)	Monthly average (dollars)	
			Total	Children		Family	Recipient
All areas	. . .	2,020,819	4,918,783	3,708,229	9,534,573	393.18	161.53
Alabama	11/15/96	19,158	45,541	35,771	45,689	198.73	83.60
Alaska	7/1/97	5,211	14,749	9,815	41,978	671.31	237.19
Arizona	10/1/96	49,434	116,478	85,197	167,501	282.36	119.84
Arkansas	7/1/97	10,906	24,770	18,411	30,874	235.92	103.87
California	11/26/96	449,698	1,106,544	893,339	3,475,466	644.04	261.74
Colorado	7/1/97	13,968	36,528	26,615	57,490	343.00	131.16
Connecticut	10/1/96	20,634	43,441	31,060	105,195	424.85	201.80
Delaware	3/10/97	5,626	12,732	9,677	16,725	247.72	109.47
District of Columbia	3/1/97	16,741	42,731	31,958	66,562	331.34	129.81
Florida	10/1/96	57,986	119,545	96,649	176,616	253.82	123.12
Georgia	1/1/97	56,153	134,014	103,150	151,265	224.48	94.06
Hawaii	7/1/97	9,529	24,918	17,521	60,930	532.83	203.77
Idaho	7/1/97	1,737	3,233	2,559	6,254	299.97	161.21
Illinois	7/1/97	36,189	92,157	75,829	58,541	134.81	52.94
Indiana	10/1/96	52,357	138,281	104,897	127,188	202.44	76.65
Iowa	1/1/97	19,558	50,404	33,955	76,971	327.96	127.26
Kansas	10/1/96	15,642	40,707	28,188	57,007	303.70	116.70
Kentucky	10/18/96	35,065	77,222	57,192	101,423	241.04	109.45
Louisiana	1/1/97	22,501	56,746	45,513	67,907	251.50	99.72
Maine	11/1/96	9,926	27,503	17,643	43,201	362.69	130.90
Maryland	12/9/96	26,055	62,123	45,839	109,940	351.62	147.48
Massachusetts	9/30/96	49,760	109,398	76,441	313,850	525.61	239.07
Michigan	9/30/96	76,944	205,634	151,085	366,873	397.34	148.68
Minnesota	7/1/97	36,196	93,569	67,066	160,082	368.56	142.57
Mississippi	10/1/96	19,748	45,407	33,344	34,117	143.97	62.61
Missouri	12/1/96	40,678	100,602	71,913	117,892	241.51	97.66
Montana	12/16/96	5,988	16,698	11,031	28,740	399.97	143.43
Nebraska	12/1/96	10,966	27,071	19,472	45,486	345.64	140.02
Nevada	12/3/96	10,150	24,114	18,391	38,858	319.04	134.28
New Hampshire	10/1/96	6,072	14,090	9,680	36,756	504.49	217.40
New Jersey	2/1/97	42,921	103,646	77,792	190,332	369.54	153.03
New Mexico	7/1/97	16,858	44,523	31,532	61,901	305.99	115.86
New York	12/2/96	147,805	335,924	241,106	1,021,763	576.08	253.47
North Carolina	1/1/97	39,843	82,614	64,262	102,966	215.36	103.86
North Dakota	7/1/97	3,351	8,619	5,997	15,894	395.31	153.67
Ohio	10/1/96	84,434	187,284	139,014	322,074	317.88	143.31
Oklahoma	10/1/96	14,956	36,504	27,920	35,601	198.37	81.27
Oregon	10/1/96	18,659	42,599	31,521	103,967	464.33	203.38
Pennsylvania	3/3/97	82,182	213,990	155,885	318,901	323.37	124.19
Rhode Island	5/1/97	13,131	34,747	24,244	66,895	424.54	160.43
South Carolina	10/12/96	19,639	47,376	34,724	38,239	162.26	67.26
South Dakota	12/1/96	2,774	6,189	5,102	10,925	328.17	147.09
Tennessee	10/1/96	70,143	185,114	132,464	143,315	170.27	64.52
Texas	11/5/96	128,590	318,295	248,695	289,465	187.59	75.79
Utah	10/1/96	8,745	22,309	15,977	41,687	397.27	155.72

(Continued)

**Table 9.G2—Average monthly number of families and recipients of Temporary Assistance for Needy Families and total amount of assistance, by state or other area, 2003—Continued**

State or area	TANF effective date <sup>a</sup>	Average monthly number			Amount of assistance <sup>b</sup>		
		Families	Recipients		Total (thousands of dollars)	Monthly average (dollars)	
			Total	Children		Family	Recipient
Vermont	9/20/96	4,865	12,510	8,009	31,211	534.65	207.91
Virginia	2/1/97	19,748	47,154	33,138	46,414	195.86	82.02
Washington	1/10/97	54,836	135,469	94,752	279,661	425.00	172.03
West Virginia	1/11/97	16,052	41,129	27,929	70,517	366.08	142.88
Wisconsin	9/30/96	20,998	50,280	40,108	112,640	447.02	186.69
Wyoming	1/1/97	400	712	618	936	195.06	109.49
Outlying areas							
Guam	7/1/97	--	--	--	--	--	--
Puerto Rico	7/1/97	18,827	53,355	37,133	40,069	177.36	62.58
Virgin Islands	7/1/97	488	1,491	1,108	1,823	311.05	101.88

SOURCE: Department of Health and Human Services; aggregate data reported by states in Section 3 of the Final TANF Data Report.

NOTE: . . . = not applicable; -- = not available.

- a. Transition from Aid to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF) reporting systems occurred July 1, 1997, or 6 months after TANF effective date, whichever was later.
- b. TANF expenditures include cash payments and services.

CONTACT: Evelyn Mills (202) 401-4055.

## 9.H Food Stamps

**Table 9.H1—Number of participants, total annual benefits, and average benefit, fiscal years 1962–2003**

Year	Average number of participants (thousands)	Total annual benefits (thousands of dollars)	Average monthly benefit <sup>a</sup> (dollars)
1962	143	13,153	7.66
1963	226	18,639	6.87
1964	367	28,643	6.50
1965	424	32,494	6.39
1966	864	64,781	6.25
1967	1,447	105,455	6.07
1968	2,211	172,982	6.52
1969	2,878	228,587	6.62
1970	4,340	550,806	10.58
1971	9,368	1,522,904	13.55
1972	11,103	1,794,875	13.47
1973	12,190	2,102,133	14.37
1974	12,896	2,725,988	17.62
1975	17,063	4,386,144	21.42
1976	18,557	5,310,133	23.85
1977	17,058	5,057,700	24.71
1978	16,044	5,165,209	26.83
1979	17,710	6,484,538	30.51
1980	21,077	8,685,521	34.34
1981	22,430	10,615,964	39.44
1982 <sup>b</sup>	21,716	10,205,799	39.18
1983	21,630	11,153,867	42.98
1984	20,858	10,696,100	42.74
1985	19,910	10,744,200	44.99
1986	19,428	10,604,950	45.49
1987	19,113	10,500,344	45.78
1988	18,644	11,149,051	50.00
1989	18,766	10,676,436	51.85
1990	20,038	14,184,028	59.01
1991	22,629	17,307,235	63.89
1992	25,403	20,899,531	68.57
1993 <sup>c</sup>	26,982	22,006,031	67.96
1994 <sup>c</sup>	27,468	22,748,559	69.01
1995 <sup>c</sup>	26,619	22,765,478	71.27
1996	25,533	22,440,298	73.23
1997	22,851	19,555,263	71.31
1998	19,787	16,879,929	71.09
1999	18,123	15,761,615	72.23
2000	17,155	14,985,093	72.79
2001	17,313	15,546,941	74.83
2002	19,094	18,257,136	79.68
2003	21,260	21,411,981	83.93

SOURCE: Department of Agriculture, Food and Nutrition Service.

NOTE: Between 1974 and 1979, Supplemental Security Income (SSI) recipients were made ineligible for food stamps in California, Massachusetts, Wisconsin, and selected counties in New York and Virginia because those areas supplemented SSI payments in amounts that included the value of food stamps. As of 1983 and 1992, SSI recipients were returned to the Food Stamp program in Massachusetts and Wisconsin, respectively, when those states chose to stop including a value for food stamps in the SSI supplement.

- a. That portion of the food stamp allotment, before the elimination of the purchase requirement, represented the government's share of total food stamps received. Since January 1979, only the bonus portion of the total food stamp allotment is received by participants.
- b. Excludes participants and benefits under the Puerto Rico Nutrition Assistance Program after July 1, 1982.
- c. Revised data.

CONTACT: Jenny Genser (703) 305-2152.

9.J Low-Income Home Energy Assistance Program

Table 9.J1—Number of households receiving home energy assistance, by state and type of assistance, fiscal year 2002

State	Heating	Cooling	Energy crisis intervention		Low-cost residential weatherization and energy-related home repair
			Winter	Summer	
United States <sup>a</sup>	<sup>b</sup> 4,090,879	<sup>c</sup> 570,490	999,444	107,992	93,272
Alabama	41,844	26,742	12,416	9,530	569
Alaska	7,634	...	774	...	553
Arizona	<sup>b</sup> 23,591	...	5,742	...	886
Arkansas	44,812	...	17,727	...	625
California	<sup>b</sup> 92,777	<sup>c</sup> ...	35,371	...	16,213
Colorado	79,614	...	4,669	...	1,826
Connecticut	75,934	...	13,426	...	...
Delaware	11,796	3,829	2,693	...	147
District of Columbia	18,278	...	1,685	...	242
Florida	22,153	29,260	19,514	20,998	948
Georgia	76,320	...	...	...	801
Hawaii	<sup>b</sup> 484	<sup>c</sup> ...	...	6,114	...
Idaho	29,827	...	4,836	...	1,379
Illinois	150,864	45,121	11,747	...	1,439
Indiana	116,698	42,632	27,057	...	943
Iowa	75,357	...	4,154	2,089	1,626
Kansas	31,834	...	2,055	...	524
Kentucky	95,581	33,139	67,838	...	675
Louisiana	21,056	36,793	11,479	...	319
Maine	46,923	...	3,831	...	1,227
Maryland	66,186	...	<sup>d</sup> 1,018	...	...
Massachusetts	131,569	...	9,092	...	6,578
Michigan	312,841	...	37,681	...	3,407
Minnesota	111,625	...	25,220	...	709
Mississippi	23,153	25,079	...	...	...
Missouri	99,522	...	47,009	...	...
Montana	16,974	...	451	...	845
Nebraska	25,952	5,841	32,062	...	767
Nevada	15,665	10,001	3,196	...	...
New Hampshire	24,876	...	<sup>d</sup> 3,878	...	365
New Jersey	124,783	28,741	11,014	...	1,264
New Mexico	34,416	...	6,185	...	...
New York	689,565	32,673	191,212	...	8,409
North Carolina	161,953	...	69,306	...	877
North Dakota	13,530	160	1,596	...	1,641
Ohio	248,528	...	123,412	58,637	7,135
Oklahoma	46,682	19,335	32,302	...	317
Oregon	58,544	...	3,083	...	3,153
Pennsylvania	296,222	152,688	73,082	...	7,026
Rhode Island	24,379	...	2,952	...	833
South Carolina	28,810	8,336	9,058	10,624	543
South Dakota	14,989	...	614	...	547
Tennessee	59,566	19,258	13,778	...	1,777
Texas	19,769	28,045	12,496	...	3,143
Utah	32,031	...	1,830	...	490

(Continued)

## 9.J Low-Income Home Energy Assistance Program

**Table 9.J1—Number of households receiving home energy assistance, by state and type of assistance, fiscal year 2002—Continued**

State	Heating	Cooling	Energy crisis intervention		Low-cost residential weatherization and energy-related home repair
			Winter	Summer	
Vermont	17,935	...	6,165	...	1,212
Virginia	91,553	22,817	7,519	...	1,941
Washington	56,166	...	1,264	...	4,722
West Virginia	53,592	...	6,196	...	1,142
Wisconsin	117,326	...	18,382	...	3,298
Wyoming	8,800	...	1,377	...	189

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

NOTE: ... = not applicable.

- An unduplicated total of households assisted cannot be derived from these data because the same household may be included under more than one type of assistance.
- Includes households that received combined heating and cooling assistance in Arizona and California and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance.
- Excludes households that received combined heating and cooling assistance in Arizona and California and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance.
- Households in winter crisis situation received expedited heating assistance.

CONTACT: Leon Litow (202) 401-5304.

## 9.J Low-Income Home Energy Assistance Program

**Table 9.J1.1—Number of households receiving home energy assistance, by state and type of assistance, fiscal years 1982–2002**

Year	Heating <sup>a</sup>	Cooling <sup>a</sup>	Energy crisis intervention		Low-cost residential weatherization and energy-related home repair
			Winter	Summer	
1982	5,990,176	1,075,061	707,123	...	430,830
1983	6,414,448	529,036	972,894	25,342	482,620
1984	6,443,637	537,598	963,743	28,841	180,748
1985	6,545,616	511,333	857,809	27,196	217,864
1986	6,359,924	535,553	951,945	114,194	191,316
1987	6,495,409	366,721	1,060,425	60,797	172,372
1988	5,827,481	309,044	981,775	57,750	156,770
1989	5,595,268	126,977	890,616	20,384	142,584
1990	5,459,631	358,823	1,058,067	37,340	148,104
1991	5,769,346	374,483	1,004,634	39,399	127,587
1992	5,906,292	384,468	950,275	25,570	106,066
1993	5,282,993	143,279	956,435	47,169	111,295
1994	5,663,040	145,684	1,127,832	24,532	126,086
1995	5,147,619	341,041	932,263	77,915	102,817
1996	4,069,409	129,184	769,154	29,121	82,931
1997	4,069,409	129,184	769,154	19,121	82,931
1998	3,641,836	316,764	704,640	154,708	85,708
1999	3,338,720	532,619	757,410	315,470	84,106
2000	3,604,295	318,438	925,311	88,339	90,985
2001	4,380,375	249,848	1,355,560	86,795	97,447
2002	4,090,879	570,490	999,444	107,992	93,272

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

NOTES: An unduplicated total of households assisted cannot be derived from these data because the same households may be included under more than one type of assistance.

... = not applicable.

a. Several states either provide combined heating and cooling assistance or do not differentiate between heating and cooling assistance. The data for those states are included only in the Heating category.

CONTACT: Leon Litow (202) 401-5304.



## 9.J Low-Income Home Energy Assistance Program

**Table 9.J2—Low-income Home Energy Assistance Program funds: Federal net allocations and amounts carried over, by state, fiscal year 2002 (in dollars)**

State	Regular federal allocation	Supplemental federal allocation	Carry-over to following fiscal year
United States <sup>a</sup>	1,653,568,175	99,387,492	59,061,927
Alabama	14,284,628	0	528,292
Alaska	6,373,367	0	0
Arizona	6,378,521	1,673,521	0
Arkansas	10,959,034	0	0
California	76,505,205	0	0
Colorado	26,839,585	1,994,729	1,269,515
Connecticut	35,045,798	1,604,928	3,214,478
Delaware	4,651,655	353,989	300,000
District of Columbia	5,442,670	299,513	200,000
Florida	22,716,478	0	0
Georgia	17,967,820	0	0
Hawaii	1,809,458	0	18,095
Idaho	10,307,123	878,039	261,379
Illinois	97,000,718	8,173,095	0
Indiana	43,909,300	3,711,662	0
Iowa	31,126,126	1,118,669	1,544,169
Kansas	14,282,663	1,008,515	0
Kentucky	22,855,403	3,196,722	0
Louisiana	14,683,141	0	1,274,447
Maine	21,874,256	0	251,084
Maryland	26,834,125	1,579,579	2,185,487
Massachusetts	70,075,161	4,195,456	2,523,073
Michigan	91,680,099	7,694,005	8,702,899
Minnesota	66,348,286	2,257,327	3,231,468
Mississippi	12,292,778	0	218,185
Missouri	38,745,874	2,308,716	2,986,560
Montana	10,430,204	498,675	514,220
Nebraska	15,389,463	1,400,140	640,172
Nevada	3,262,202	1,312,645	12,962
New Hampshire	13,269,106	0	79,011
New Jersey	64,917,211	4,786,974	6,032,000
New Mexico	8,043,979	0	0
New York	212,125,965	15,825,802	6,197,575
North Carolina	31,159,322	4,019,313	3,115,932
North Dakota	10,921,884	385,013	1,096,409
Ohio	85,811,633	8,732,990	1,854,434
Oklahoma	11,998,086	0	331,196
Oregon	20,712,188	1,628,266	1,521,830
Pennsylvania	114,141,586	7,244,772	7,405,155
Rhode Island	11,506,691	786,593	0
South Carolina	11,406,510	1,940,719	0
South Dakota	8,916,026	460,584	0
Tennessee	23,152,034	0	0
Texas	37,807,287	0	0
Utah	12,241,787	935,694	1,095,898
Vermont	9,945,667	0	0
Virginia	32,686,964	3,139,645	67,055
Washington	32,886,631	0	61,588
West Virginia	15,125,156	1,210,876	0
Wisconsin	59,722,984	2,702,967	0
Wyoming	4,998,337	327,359	327,359

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

a. Net of set-asides to direct-grant Indian tribes and tribal organizations and the insular areas.

CONTACT: Leon Litow (202) 401-5304.

**9.J Low-Income Home Energy Assistance Program**

**Table 9.J2.1—Low-income Home Energy Assistance Program funds: Federal net allocations and amounts carried over, fiscal years 1982–2002 (in dollars)**

Year	Regular federal allocation	Supplemental federal allocation	Carry-over to following fiscal year
1982	1,855,265,713	123,000,000	167,622,219
1983	1,954,327,406	0	126,734,742
1984	2,052,395,279	2,200,000	160,512,007
1985	2,078,044,805	0	103,191,230
1986	1,988,842,779	0	100,034,095
1987	1,804,751,604	0	128,664,885
1988	1,516,388,203	0	76,987,683
1989	1,369,642,868	0	68,307,592
1990	1,379,023,013	49,700,470	53,923,488
1991	1,400,498,244	193,443,923	73,292,715
1992	1,460,448,621	24,431,796	78,189,483
1993	1,307,182,655	23,663,576	36,828,086
1994	1,397,090,175	322,170,703	91,639,371
1995	1,855,265,713	123,000,000	167,622,219
1996	867,303,740	178,061,574	81,479,264
1997	964,896,037	211,876,438	59,564,206
1998	964,167,635	150,896,688	55,654,317
1999	1,060,819,242	174,599,382	42,151,190
2000	1,059,828,175	731,648,623	58,888,497
2001	1,357,793,477	451,391,311	70,117,647
2002 <sup>a</sup>	1,653,568,175	99,387,492	59,061,927

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

a. Net of set-asides to direct-grant Indian tribes and tribal organizations and the insular areas.

CONTACT: Leon Litow (202) 401-5304.

## 9.J Low-Income Home Energy Assistance Program

**Table 9.J3—Estimated home energy assistance obligations, by state and type of assistance, fiscal year 2002 (in dollars)**

State	Heating	Cooling	Energy crisis intervention	Weatherization
United States	<sup>a</sup> 1,039,287,196	<sup>b</sup> 77,732,865	268,262,280	213,987,850
Alabama	5,837,939	3,920,412	3,533,558	714,234
Alaska	5,274,251	...	553,386	<sup>c</sup> 3,248,191
Arizona	<sup>a</sup> 4,576,086	<sup>b</sup> ...	1,779,588	1,544,735
Arkansas	5,000,051	...	3,164,829	1,643,855
California	<sup>a</sup> 28,179,906	<sup>b</sup> ...	20,852,120	18,438,198
Colorado	24,216,816	...	1,265,502	3,341,972
Connecticut	30,344,655	...	2,180,851	...
Delaware	2,848,792	649,000	455,309	506,358
District of Columbia	5,646,022	...	600,000	1,305,239
Florida	3,234,271	4,466,375	10,273,176	3,305,248
Georgia	15,141,921	...	...	1,990,482
Hawaii	<sup>a</sup> 1,583,035	<sup>b</sup> ...	45,081	...
Idaho	6,681,645	...	1,503,331	1,307,974
Illinois	69,243,091	7,379,011	9,546,192	13,564,493
Indiana	30,188,864	2,298,595	4,212,416	3,631,795
Iowa	21,721,603	...	1,189,749	4,668,919
Kansas	10,322,092	...	690,480	1,928,159
Kentucky	10,373,165	2,877,050	8,176,601	2,495,245
Louisiana	647,270	16,307,394	100,000	1,807,338
Maine	15,819,535	...	618,694	3,625,885
Maryland	24,266,091	...	...	...
Massachusetts	55,152,567	...	<sup>d</sup> ...	4,846,813
Michigan	63,103,246	...	12,256,445	7,705,586
Minnesota	46,933,588	...	11,506,289	3,018,590
Mississippi	5,041,089	5,461,180	...	...
Missouri	18,462,806	...	14,700,888	...
Montana	6,871,014	...	333,464	2,264,102
Nebraska	4,998,859	544,588	6,848,990	1,693,237
Nevada	1,164,156	1,564,343	<sup>d</sup> ...	...
New Hampshire	11,344,620	...	...	300,000
New Jersey	51,677,211	2,876,000	4,114,000	3,222,000
New Mexico	6,483,060	...	1,256,520	<sup>d</sup> ...
New York	120,202,468	801,781	45,736,096	33,991,233
North Carolina	11,934,632	...	16,347,048	3,684,116
North Dakota	5,638,846	<sup>e</sup> 237,625	1,420,363	2,550,000
Ohio	47,633,933	...	29,054,569	13,119,478
Oklahoma	5,697,661	3,006,725	1,024,140	883,029
Oregon	14,373,651	...	840,747	3,876,634
Pennsylvania	71,953,759	2,747,028	18,270,534	17,120,000
Rhode Island	8,898,162	...	304,711	1,870,002
South Carolina	3,421,953	2,281,302	5,939,496	1,140,651
South Dakota	6,939,168	...	363,773	1,377,404
Tennessee	12,764,756	1,891,075	4,254,919	2,083,683
Texas	8,689,568	13,883,527	3,988,448	15,528,055
Utah	9,147,794	...	636,343	1,224,179

(Continued)

**9.J Low-Income Home Energy Assistance Program**

**Table 9.J3—Estimated home energy assistance obligations, by state and type of assistance, fiscal year 2002 (in dollars)—Continued**

State	Heating	Cooling	Energy crisis intervention	Weatherization
Vermont	7,744,588	...	1,309,302	239,933
Virginia	19,605,684	4,539,854	2,802,074	5,489,176
Washington	23,324,311	...	724,045	4,950,457
West Virginia	11,212,251	...	1,512,516	2,268,773
Wisconsin	54,836,329	...	11,616,160	9,361,067
Wyoming	2,888,365	...	359,537	1,111,332

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

NOTES: Includes federal LIHEAP appropriated funds and nonfederal funds operated through the LIHEAP program.

... = not applicable.

- a. Includes funds for households that received combined heating and cooling assistance in Arizona and California and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance.
- b. Excludes funds for households that received combined heating and cooling assistance in Arizona and California and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance.
- c. Includes \$1.9 million in state funds for weatherization assistance.
- d. State provided weatherization assistance with funds obligated in fiscal year 2000.
- e. State provided cooling assistance with funds obligated in fiscal year 2000.

CONTACT: Leon Litow (202) 401-5304.

## 9.J Low-Income Home Energy Assistance Program

**Table 9.J3.1—Estimated home energy assistance obligations, by type of assistance, fiscal years 1982–2002 (in dollars)**

Year	Heating <sup>a</sup>	Cooling <sup>a</sup>	Energy intervention crisis	Weatherization
1982	1,124,476,630	51,498,572	138,941,133	136,195,046
1983	1,343,267,155	33,020,830	191,771,756	195,463,612
1984	1,372,772,591	32,374,067	225,795,893	186,662,906
1985	1,466,721,924	29,135,118	191,407,205	227,096,051
1986	1,351,903,078	35,620,945	199,178,003	193,420,839
1987	1,280,302,113	29,581,262	197,719,071	220,419,633
1988	1,145,560,993	21,151,405	190,046,023	170,292,505
1989	1,017,024,757	12,341,113	187,442,779	147,952,928
1990	1,030,150,903	25,007,676	188,844,316	133,479,484
1991	1,098,583,280	27,416,776	220,795,517	129,279,737
1992	990,903,081	22,645,002	197,218,623	134,816,010
1993	948,596,196	22,274,975	183,189,522	146,444,590
1994	1,062,552,111	24,862,635	225,583,805	214,342,289
1995	884,846,144	43,883,481	212,713,182	159,076,150
1996	696,801,144	17,597,204	167,622,219	135,835,358
1997	749,704,757	18,755,118	176,095,176	153,589,045
1998	633,618,243	62,178,981	212,043,081	138,217,577
1999	684,600,568	72,294,009	210,175,301	145,039,987
2000	818,811,085	72,445,852	249,906,169	158,628,023
2001	1,302,453,006	54,735,350	474,281,110	234,197,220
2002	1,039,287,196	77,732,865	268,262,280	213,987,850

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

NOTE: Includes federal LIHEAP appropriated funds and nonfederal funds operated through the LIHEAP program.

a. Several states either provide combined heating and cooling assistance or do not differentiate between heating and cooling assistance. The data for those states are included only in the Heating category.

CONTACT: Leon Litow (202) 401-5304.



## Appendixes

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<b>A. Sampling Variability</b>	<b>A.1</b>
<b>B. OASDI Benefit Award Data</b>	<b>B.1</b>
<b>C. Poverty Data</b>	<b>C.1</b>
<b>D. Computing a Retired-Worker Benefit</b>	<b>D.1</b>





## Appendix A: Sampling Variability

A substantial number of tables in sections 5 and 6 present OASDI award and current-pay benefit data based on 1 percent and 10 percent sample files drawn from the Social Security Administration's administrative records. In addition, Tables 4.B1–4.B12 on the taxable earnings of OASDI workers are based on 1 percent administrative record samples, and Tables 7.A8, 7.B9, and 7.E2 on SSI awards are based on 10 percent administrative record samples.

Because of sampling variability, estimates based on sample data may differ from the figures that would have been obtained had all, rather than specified samples, of the records been used. The standard error is a measure of the sampling variability. About 68 percent of all possible probability samples selected with the same specifications will give estimates within one standard error of the figure obtained from a compilation of all records. Similarly, approximately 90 percent will give estimates within 1.645 standard errors, about 95 percent will give estimates within two standard errors, and about 99 percent will give estimates within two and one-half standard errors. The standard error of an estimate depends on the design elements such as the method of sampling, sample size, and the estimation process.

Because of the large number of data cells tabulated from the sample files, it is not practical to calculate the standard error for every possible cell. However, standard errors for a large number of cells were estimated. These estimates were used to fit regression curves to provide estimates of approximate standard errors associated with tabulated counts and proportions.

The tables showing the sampling variability provide a general order of magnitude for similar estimates from the various sample files. Table A-1 presents approximate standard errors for the estimated number of persons from the 1 percent and the 10 percent files. The reliability of an estimated percentage depends on both the size of the percentage and on the size of the total on which the percentage is based. Data in Table A-2 provide approximations of the standard errors of the estimated percentage of persons in the 1 percent and 10 percent files. The standard errors are expressed in percentage points and the bases shown are in terms of inflated data.

CONTACT: Cherice N. Jefferies (410) 965-5520.

**Table A-1.**  
**Approximations of standard errors of estimated number of persons**

Size of estimate (inflated)	Standard error
<i>1 percent file</i>	
500	250
1,000	300
2,500	500
5,000	800
7,500	900
10,000	1,100
25,000	1,700
50,000	2,400
75,000	3,000
100,000	3,400
250,000	5,400
500,000	7,800
750,000	9,600
1,000,000	11,100
5,000,000	25,800
10,000,000	36,900
25,000,000	57,700
50,000,000	76,100
75,000,000	82,900
<i>10 percent file</i>	
100	30
500	70
1,000	100
5,000	225
10,000	300
50,000	700
100,000	1,000
500,000	2,200
1,000,000	3,200
2,000,000	4,300
3,000,000	5,300
5,000,000	6,500
10,000,000	8,500
20,000,000	9,300

**Table A-2.**  
**Approximations of standard errors of estimated**  
**percentage of persons**

Size of base (inflated)	2 or 98	5 or 95	10 or 90	25 or 75	50
<i>1 percent file</i>					
1,000	4.7	7.3	10.1	14.5	16.8
10,000	1.5	2.3	3.2	4.6	5.3
50,000	0.7	1.0	1.4	2.1	2.4
100,000	0.5	0.7	1.0	1.5	1.7
500,000	0.2	0.3	0.4	0.7	0.8
1,000,000	0.1	0.2	0.3	0.5	0.5
5,000,000	0.1	0.1	0.1	0.2	0.2
10,000,000	a	0.1	0.1	0.2	0.2
50,000,000	a	a	a	0.1	0.1
100,000,000	a	a	a	a	a
<i>10 percent file</i>					
500	1.9	3.0	4.1	5.9	6.8
1,000	1.3	2.1	2.9	4.1	4.8
2,500	0.8	1.3	1.8	2.6	3.0
10,000	0.4	0.6	0.9	1.3	1.5
50,000	0.2	0.3	0.4	0.6	0.7
100,000	0.1	0.2	0.3	0.4	0.5
500,000	a	0.1	0.1	0.2	0.2
1,000,000	a	0.1	0.1	0.1	0.2
5,000,000	a	a	a	a	0.1
10,000,000	a	a	a	a	a
50,000,000	a	a	a	a	a

a. Less than 0.05 percent.

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## Appendix B: OASDI Benefit Award Data

OASDI benefit award data in the *Annual Statistical Supplement* are derived mainly from two sources:

- **100 percent award data:** The Master Beneficiary Record (MBR) is the major administrative data base for the Social Security program. It is used for the calculation of benefits and the maintenance of information about beneficiaries. Each month, when the MBR is updated, a record of award actions is created. This record is used to prepare award data on a 100 percent basis. Data available each month include types of benefits awarded, sex of beneficiary, and the monthly benefit amounts payable. These data are used to update the time-series tables.
- **Award data from the OASDI 1 percent sample:** This source provides monthly award data based on a 1 percent sample derived from the MBR. The 12 monthly files are combined to produce an annual file. The 1 percent sample is used to prepare award tables, which show detailed data by age, sex, and type of benefit, and distributions by benefit amount. Award data from the 1 percent sample are similar to the data described above. An important difference, however, is the treatment of dual entitlement.

When a retired-worker beneficiary subsequently becomes dually entitled to a secondary benefit as a wife, husband, or widow or widower, the secondary benefit is counted as an award in the 100 percent data. In contrast, award data based on the OASDI 1 percent sample do not count the secondary benefit as an award when both benefits are paid from the same trust fund.

When dual entitlements are counted as awards, the number of awardees is increased and the monthly amount awarded is lowered. The person has already been counted as having received an award when he or she became entitled to the retired-worker benefit and is counted again upon entitlement to the secondary benefit. The average benefit amount is lowered because the amount recorded for the award for the dually entitled person is only the difference between the amount of the retired-worker benefit and the amount of the secondary benefit.

CONTACT: Barbara Lingg (410) 965-0156.



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## Appendix C: Poverty Data

Table 3.E1 presents weighted average poverty thresholds for families in the United States for 1959–2003. Table 3.E2 presents data on the number and percentage of people in poverty in the United States for 1959–2002. Tables 3.E3, 3.E4, and 3.E6 present more detailed data on people and families in poverty in the United States during 2002. (Both poverty thresholds and poverty population data are issued by the U.S. Census Bureau.) Table 3.E8 presents poverty guidelines by family size for the contiguous United States, Alaska, and Hawaii for 1965–2004. (Poverty guidelines are issued by the U.S. Department of Health and Human Services.)

Poverty thresholds are used primarily for statistical purposes—producing statistics on the number of Americans in poverty. Poverty guidelines are used for administrative purposes—for example, to determine whether a person or family is financially eligible for assistance or services under certain federal government programs (not including cash public assistance). Both thresholds and guidelines are sets of dollar figures that vary by family size and (in the case of the thresholds) family composition.

The poverty thresholds were developed in 1963–1964 by Mollie Orshansky of the Social Security Administration as a measure of income inadequacy. The poverty definition was modified in 1969 and 1981 by federal inter-agency committees. The thresholds were based on food expenditure/money income ratios (from the Department of Agriculture's 1955 Household Food Consumption Survey) and the costs of the Department of Agriculture's economy food plan for families of different sizes and compositions. (See Carmen DeNavas-Walt, Bernadette D. Proctor, and Robert J. Mills, U.S. Census Bureau, "Income, Poverty, and Health Insurance Coverage in the United States: 2003," *Current Population Reports: Consumer Income*, Series P60-226, August 2004, Appendix B, and Joseph Dalaker and Bernadette D. Proctor, U.S. Census Bureau, "Poverty in the United States: 1999," *Current Population Reports: Consumer Income*, Series P60-210, September 2000, Appendix A, for explanations of the poverty definition.) Although the poverty thresholds in some sense represent families' needs, the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.

The poverty thresholds have become the basis for the official statistics on the extent of poverty in the United States, which are issued annually by the Census Bureau in the *Current Population Reports* series. The thresholds are adjusted annually for price changes using the annual average consumer price index (CPI-U). (See U.S.

Bureau of the Census, "Revision in Poverty Statistics, 1959 to 1968," *Current Population Reports: Special Studies*, Series P-23, No. 28, August 1969; and Directive No. 14, "Definition of Poverty for Statistical Purposes," *Statistical Policy Handbook*, U.S. Department of Commerce, Office of Federal Statistical Policy and Standards, 1978.) The thresholds are the same for all 50 states and the District of Columbia.

The poverty guidelines are a simplified version of the poverty thresholds. There are separate sets of guidelines for the two noncontiguous states (Hawaii and Alaska). The guidelines are used for determining whether a person or family is financially eligible for assistance or services under certain federal programs. Authorizing legislation or regulations for specific programs indicate whether a program uses the poverty guidelines as one of several eligibility criteria, uses a modification of the guidelines (for example, 125 percent or 185 percent of the guidelines), or uses them for the purpose of setting priorities in providing assistance or services.

Since 1973, the guidelines have been computed from the poverty thresholds by increasing the most recently published weighted average poverty thresholds by the percentage change in the CPI-U over the past year (more precisely, from the next most recent calendar year to the most recent calendar year) and rounding the figure for a family of four up to the next highest multiple of \$50. Figures for all family sizes over and under four persons are computed by adding or subtracting equal dollar amounts derived from the average difference between poverty lines (rounded to the nearest multiple of \$20).

As noted above, the poverty thresholds were developed in 1963–1964 by Mollie Orshansky of the Social Security Administration. In May 1965—just over a year after the Johnson administration had initiated the War on Poverty—the Office of Economic Opportunity adopted Orshansky's thresholds as a working or quasi-official definition of poverty. At that time, the thresholds comprised a matrix of 124 detailed poverty thresholds based on the total number of family members, the number of family members who were related children under age 18, the sex of the family householder, the age of the individual or family householder (for one- and two-person units only), and whether the family lived on a farm.

Orshansky calculated the poverty thresholds using data (from the 1955 Household Food Consumption Survey) that defined income as after-tax money income. However, when the thresholds were used to calculate poverty population figures, they were applied to family income microdata (from the Census Bureau's Current

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Population Survey) that defined income as before-tax money income, because no other good source of family income microdata was available in the 1960s that used after-tax income as a definition of income.

In 1969, a federal interagency committee made two changes in the poverty definition: the thresholds would be annually updated by the consumer price index instead of by the per capita cost of the economy food plan, and farm poverty thresholds would be set at 85 percent rather than 70 percent of corresponding nonfarm thresholds. (Poverty threshold and poverty population figures for prior years were retabulated retrospectively on this basis.) In August 1969, the Bureau of the Budget designated the poverty thresholds with these revisions as the federal government's official statistical definition of poverty.

In 1981, several other changes recommended by another interagency committee were made in the poverty definition: (1) elimination of separate thresholds for farm families, (2) elimination (through appropriate averaging) of separate thresholds for female-householder and "all other" families, and (3) extension of the poverty matrix to make the largest family size category "nine persons or more" rather than "seven or more persons." (See U.S. Bureau of the Census, "Characteristics of the Population Below the Poverty Level: 1980," *Current Population Reports: Consumer Income*, Series P-60, No. 133, July 1982, pp. 2–5, 9, and 186.) As a result of these changes, the current matrix of poverty thresholds used by the Census Bureau to determine the poverty status of families and unrelated individuals consists of a set of 48 detailed thresholds arranged in a two-dimensional matrix by family size (number of family members, ranging from one person, that is, an unrelated individual, to nine or more persons) cross-classified by the presence and number of family members who are related children under age 18 (from no children to eight or more children present). Unrelated individuals and two-person families are further differentiated by the age of the individual or family householder (under age 65 and aged 65 or older).

The current official definition of poverty is over 30 years old. In 1990, Congress requested a study of the official U.S. poverty measure by the National Research Council (NRC) to provide a basis for a possible revision of the poverty measure. In 1992, the NRC's Committee on National Statistics appointed a Panel on Poverty and Family Assistance to conduct this study. In 1995, the panel published its report of the study, *Measuring Poverty: A New Approach*, Constance F. Citro and Robert T. Michael (eds.), Washington, DC, National Academy Press, 1995. In the report, the panel proposed a new approach for developing an official poverty measure for the United States—although it did not propose a specific set of dollar figures. The panel's proposed approach

focused on three major areas: new poverty thresholds, a new and consistent definition of family resources (income), and data sources.

In July 1999, the Census Bureau, in collaboration with the Bureau of Labor Statistics, released a report, *Experimental Poverty Measures: 1990 to 1997* (P60-205), that examined the effects of different resource definitions and thresholds on poverty and which estimated several experimental poverty rates based on the NRC panel's recommendations. That report and subsequent updates are available on the Census Bureau poverty measurement Web site at <http://www.census.gov/hhes/www/povmeas.html>.

Data on the poverty population and on family and personal income are collected in the Current Population Survey Annual Social and Economic Supplement (CPS ASEC), formerly known as the March Supplement. Following the standard Census Bureau definition, the family is defined as two or more persons related by birth, marriage, or adoption and residing together. "Income" refers to money income before federal, state, or local personal income taxes and excludes capital gains and lump-sum payments; however, public income transfers are included. Money income does not reflect that many families receive noncash benefits such as employee use of business transportation and facilities, employer-paid health insurance and other employer-supported fringe benefits, Medicare, Medicaid, food stamps, and housing assistance. Many farm families receive benefits in the form of rent-free housing or goods produced and consumed by the family.

Every year between February and April, the sample of U.S. households interviewed in the monthly CPS is asked to provide information on household members' incomes during the preceding calendar year. Survey experience indicates that respondents tend to underreport their income in household surveys. Underreporting is most pronounced for dividends, interest, and workers' compensation; less pronounced for veterans' payments, public assistance, and private pensions; and modest for Social Security and other federal retirement programs. The proportion of nonresponses to CPS income questions is greater among middle income and higher income families than among lower income families.

Because the CPS sample size, content, and procedures changed several times, some differences in the data over time may in part reflect these methodological changes, not just changes in the population. Important changes to the CPS methodology took place for data years 1976, 1979, 1980, 1987, 1988, 1992, 1994, 1995, and 2000. A summary of these changes and references for more information about them appear below. The

report numbers, "P60-#", refer to the Current Population Reports, Consumer Income series.

For details about how questionnaire changes and file processing changes affected the data, see Edward Welniak, "Effects of the March Current Population Survey's New Processing System on Estimates of Income and Poverty," Proceedings of the American Statistical Association, 1990.

Further details about CPS methodology may be found in Technical Paper 63RV, available at <http://www.bls.census.gov/cps/tp/tp63.htm>.

If you need to find additional poverty data, you may browse the U.S. Census Bureau poverty Web site at <http://www.census.gov/hhes/www/poverty.html>, contact the Census Bureau's Housing and Household Economic Statistics Division Information Staff at (301) 763-3242, or visit the Census Bureau's Question & Answer Center at <http://ask.census.gov>.

For further information about technical changes to the poverty measure, contact Joe Dalaker at (301) 763-3213 or e-mail [joseph.dalaker@census.gov](mailto:joseph.dalaker@census.gov).

For further information about the statistical reliability of the CPS estimates, contact [dsmd\\_s&a@census.gov](mailto:dsmd_s&a@census.gov).

Year	Methodological change	Reference
1959	First year for which poverty data are available. The poverty measure was developed in 1963–1964.	P60-210, Appendixes.
1969	Modification of poverty measure. Bureau of the Budget prescribed the new measure as the official poverty measure for statistical use in federal agencies.	P60-68, pp. 11–12.
1976–1987	For wide income intervals, Pareto interpolation was used to compute median income. Before 1976 and after 1987, linear interpolation was used.	P60-166, p. 93.
1979	"Householder" concept first implemented, replacing "head" concept—the husband is no longer automatically the family reference person. Secondary families (people who are related to each other but not the householder) are tallied separately from "families."  Change in universe—income questions no longer asked of 14-year-olds. Poverty universe changed—people under age 15 not living with any family members are excluded. (Previously, unrelated individuals under age 14 were excluded.)	P60-130, pp. 6–10.
1980	Modification of poverty measure (final approval in 1981). Estimates weighted using 1980 Census results.	P60-133, pp. 2–7.
1987	New CPS processing system.	P60-166, pp. 1, 14–17; Welniak, 1990 ASA proceedings.
1988	Linear interpolation used to compute median incomes.	P60-166, p. 93.
1992	Estimates first weighted using 1990 Census results.	P60-188, p. vii.
1994	Computer-assisted interviewing replaced pencil-and-paper interviewing.	P60-189, p. vii.
1994–1995	New CPS sample design.	P60-189, p. vii and Table D-3; P60-194, pp. v and xiii and Table D-3.
1995	Revised edit and allocation procedures for race groups.	P60-194, pp. v and xiii.
2000	Expansion of CPS sample interviewed from about 50,000 households to about 78,000 households nationwide. Poverty data for 2000 and 2001 from sample expansion first published in P60-219, "Poverty in the United States: 2001." In the same report, data were weighted using Census 2000 results.	P60-219, Appendix B.
2002	For the first time, the 2003 CPS ASEC recorded multiple categories for respondents who identified themselves with more than one race. We do not know how people who reported more than one race in 2002 previously reported their race. Therefore, there is no single way to compare changes to poverty by race between 2001 and 2002. The "Asian or Pacific Islander" race category was divided into two groups: "Asians" and "Native Hawaiians and Other Pacific Islanders."	P60-222, pp. 2–3, 5.

CONTACT: Gordon Fisher (202) 690-7507 or Joe Dalaker (301) 763-3213.





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## Appendix D: Computing a Retired-Worker Benefit

### Overview

This section provides instructions and a worksheet for computing a retired-worker benefit. The worksheet can be used for persons born in 1929 through 1942—that is, those who attained age 62 in 2004 or earlier and were under age 75 at the end of 2004. The worksheet assumes that the worker had no prior period of entitlement to disability benefits and also did not work after becoming entitled to retired-worker benefits.

The worksheet describes the various steps used in computing a benefit. The steps are based on the following Social Security program goals.

- *To provide a benefit based on lifetime earnings.* Benefits are related to earnings over a period of time that the worker could be expected to have worked in covered employment—from age 22 through age 61. The years of earnings considered are termed computation years. The worker's five lowest earnings years, including years of no earnings at all, are not considered in the computation. They are termed the drop out years.
- *To index lifetime earnings.* Earnings used in the computation are not the actual covered earnings, but an amount for each year which reflects earnings increases in average wage levels after the year the earnings were paid. This procedure is termed wage indexing. Currently, earnings are generally indexed to wage levels in the year the worker turns age 60. For example, for a person attaining age 62 in 2004, actual earnings in 1984 of \$20,000 are indexed to \$41,217.16, based on 2002 wage levels. Earnings after age 60 are included at their actual (nominal) value.
- *To replace a portion of the indexed earnings.* Indexed earnings are averaged over the number of computation years to calculate the average indexed monthly earnings (AIME). A benefit formula is applied to the AIME to produce the primary insurance amount (PIA), the amount payable to a worker who retires at the full retirement age (FRA). The benefit formula is weighted to provide a higher replacement of earnings for lower wage workers. The formula for persons age 62 in 2004 is 90 percent of the first \$612 of AIME; plus 32 percent of the next \$3,077; plus 15 percent of the AIME over \$3,689.
- *To permit early retirement.* Persons can retire as early as age 62, but the monthly benefit is reduced. The reduction is 5/9 of 1 percent for each of the first 36 months of entitlement immediately preceding the age at which 100 percent of PIA is payable (65 and 10 months in the year 2004 but scheduled to increase to age 67 by the year 2022), plus 5/12 of 1 percent for each of up to 24 earlier months. For a person aged 62

in 2004, the maximum reduction is 24 1/6 percent if the individual is entitled to benefits for all 46 months between 62 and 65 and 10 months.

- *To provide for price indexing after age 62.* Benefits are adjusted annually in December to reflect increases in the consumer price index (CPI-W). The 2003 benefit increase was 2.1 percent. These cost-of-living adjustments are applied to the benefit for each year after the person attained age 62—even if the person was not actually receiving benefits.
- *To give credit for earnings after age 61.* Earnings after age 61 (which are not indexed) can be substituted for earnings in earlier years if they result in a higher benefit. In addition, persons who do not receive benefits between the FRA and age 69 may receive increased benefits as a result of the delayed retirement credit (DRC) provision. The benefit is increased by a specified percentage for each month a benefit was not received (See Table 2.A20 for percentage increases).

### Clarifying the Worksheet Procedure

#### Step 1 - Determining the Number of Computation Years

For persons who attain age 62 prior to 1991, the number of years used in the benefit computation equals the number of years after 1950 up to the year of attainment of age 62, minus 5 years. For workers who attain age 62 in 1991 or later, the number of computation years is 35.

#### Step 2 - Wage Indexing of Earnings

The following description and examples are provided for persons who wish to compute the index factors and indexed earnings. The indexing year is the second year prior to attainment of age 62. However, beneficiaries born on January 1 are deemed to have attained age 62 in the prior year, and consequently, the applicable indexing year, factors, and bend points are those for that year.

The average wage for the indexing year is divided by the average wage in each prior year to obtain the factor for each prior year. For example, a person attains age 62 in 2004. The indexing year is 2002. The average annual wage for 2002 was \$33,252.09. The average annual wage for 1990 was \$21,027.98. The amount, \$33,252.09 divided by \$21,027.98, yields a factor of 1.5813259.

The worker's actual earnings covered under Social Security in that year, up to the maximum earnings creditable, are multiplied by the indexing factor to obtain the indexed earnings. For example, actual covered earnings of \$10,000 in 1990, multiplied by 1.5813259, result in indexed earnings of \$15,813.26; actual earnings of \$51,300 (the maximum creditable) result in indexed earnings of \$81,122.02.

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### Step 3 - Computing the Average Indexed Monthly Earnings (AIME)

After the earnings in each year have been indexed, they are used in computing average indexed monthly earnings. The years of highest indexed earnings corresponding to the number of computation years are selected and totaled. This total is then divided by the number of months in the computation years. The result, rounded to the nearest lower dollar, is the average indexed monthly earnings.

For example, for a person attaining age 62 in 2004, the highest 35 years of indexed earnings are used. If the sum of these earnings equals \$400,000, the AIME is \$952 (\$400,000 divided by 420 = \$952.38, rounded to \$952).

### Step 4 - Computing the Primary Insurance Amount (PIA)

The PIA, the amount from which all Social Security benefits payable on a worker's earnings record are based, is computed by applying a formula to the AIME. The formula consists of brackets in which 3 percentages are applied to amounts of AIME. The dollar amounts defining the brackets are called bend points, and the bend points are different for each calendar year of attainment of age 62. The PIA is rounded to the nearest lower ten cents.

For retired workers who attained age 62 in 2004, the bend points are \$612 and \$3,689. Thus the formula is 90 percent of the first \$612 of AIME; plus 32 percent of the next \$3,077 of AIME; plus 15 percent of AIME above \$3,689. The following are examples of PIA computations for such workers with different AIME amounts.

#### Example 1 - AIME of \$300

PIA is \$270

Based on: 90 percent of \$300

#### Example 2 - AIME of \$952

PIA is \$659.60

Based on: 90 percent of \$612 (\$550.80); plus  
32 percent of \$340 (\$108.80)

#### Example 3 - AIME of \$4,000

PIA is \$1,582.09 rounded to \$1,582

Based on: 90 percent of \$612 (\$550.80); plus  
32 percent of \$3,077 (\$984.64); plus  
15 percent of \$311 (\$46.65)

The above calculations are applicable to workers who attain age 62 in 2004. For workers who attained age 62 in prior years, the bend points will be different and the PIA must be increased to reflect cost-of-living adjustments between the year of attainment of age 62 and the year 2004. Worksheet 2 shows cost-of-living increase factors for 1979 through 2003. After the PIA is calculated for the year of attainment of age 62, cost-of-living increases are applied for each year through 2003. The result is the current 2004 PIA.

For example, a worker who attained age 62 in 2001 would receive cost-of-living adjustments for the years 2001–2003. The adjustments are cumulative, with each step rounded to the next lower dime. If the age 62 PIA was \$500, the cost-of-living adjustments would be:

2001: \$500 multiplied by 1.026 = \$513

2002: \$513 multiplied by 1.014 = \$520.18

2003: \$520.10 multiplied by 1.021 = \$531

\$531 would be the PIA effective December 2003.

### Step 5 - Computation of the Monthly Benefit

The full PIA is payable to a worker who retires at the full retirement age (FRA). Beginning in the year 2000, the FRA, scheduled to be gradually raised to age 67 for workers attaining age 62 in 2022, began to be phased in. Workers can still retire as early as age 62, but the monthly benefit is reduced by 5/9 of 1 percent for each of the first 36 months of entitlement immediately preceding the full retirement age plus 5/12 of 1 percent for each of up to 24 earlier months. Workers attaining age 62 in 2004 have their benefits computed based on the full retirement age of 65 and 10 months. See Table 2.A17.1 to determine the FRA based on the year of birth as well as the reduction factors. For individuals electing benefits at exactly age 62 in the year 2004, the maximum reduction is 24 1/6 percent.

For example, in 2004 a worker with a PIA of \$500 would receive \$379 at age 62. The PIA is reduced by \$120.83, reflecting a reduction rate of 5/9 of 1 percent for each of 36 months and a rate of 5/12 of 1 percent for each of 10 months for a total reduction of 24 1/6 percent. After reduction of the PIA by \$120.83, the benefit amount is rounded down to the nearest lower dollar.

**Instructions for computing a retired-worker benefit (only for workers attaining age 62 in years 1991–2004)**

<b>STEP 1.—Determining the Number of Computation Years</b>		
1	Year of birth. (If your birthday is January 1, enter prior year.)	
2	Age "62" has been entered.	62
3	Add lines 1 and 2 to obtain year of attainment of age 62 (year of eligibility).	
4	Year of attainment of age 22. If 1951 or earlier, enter 1951 (If your birthday is January 1, enter prior year.)	
5	Subtract line 4 from line 3 (elapsed years).	
6	"5" (drop-out years) has been entered.	5
7	Subtract line 6 from line 5 (computation years—maximum 35).	
<b>STEP 2.—Indexing of Earnings (Use Worksheet 1 for Steps 2 and 3.)</b>		
8	Enter in column 2 your earnings in each year 1951 through 2003. If none, enter "0."	
9	Column 3 contains the maximum earnings creditable under Social Security for each year.	
10	Enter in column 4 the lower amount from columns 2 or 3 for each year.	
11	Enter in column 5 the indexing factors applicable to the year you attained age 62 (line 3) from Table 2.A8. (This table contains the indexing factors for persons attaining age 62 during the period 1991–2004.)	
12	Multiply column 4 by column 5 and enter results in column 6 in dollars and cents. These are your indexed earnings.	
<b>STEP 3.—Computing the Average Indexed Monthly Earnings (AIME)</b>		
13	Enter the number of computation years from line 7.	
14	Place an "X" in column 7 next to the highest indexed earnings corresponding with the number of computation years from line 13.	
15	Add all individual indexed earnings marked with an "X."	
16	Multiply line 13 (computation years) by 12 to obtain the number of months in the computation period.	
17	Divide line 15 by line 16.	
18	Round the result in line 17 to next lower dollar. This is your average indexed monthly earnings (AIME).	
<b>STEP 4.—Computing the Primary Insurance Amount (PIA) (Use Worksheet 2 for Step 4.)</b>		
19	Enter first bend point from Worksheet 2 based on year of attainment of age 62, or prior year if birthday is January 1.	
20	Enter second bend point from Worksheet 2.	
21	If your AIME (obtained in line 18) is equal to or less than line 19, complete lines 22–24; If greater than line 19 but less than or equal to line 20, complete lines 25–30; If greater than line 20, complete lines 31–37.	
22	Enter your AIME from line 18.	
23	"0.9" has been entered. If you receive a pension based on noncovered employment see Table 2.A11.1.	0.9
24	Multiply line 22 by line 23 and round to next lower dime to obtain your PIA at age 62. Continue with line 38.	
25	Enter your AIME from line 18.	
26	Multiply line 19 by 0.9. If you receive a pension based on noncovered employment see Table 2.A11.1.	
27	Subtract line 19 from line 25.	
28	"0.32" has been entered.	0.32
29	Multiply line 27 by line 28.	
30	Add lines 26 and 29 and round to next lower dime to obtain your PIA at age 62. Continue with line 38.	
31	Enter your AIME from line 18.	
32	Multiply line 19 by 0.9. If you receive a pension based on noncovered employment see Table 2.A11.1.	
33	Subtract line 19 from line 20 and multiply by 0.32.	
34	Subtract line 20 from line 31.	
35	"0.15" has been entered.	0.15
36	Multiply line 34 by line 35.	
37	Add lines 32, 33, and 36 and round to next lower dime to obtain your PIA at age 62. Continue with line 38.	

(Continued)

**Instructions for computing a retired-worker benefit (only for workers attaining age 62 in years 1991–2004)—Continued**

38	If you attained age 62 in 2004, skip to line 44. Otherwise you will need to adjust your PIA to reflect cost-of-living adjustments (COLAs) from the year you attained age 62 through 2003 by using lines 39–43 and Worksheet 2.	
39	Enter year of attainment of age 62 from line 3.	
40	Place an "X" corresponding to the year you attained age 62 in column 5, Worksheet 2.	
41	Place an "X" in column 5 (Worksheet 2) next to each subsequent year through 2003.	
42	Enter your age 62 PIA from either line 24, 30, or 37—here and in the first row of column 6, Worksheet 2.	
43	Beginning with first year marked, multiply your age 62 PIA by the corresponding factor (column 4), round to lower dime, and enter in column 6. The resulting PIA is then multiplied by the next factor and is again rounded to lower dime. Continue this process through 2003. Enter this last figure, which is your current PIA.	
<b>STEP 5.—Computing the Monthly Benefit</b>		
44	Enter your current PIA from either line 24, 30, 37, or 43.	
45	Using Table 2.A17.1, determine your full retirement age and enter here.	
46	If you retired at your full retirement age round PIA from line 44 to next lower dollar to obtain your monthly benefit.	
47	If you retired before the full retirement age enter your age at retirement including year and months.	
48	Subtract line 47 from line 45 and convert the result to months to determine the total number of reduction months.	
49	If line 48 is greater than 36 subtract 36 and enter the number here.	
50	"0.0055556" (the decimal equivalent of 5/9 of 1 percent—the monthly reduction factor for the first 36 months) has been entered.	0.0055556
51	"0.0041667" (the decimal equivalent of 5/12 of 1 percent—the monthly reduction factor for months above 36) has been entered.	0.0041667
52	Multiply line 48 (but not more than 36) by line 50 to obtain the percentage reduction for the first 36 months.	
53	Multiply line 49 by line 51 to obtain the percentage reduction for months in excess of 36.	
54	Add lines 52 and 53 to obtain the total percentage reduction.	
55	Multiply line 44 by line 54 to obtain the amount of benefit reduction.	
56	Subtract line 55 from line 44 and round to next lower dollar to obtain your monthly benefit.	

### Worksheet 1: Indexing of earnings

Year	Your earnings	Maximum taxable earnings (dollars)	Lower of columns 2 or 3	Indexing factor	Column 4 times column 5	Highest indexed earnings
1	2	3	4	5	6	7
1951		3,600				
1952		3,600				
1953		3,600				
1954		3,600				
1955		4,200				
1956		4,200				
1957		4,200				
1958		4,200				
1959		4,800				
1960		4,800				
1961		4,800				
1962		4,800				
1963		4,800				
1964		4,800				
1965		4,800				
1966		6,600				
1967		6,600				
1968		7,800				
1969		7,800				
1970		7,800				
1971		7,800				
1972		9,000				
1973		10,800				
1974		13,200				
1975		14,100				
1976		15,300				
1977		16,500				
1978		17,700				
1979		22,900				
1980		25,900				
1981		29,700				
1982		32,400				
1983		35,700				
1984		37,800				
1985		39,600				
1986		42,000				
1987		43,800				
1988		45,000				
1989		48,000				
1990		51,300				
1991		53,400				
1992		55,500				
1993		57,600				
1994		60,600				
1995		61,200				
1996		62,700				
1997		65,400				
1998		68,400				
1999		72,600				
2000		76,200				
2001		80,400				
2002		84,900				
2003		87,000				

### Worksheet 2: Computing the primary insurance amount (PIA) for workers retiring after age 62

Year	1st bend point (dollars)	2nd bend point (dollars)	Cost-of-living increase (percent)	Cost-of-living factor	Years aged 62 or older	PIA (dollars)
	1	2	3	4	5	6
Age 62 PIA						
1979	180	1,085	9.9	1.099		
1980	194	1,171	14.3	1.143		
1981	211	1,274	11.2	1.112		
1982	230	1,388	7.4	1.074		
1983	254	1,528	3.5	1.035		
1984	267	1,612	3.5	1.035		
1985	280	1,691	3.1	1.031		
1986	297	1,790	1.3	1.013		
1987	310	1,866	4.2	1.042		
1988	319	1,922	4.0	1.040		
1989	339	2,044	4.7	1.047		
1990	356	2,145	5.4	1.054		
1991	370	2,230	3.7	1.037		
1992	387	2,333	3.0	1.030		
1993	401	2,420	2.6	1.026		
1994	422	2,545	2.8	1.028		
1995	426	2,567	2.6	1.026		
1996	437	2,635	2.9	1.029		
1997	455	2,741	2.1	1.021		
1998	477	2,875	1.3	1.013		
1999	505	3,043	<sup>a</sup> 2.5	1.025		
2000	531	3,202	3.5	1.035		
2001	561	3,381	2.6	1.026		
2002	592	3,567	1.4	1.014		
2003	606	3,653	2.1	1.021		
2004	612	3,689	...	...		

NOTE: ... = not applicable.

- a. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106-554, benefits were calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: Curt Pauzenga (410) 965-7210.

## Glossary and Abbreviations

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## Glossary

**actuarial reduction (OASDI).** Reduction in monthly benefit amount payable on—

1. Entitlement prior to full retirement age if the beneficiary is a retired worker, a wife or husband of a retired or disabled worker (with entitlement not based on caring for a child beneficiary), divorced spouse, a widow(er), or a surviving divorced spouse; or
2. Entitlement, in case of disability, at ages 50–59 if the beneficiary is a widow(er) or surviving divorced spouse. (For formulas used to compute the reduction, see "Benefit Types and Levels" in the section Social Security [Old-Age, Survivors, and Disability Insurance].)

**administrative law judge—ALJ.** An official of the Social Security Administration's (SSA's) Office of Hearings and Appeals who is specially qualified by education and experience to hold hearings and make independent decisions regarding eligibility for SSA programs based on all the evidence and testimony. ALJs conduct impartial hearings and issue decisions to individuals who have appealed previous determinations by SSA. See also **administrative review process**.

**administrative review process (OASDI and SSI).** The procedures followed by the Social Security Administration (SSA) in determining one's right under Title II and Title XVI of the Social Security Act. The administrative review process consists of several steps, which must usually be requested within certain time periods, in the following order: initial determination, reconsideration, decision of the administrative law judge, and a review by SSA's Appeals Council.

1. *Initial determination.* A determination SSA makes about an individual's entitlement to benefits or about any other matter that gives that person a right to further administrative and/or judicial review.
2. *Reconsideration.* The first step in the administrative review process. When an individual disagrees with the initial determination, the individual may, within 60 days of receiving notice of the initial determination, ask SSA to reconsider the decision.
3. *Hearing before an administrative law judge (ALJ).* When an individual disagrees with the reconsidered determination, he or she may, within 60 days of receiving notice of the determination, request a hearing before an ALJ.
4. *Appeals Council review.* When an individual disagrees with the decision or dismissal by the ALJ, he or she may, within 60 days of receiving the hearing decision, request that the Appeals Council review that decision. The Appeals Council, within the Office of Hearings and Appeals, may deny or dismiss the request for review, or grant the request and either issue a decision or remand (return) the case to an ALJ. The Appeals Council may also review any ALJ action on its own motion within 60 days after the ALJ's action. The Appeals Council's decision or the hearing decision if the Council denies the request for review, represents SSA's final decision in the administrative review process. See **expedited appeals process** and **federal court review**.

**adult (SSI).** A person older than age 21, aged 18–21 who is not regularly attending school, or a person under 21 who is married or the head of a household.

**age (OASDI).** In tables showing beneficiaries in current-payment status, the age classification is based on the age of the person at his or her last birthday. In tables showing awards data, age is the beneficiary's age in the month of award or age in year of the award, as specified.



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**aged beneficiary (OASDI).** A person who qualifies for benefits on the basis of age rather than on the basis of a disability or caring for a child.

**aged enrollee (Medicare).** An individual, aged 65 or older, who is enrolled in the Medicare program.

**aged person (SSI).** A person aged 65 or older.

**allowance (DI).** A determination that a worker is entitled to a cash disability benefit award or to the establishment of a period of disability because of an inability to work by reason of any physical or mental impairment.

**allowed charge (Medicare).** An individual charge determined (approved amount) by a carrier for a covered medical service or supply.

**annual maximum taxable limit (OASDI and HI).** The dollar amount above which earnings in Social Security covered employment is neither taxable nor creditable for benefit computation purposes. (Also referred to as "contribution and benefit base," "annual creditable maximum," "maximum contribution and benefit base," "taxable maximum," and "maximum taxable.") Under the Hospital Insurance program, there is no upper limit on earnings subject to taxes. See Table 2.A3.

**assigned claim (Medicare).** A claim for which the physician or supplier agrees to accept the amount approved by Medicare as the total payment. The physician or supplier is paid 80 percent of the approved fee schedule (less any unmet deductible). The beneficiary can be charged only for the coinsurance, the remaining 20 percent of the approved amount. A participating physician or supplier agrees to accept assignment on all claims.

**auxiliary benefit (OASDI).** Monthly benefit payable to a spouse or child of a retired or disabled worker, or to a survivor of a deceased worker. (Also known as **dependents benefit**.)

**average.** See **mean**.

**average indexed monthly earnings—AIME (OASDI).** The resulting average monthly earnings of a worker after indexing of actual earnings to reflect the value of the individual's previous earnings relative to national average earnings in the indexing year. A formula is then applied to this figure to compute the primary insurance amount (PIA) for most workers who attain age 62, become disabled, or die after 1978. The indexing year is the second year before the year in which the worker attains age 62, becomes disabled, or dies. Taxable earnings after the indexing year are included at their actual value. For widow(er)'s first eligible after December 1984, the indexing year applicable to the deceased worker's earnings may alternatively be the second year before the widow(er)'s date of eligibility for survivors benefits if it results in a higher benefit.

Earnings are indexed by multiplying the worker's taxable earnings for each year after 1950 through the indexing year by the average wages of all workers for the indexing year, and dividing by the average wages of all workers for the year being indexed. Once the earnings have been indexed, the AIME is computed by—

1. Determining the number of computation years—the number of years after 1950 (or the year of attainment of age 21, if later) and up to the year in which the worker attains age 62, becomes disabled, or dies, minus dropout years, generally 5 (minimum number of computation years is 2);
2. Selecting the actual computation years, based on highest indexed earnings from any years after 1950; and

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3. Dividing the sum of indexed earnings in the computation years by the total number of months in the computation years.

For workers entitled to disability benefits after June 1980, the number of dropout years varies by the age attained in year of disability onset. The number is 0, 1, 2, 3, 4, and 5 for workers aged 26 or younger, 27–31, 32–36, 37–41, 42–46, and 47 or older, respectively. Effective for months after June 1981, however, disabled workers under age 37 may obtain up to 3 additional dropout years (3, 2, and 1, respectively, for those aged 26 or younger, 27–31, and 32–36) for which the worker had no earnings and was living with a child (of the worker or his or her spouse) under age 3.

**average monthly wage—AMW (OASDI).** The amount of earnings used as the basis for determining the primary insurance amount (PIA) for workers who attained age 62, became disabled, or died before 1979, and also under a transitional guarantee computation for workers who attained age 62 in 1979–1983 or survivors of such workers, if the resulting PIA is higher than under the AIME method. The AMW is computed by—

1. Determining the number of computation years—the number of years after 1950 (or the year of attainment of age 21, if later) and up to the year in which the worker attains age 62 (age 65 for men born before January 2, 1911, and the later of age 62 or the year 1975 for men born after January 1, 1911), becomes disabled, or dies, minus dropout years, generally 5 (minimum number of computation years is 2);
2. Selecting the actual computation years, based on highest earnings (up to the amount of the annual maximum taxable earnings in each year), from any years after 1950; and
3. Dividing the sum of earnings in the computation years by the total number of months in the computation years.

See the last paragraph under AIME for special dropout rules for disabled workers.

An alternative computation method takes into account the worker's earnings after 1936, if it yields a higher PIA.

**award (OASDI).** A determination that an individual is entitled to a specified type of benefit. An award action is processed adding the individual to the Social Security benefit rolls maintained for that type of benefit and is counted as an award in a particular month. Award actions are processed not only for new beneficiaries but also for persons already on the rolls whose benefits in one category are terminated but who become entitled to another type of benefit. These actions are called conversions. When a disabled worker attains the full retirement age, the worker benefit and the benefits of spouses and children are converted to the retirement category. Upon the death of a disabled worker, benefits for children are converted to the survivor child category and benefits for spouses caring for these children are converted to widowed mothers and fathers benefits. Benefits for spouses of retired and disabled workers entitled because of age are converted to nondisabled widows and widowers benefits upon the death of the worker. The above conversions are counted in the award data. The benefits for children of retired workers that are converted to benefits for children of deceased workers upon the death of the worker are not counted in the award data.

**base years (OASDI).** For computing Social Security benefits, the years after 1950 up to the year a person is entitled to retirement or disability benefits. For a survivor's claim, the base years include the year of the worker's death.

**bend points (OASDI).** The dollar amounts defining the AIME (average indexed monthly earnings) or PIA (primary insurance amount) brackets in the benefit formulas. See Tables 2.A11 and 2.A13.

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**beneficiary (OASDI).** A person who has been awarded benefits on the basis of his or her own or another's earnings record. The benefits may be either in current-payment status or withheld.

**benefit period (Medicare).** An alternate name for **spell of illness**.

**benefit reduction (OASDI).** See **actuarial reduction**.

**benefit termination (OASDI).** See **termination**.

**benefits in force (OASDI).** The sum of the number of persons with benefits in current-payment status and persons with benefits withheld.

**benefits withheld (OASDI).** See **withholding**.

**Black Lung Benefits Program.** Provides for monthly payments and medical treatment to coal miners totally disabled from pneumoconiosis (black lung disease) arising from employment in or around the nation's coal mines, augmented payments based on the number of miner's dependents, and payments to certain survivors of miners who died due to or while totally disabled from pneumoconiosis.

**blind (OASDI and SSI).** "Blindness" for Social Security purposes means either central visual acuity of 20/200 or less in the better eye with the use of a correcting lens, or a limitation in the fields of vision so that the widest diameter of the visual field subtends an angle of 20 degrees or less (tunnel vision).

**buy-in (Medicare).** A Medicare beneficiary who is also eligible for Medicaid and for whom Part B (Supplementary Medical Insurance) premiums are paid by a state Medicaid program.

**capitation (Medicare).** A prospective payment method that pays the provider of service a uniform amount for each person served, usually on a monthly basis. Capitation is used in managed care alternatives such as Health Maintenance Organizations.

**carrier (Medicare).** An entity that the Centers for Medicare & Medicaid Services contracts to process physician/other supplier claims and make payments for Part B (Supplementary Medical Insurance) services.

**child (SSI).** An unmarried blind or disabled person who is not the head of a household and who is either under age 18 or aged 18–21 and regularly attending school.

**childhood disability benefit (OASDI).** See **disabled child's benefit**.

**child's benefit (OASDI).** Monthly benefits payable to children of a retired or disabled worker or of a deceased worker who died either fully or currently insured. Benefits are payable to unmarried children under age 18 (up to age 19 if a full-time student attending elementary or secondary school) and to disabled children aged 18 or older who became disabled before age 22. Under certain circumstances, benefits can be paid to stepchildren, grandchildren, or adopted children. Benefits for disabled children may continue if they marry certain other Social Security beneficiaries.

**claimant (OASDI and SSI).** The person on whose behalf an application for benefits is filed.

**coinsurance (Medicare).** See **cost sharing**.

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**computation starting date (OASDI).** December 31 of either 1936 or 1950. Taxable earnings after the applicable starting date are counted in computing average monthly earnings (only starting date of December 31, 1950 is applicable in computing average indexed monthly earnings).

**consumer price index—CPI.** A relative measure of inflation computed by the U.S. Department of Labor. The CPI charts the rise in costs for selected goods and services and is used to compute cost-of-living increases. In this report, all references to the CPI relate to the CPI for Urban Wage Earners and Clerical Workers (CPI-W).

**continuing disability review (DI and SSI).** A periodic review to determine if a disabled individual is still medically eligible to receive benefits.

**contributions (OASDI and Medicare).** The amount based on a percentage of earnings, up to an annual maximum, that must be paid by—

1. Employers and employees on wages from employment under FICA (Federal Insurance Contributions Act),
2. The self-employed on net earnings from self-employment under SECA (Self-Employment Contributions Act), and
3. States on the wages of state and local government employees covered under the Social Security Act through voluntary agreements under section 218 of the Act.

Generally, employers withhold contributions from wages, add an equal amount of contributions, and pay both on a current basis. Also referred to as "taxes." See Table 2.A3.

**conversion of benefits (OASDI).** See **awards (OASDI)**.

**cost-of-living adjustment—COLA.** Social Security benefits and Supplemental Security Income payments are increased each year to keep pace with increases in the cost of living (inflation). The consumer price index is used to compute COLA increases.

**cost sharing (Medicare).** The generic term that includes copayments, coinsurance, and deductibles.

- *Copayments*—Flat fees, typically modest, that insured persons must pay for a particular unit of services, such as an office visit, emergency room visit, or the filling of a prescription.
- *Coinsurance*—Portion of the costs paid by the beneficiary after meeting the annual deductible.
- *Deductibles*—The annual amount payable by the beneficiary for covered services before Medicare makes reimbursement.

**couple (SSI).** See **eligible couple**.

**covered earnings (OASDI).** Earnings in employment covered by the OASDI programs.

**covered employment (OASDI).** All employment and self-employment creditable for Social Security purposes.

**covered worker (OASDI).** A person who has earnings creditable for Social Security purposes on the basis of services for wages in covered employment or on the basis of income from self-employment.

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**current-payment status (OASDI).** Status of a beneficiary who is paid a benefit for a given month, with or without deductions, provided the deductions add to less than a full month's benefit. The amount shown is prior to deduction for the Medicare Part B (Supplementary Medical Insurance) premium. A benefit in current-payment status at the end of a month is usually payable in the following month.

**deductible (Medicare).** The amount paid by enrollees for covered services before Medicare makes reimbursements.

- *Hospital Insurance*—Deductible applies to each new benefit period. It is determined each year by a formula specified by law, and approximates the current cost of a 1-day inpatient hospital stay.
- *Supplementary Medical Insurance*—Deductible is the first \$100 of covered charges per calendar year.

**deeming (SSI).** Takes into account the income and resources of certain persons who live with an SSI recipient when determining the amount of the payment. These persons include the ineligible spouses of adult recipients, the ineligible parents of child recipients under age 18, and the immigration sponsor for certain noncitizens.

**delayed retirement credit (OASDI).** A credit that increases the benefit amount for certain individuals who did not receive benefits for months after attainment of the full retirement age but before age 70. Delayed retirement credit increases apply for benefits beginning January of the year following the year the individual attains full retirement age.

Each monthly credit serves as a basis for increasing the monthly benefit (unless the benefit is based on a special minimum primary insurance amount) by specified percentages that depend on the year the worker attains age 62. The monthly credit was 1/12 of 1 percent for workers who attained age 62 before 1979 and 1/4 of 1 percent for workers who attained age 62 from 1979 through 1986. The corresponding monthly credits for workers who attain age 62 after 1986 are shown in Table 2.A20. The increase is applicable to the worker's monthly benefit amount but not to his or her PIA, therefore, auxiliary benefits are generally not affected. However, a widow(er)'s benefit may be increased based on the credit that had been applied to the benefit of the deceased worker or for which the worker was eligible at the time of death.

**dependents benefit (OASDI).** Monthly benefit payable to a spouse or child of a retired or disabled worker.

**diagnosis-related groups (Medicare).** A classification system that groups patients according to diagnosis, type of treatment, age, and other relevant criteria. Under the prospective payment system, hospitals are paid a set fee for treatment of patients in a single diagnosis-related groups (DRG) category, regardless of the actual cost of care for the individual.

**diagnostic group (OASDI and SSI).** Classification of medical conditions, by body system, and identifies the medical condition(s) on which disability-related benefits are based. Prior to 1985, the coding of the primary and secondary diagnoses for OASDI and SSI claimants was in accordance with the *International Classification of Diseases, 9th Revision, Clinical Modification (ICD-9-CM)*, using 4-digit ICD-9 codes. In 1985, the Social Security Administration implemented a revised method to determine and enter impairment codes on administrative records. This revised approach provides for a modified impairment coding system, using three digits (followed by zero), loosely based on ICD-9. For research purposes, ICD-9 codes and SSA impairment codes are, typically, not identical. However, the diagnostic groupings shown in the statistical tables closely parallel the major ICD-9 disease classifications.

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**direct deposit (OASDI and SSI).** A method of payment whereby beneficiaries have their monthly benefits sent electronically to financial institutions they designate. Also referred to as electronic funds transfer (EFT).

**disability (DI).** The inability to engage in substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment that can be expected to result in death or can be expected to last for a continuous period of not less than 12 months. Special rules apply for workers aged 55 or older whose disability is based on blindness.

The law generally requires that a person be disabled continuously for 5 full months before he or she can qualify for a disabled-worker benefit.

**disability (SSI).** The inability to engage in substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment that can be expected to result in death or can be expected to last for a continuous period of not less than 12 months. This 12-month requirement does not apply to the blind.

The SGA criterion does not apply to children under age 18. The standard for them is a medically determinable physical or mental impairment which results in marked and severe functional limitations.

**disabled child's benefit (OASDI).** A monthly benefit payable to a disabled person aged 18 or older—a child or stepchild or eligible grandchild of retired, deceased, or disabled worker—whose disability began before age 22. (Also referred to as "disabled adult child.")

**disabled enrollee (Medicare).** A person under age 65 who has been entitled to disability benefits under Title II of the Social Security Act or Railroad Retirement system for at least 2 years.

**disabled surviving divorced husband's benefit (OASDI).** See **widow(er)'s benefit**.

**disabled surviving divorced wife's benefit (OASDI).** See **widow(er)'s benefit**.

**disabled widow(er)'s benefit (OASDI).** See **widow(er)'s benefit**.

**disabled-worker benefit (DI).** A monthly benefit payable to a disabled worker under full retirement age insured for disability. Before November 1960, disability benefits were limited to disabled workers aged 50–64.

**divorced husband's benefit (OASDI).** See **husband's benefit**.

**divorced wife's benefit (OASDI).** See **wife's benefit**.

**drug addiction and alcoholism (OASDI and SSI).** Legislation enacted in 1996 eliminated drug addiction and alcoholism (DA&A) as a basis for entitlement to Social Security and SSI disability benefits, effective January 1, 1997. Individuals for whom drugs and/or alcohol is deemed a contributing factor material to the determination of disability cannot be entitled to disability benefits.

**dual entitlement (OASDI).** Entitlement to a worker (primary) benefit and a higher secondary, usually a spouses or widow(er)'s benefit. The primary benefit is paid in full but the secondary benefit is paid only in the amount by which it exceeds the primary benefit. If the two benefits are financed from the same trust fund, the beneficiary is usually represented only once in the statistics, as a retired-worker or a disabled-worker beneficiary, and the benefit amount recorded is the larger amount associated with the auxiliary benefit. If the benefits are paid from different trust funds the beneficiary is

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represented twice, and the respective benefit amounts are recorded for each type of benefit.

**durable medical equipment (Medicare).** Includes certain medical supplies and such items as hospital beds and wheel chairs used in a patient's home.

**early retirement (OASDI).** Retirement prior to the full retirement age.

**earnings (OASDI and Medicare).** All wages from employment and net earnings from self-employment, whether or not taxable or covered.

**earnings test (OASDI).** The provision requiring the withholding of benefits if nondisabled beneficiaries under full retirement age have earnings in excess of certain exempt amounts. See Table 2.A29.

**eligible couple (SSI).** Two persons living together as married, both of whom are eligible for SSI.

**eligible individual (SSI).** An aged, blind, or disabled person eligible for SSI.

**eligible worker (OASDI).** For retirement benefits, an individual who meets the insured status and age requirements for benefits whether or not he or she has filed an application; for Disability Insurance benefits, an individual who meets the insured status requirements and has established a period of disability.

**emergency advance payments (SSI).** Payments available at initial application for individuals who need cash assistance before their first Supplemental Security Income payment arrives. This advance is withheld from the first check.

**end-stage renal disease (Medicare).** Permanent kidney failure.

**entitlement (OASDI).** The state of meeting the applicable requirements for receipt of benefits, including the filing of an application. Entitlement can be retroactive and thus precede the date of award. The retroactive period can be 12 months for disabled workers, their spouses and children, and disabled widow(er)s. The maximum retroactive period for other types of benefits is 6 months. Retroactive benefits for months before full retirement age are not payable to a retired worker, a spouse, or a widow(er) if a permanent reduction of the monthly benefit amount would result. However, persons filing for a widow(er)'s benefit in the month immediately following the month of the worker's death may elect a 1-month retroactivity, even if reduced benefits would result. A person can be entitled to more than one benefit simultaneously. See **dual entitlement**.

**expedited appeals process (OASDI and SSI).** This permits an individual to go directly to a federal district court after review of the initial determination without first completing the administrative review process, if the only dispute is whether an applicable provision of the Social Security Act is constitutional. See **administrative review process**.

**family benefit (OASDI).** The sum of the individual monthly benefits payable to all the beneficiaries entitled on the basis of a single earnings record. See **maximum family benefit**.

**family classification (OASDI).** As used in statistical tables, the number and types of beneficiaries entitled to benefits on a single earnings record. Since the family classification is determined by the types of beneficiaries entitled, it can differ from actual family status. For example, a married couple is classified as a worker-and-spouse family if both persons are entitled on the earnings record of one of them. If both persons were

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entitled on their own earnings record they would be designated as two worker-only families.

**father's benefit (OASDI).** A monthly benefit payable to a widower or surviving divorced father if (1) the deceased worker on whose account the benefit is paid was either fully or currently insured at the time of death and (2) an entitled child of the worker in his care is under age 16 or is disabled.

**federal benefit rates (SSI).** The basic benefit standards used in computing the amount of federal SSI payments. Benefit levels differ for individuals and couples living in households and for persons in Medicaid institutions. Individuals or couples living in their own households receive the full federal benefit. The federal benefit is reduced by one-third, if an individual or couple is living in another person's household and receiving support and maintenance there. The federal benefit rates are increased annually to reflect increases in the cost of living.

**federal court review (OASDI and SSI).** When an individual disagrees with SSA's final decision he or she may request judicial review by filing a civil action in a federal district court. See **administrative review process**.

**federally administered payments (SSI).** Federal SSI payments and state supplementation payments issued by the Social Security Administration on behalf of the states.

**federally administered state supplementation (SSI).** Cash payments provided by a state and issued by the Social Security Administration, which is also responsible for the maintenance of payment records. See **state supplementation**.

**Food Stamp Program.** The program issues monthly allotments of coupons that are redeemable at retail food stores, or provides benefits through electronic benefit transfer to help individuals and families with little or no income to buy food.

**full retirement age—FRA (OASI).** The age at which a person may first become entitled to unreduced retirement benefits. For persons attaining age 62 before 2000, the full retirement age is 65. Beginning with an increase to 65 years and 2 months for persons reaching age 65 in 2003, FRA is increasing gradually to 67 for persons reaching that age in 2027 or later. The higher full retirement age affects the benefit amount if a person chooses to receive benefits before attaining the FRA. See Table 2.A17.1.

**government pension offset (OASDI).** A law that affects spouse's or widow(er)'s benefits. Benefits are subject to reduction by any government pensions payable to the spouse on the basis of his or her own earnings in noncovered employment. The offset reduces the Social Security benefit amount by two-thirds of the amount of the government pension.

**gross domestic product—GDP.** The total dollar value of all goods and services produced by labor and property located in the United States, regardless who supplies the labor or property.

**health maintenance organization—HMO (Medicare).** Competitive medical plans, including Medicare+Choice, that have contracts with the Centers for Medicare & Medicaid Services on a prospective capitation basis for providing health care to Medicare beneficiaries.

**home health agency (Medicare and Medicaid).** A public or private organization that provides skilled nursing services and other therapeutic services in the patient's home and that meets certain conditions to ensure the health and safety of the individual.



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**home health services (Medicare and Medicaid).** Items furnished in a patient's home under the care of physicians. These services are furnished under a plan established and periodically reviewed by a physician. They include part-time or intermittent skilled nursing care; physical, occupational, or speech therapy; medical social services; medical supplies and appliances (other than drugs and biologicals); home health aid services; and services of interns and residents.

**hospice (Medicare and Medicaid).** A public agency or private organization that is primarily engaged in providing pain relief, symptom management, and supportive services to patients that are certified to be terminally ill. Medicare beneficiaries may elect to receive hospice care instead of standard Medicare benefits for terminal illnesses.

**household (LIHEAP).** Any individual or group of individuals who are living together as one economic unit and for whom residential energy is customarily purchased in common, or who make designated payments for energy in the form of rent.

**husband's benefit (OASDI).** Monthly benefit payable to a husband or a divorced husband (aged 62 or older) of a retired or disabled worker. See **spouse's benefit**.

**independent laboratory services (Medicare).** Diagnostic laboratory tests ordered by a physician and performed in a laboratory independent of a physician's office or a hospital.

**inpatient hospital services (Medicare).** Items and services furnished to an inpatient of a hospital by the hospital, including room and board, nursing and related services, diagnostic and therapeutic services, and medical or surgical services.

**institutionalization (Medicaid and SSI).** Living arrangements for persons in public or private institutions when more than 50 percent of the cost of their care is met by the Medicaid program.

**insured status (OASDI).** The state of having sufficient quarters of coverage to meet the eligibility requirements for retired-worker or disabled-worker benefits or to permit the worker's spouse and children or survivors to establish eligibility for benefits in the event of his or her disability, retirement, or death. (For qualifications for insured status, see "Insured Status" in the section Social Security [Old-Age, Survivors, and Disability Insurance].)

**interim assistance (SSI).** Payments made by a state or local government to Supplemental Security Income applicants while their claims are being adjudicated. Repayment is made from the first SSI payment.

**intermediary (Medicare).** An organization, selected by providers of health care, that has an agreement with the Centers for Medicare & Medicaid Services to process and pay institutional claims and perform other functions under the program.

**life expectancy.** The average number of years of life remaining at each tabulated birthday. See **life table (period)**.

**life table (period).** A period life table represents the mortality experience of an entire population during a relatively short period of time, usually 1–3 years. Such tables are useful for analyzing changes in the mortality experienced by a population through time. The table refers to a cohort of 100,000 people with the same birthday who experience the rate of mortality, or probability of death within 1 year, shown in the table, throughout their lives.

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**lifetime reserve (Medicare).** Nonrenewable 60 days of inpatient hospital care to draw on if the 90 covered days per benefit period are exhausted. Patients are required to pay a daily coinsurance amount equal to one-half of the inpatient hospital deductible for each lifetime reserve day.

**limitation of widow(er)'s benefit (OASDI).** The reduction of the widow(er)'s benefit due to the early retirement of the deceased spouse. The benefit for a nondisabled widow(er) is limited to the larger of 82 1/2 percent of the deceased spouse's primary insurance amount, or the amount to which the deceased spouse would have been entitled if he or she were still alive. Thus, receipt of benefits by a worker before the full retirement age will result in a reduction of benefits for a widow(er), even if the widow(er) became entitled after his or her own full retirement age. Tables showing data on reduction for early retirement for nondisabled widow(er)s do not include those with limited benefits unless they became entitled before their own full retirement age. See **widow(er)'s benefit**.

**Low-Income Home Energy Assistance Program—LIHEAP.** Federal program to assist low-income households with heating and cooling costs.

**low-income households (LIHEAP).** Households with income under the greater of 150 percent of the poverty guideline for their state or 60 percent of the state median income, or households with members receiving Temporary Assistance for Needy Families, Supplemental Security Income, Food Stamps, or certain needs-tested veterans' benefits.

**lump-sum death benefit (OASDI).** A one-time payment, generally \$255, payable on the death of a fully or currently insured worker. The lump sum is payable to the surviving spouse of the worker, under most circumstances, or if there is no spouse, to the worker's entitled children.

**managed care (Medicare).** Includes health maintenance organizations (HMOs), competitive medical plans (CMPs), and other plans that provide health services on a prepayment basis which is either based on cost or risk depending on the type of contract they have with Medicare. See also **Medicare+Choice**.

**mandatory minimum state supplementation (SSI).** Required by federal law for individuals converted to the Supplemental Security Income program from state assistance programs for the aged, blind, or disabled. This provision insures that monthly income will not be less than the amount received under the former state programs.

**maximum family benefit (OASDI).** The maximum monthly amount that can be paid on a worker's earnings record. Whenever the total of the individual monthly benefits payable to all the beneficiaries entitled on one earnings record exceeds the maximum, each dependents or survivors benefit is proportionately reduced to bring the total within the maximum. Benefits payable to divorced spouses or surviving divorced spouses are not reduced under the family maximum provision. Tables 2.A13, 2.A14, and 2.A17 give the formulas for computing the maximum family benefit.

**maximum taxable (OASDI and Medicare).** See **annual maximum taxable limit**.

**mean.** The arithmetic mean is calculated by dividing the sum of all of the values of a variable by the number of cases. The term "average" used in this publication refers to the arithmetic mean. See also **median**.

**median.** The median is a measure of central value which identifies that value that divides a distribution in half such that an equal number of cases fall below it as there are above it. See also **mean**.

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**Medicaid.** A federal-state program that provides medical assistance for certain individuals and families with low incomes and limited resources.

**medical savings account (Medicare).** A plan that provides benefits after a single high deductible is met. Medicare makes an annual deposit to the medical savings account (MSA), and the beneficiary is expected to use that money to pay for medical expenses above the annual deductible. MSAs are currently a test program.

**medically needy (Medicaid).** Persons who would be eligible for Medicaid under one of the program's mandatory or optional groups, except that their income or resources are above the eligibility level set by their state. The states may extend eligibility to these otherwise qualified persons by allowing them to "spend down" to Medicaid eligibility by incurring medical or remedial care expenses to offset their excess income, thereby reducing it to a level below the maximum allowed by that state's Medicaid plan.

**Medicare.** A federally administered health insurance program that covers the cost of hospitalization, medical care, and some related services for most persons aged 65 or older. Also covers persons receiving Social Security Disability Insurance payments for 2 years, and persons with end stage renal disease. Medicare consists of two separate but coordinated programs—Part A (Hospital Insurance) and Part B (Supplementary Medical Insurance).

**Medicare+Choice.** An expanded set of options for the delivery of health care under Medicare established by the Balanced Budget Act of 1997. Most Medicare beneficiaries can choose to receive benefits through the original fee-for-service program or through one of the following Medicare+Choice plans: (1) coordinated care plans (such as health maintenance organizations, provider sponsored organizations, and preferred provider organizations); (2) medical savings account/deductible plans (through a demonstration available to up to 390,000 beneficiaries); or (3) private fee-for-service plans.

**Medicare economic index.** An index that is often used in the calculation of the increases in the prevailing charge levels that help to determine allowed charges for physician services. In 1991 and later, this index is considered in connection with the update factor for the physician fee schedule.

**Medigap (Medicare).** A term used for private health insurance that pays, within limits, most of the health care service charges not covered by Part A (Hospital Insurance) or Part B (Supplementary Medical Insurance).

**military wage credits (OASDI and Medicare).** Credits recognizing that military personnel receive wages in kind (such as food and shelter) in addition to their basic pay and other cash payments. Noncontributory wage credits of \$160 are provided for each month of active military service from September 16, 1940, through December 31, 1956. For years after 1956, the basic pay of military personnel is covered under the Social Security program on a contributory basis. See Table 2.A2 for amounts of non-contributory wage credits for 1957–2001. Noncontributory wage credits were eliminated for all years after 2001.

**minimum benefit (OASDI).** The lowest benefit (before actuarial reduction) payable to a retired worker, a disabled worker, or a sole survivor of a deceased worker. The minimum benefit was eliminated for most workers who attain age 62, become disabled, or die after 1981.

**monthly benefit (OASDI).** The amount payable after reduction, if necessary, for age, family maximum, and other reasons but before any deduction for Supplementary Medical Insurance (SMI) premiums. Effective June 1982, the final benefit payment is rounded

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to the next lowest \$1 (if not already a multiple of \$1) after reduction for age, family maximum, and other reasons and after any deduction for SMI premiums. The tables in this publication reflect the monthly benefit credited (MBC) which is calculated as follows:

1. Subtract the SMI premium from the monthly benefit amount;
2. Round the above result down to the nearest whole dollar; and
3. Add back the SMI premium to the rounded result from 2 above.

For example, if a monthly benefit amount is \$895.00, and an SMI premium of \$66.60 is deducted, the MBC is \$894.60 (calculated as follows:  $\$895.00 - \$66.60 = \$828.40$  rounded down to  $\$828.00 + \$66.60 = \$894.60$ ).

**mother's benefit (OASDI).** A monthly benefit payable to a widow or surviving divorced mother if (1) the deceased worker on whose account the benefit is paid was either fully or currently insured at the time of his death and (2) the entitled child of the worker is in her care and is under age 16 or disabled.

**nondisabled widow(er)'s benefit (OASDI).** See **widow(er)'s benefit**.

**nonpayment status (OASDI).** See **withholding**.

**normal retirement age (OASI).** See **full retirement age**.

**old-age benefit (OASI).** See **retired-worker benefit**.

**Old-Age, Survivors, and Disability Insurance—OASDI.** The Social Security programs that pay monthly cash benefits to:

1. Retired-worker (old-age) beneficiaries and their spouses and children and to survivors of deceased insured workers (OASI), and
2. Disabled-worker beneficiaries and their spouses and children and for providing rehabilitation services to the disabled (DI).

**optional state supplementation (SSI).** May be provided by states to bring the combined Supplemental Security Income and state payment to an amount more nearly commensurate with their costs of living than is the SSI payment alone.

**outpatient services (Medicare).** Services furnished to outpatients by a participating hospital for diagnosis or treatment of an illness or injury.

**own household (SSI).** A definition used to determine the federal benefit rates. Applies to adults who own their living quarters, are liable for the rent, pay their pro rata shares of household expenses, are living in households composed only of recipients of public income-maintenance payments, are placed by agencies in private households, and children living in their parent's household. See **federal benefit rates**.

**parent's benefit (OASDI).** Monthly benefit payable to a dependent parent aged 62 or older of a deceased fully insured worker.

**payment status (OASDI).** The state or condition of a benefit with respect to actual receipt by the beneficiary—that is, whether the benefit is in current-payment status or withheld.

**peer review organization (Medicare).** A group of practicing physicians and other health care professionals, paid by the federal government, to review the care given to Medicare patients.

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**physician services (Medicare).** Services provided by an individual licensed under state law to practice medicine or osteopathy. Services provided by hospitals are not covered by this provision.

**preferred provider organization (Medicare).** An arrangement between a provider network and a health insurance or a self-insured employer. Providers generally accept payments less than traditional fee for service payments in return for a potentially greater share of the patient market. Preferred provider organization enrollees are not required to use the preferred providers, but are given financial incentives to do so, such as reduced coinsurance and deductibles. Providers do not accept financial risk for the management of care.

**presumptive disability or blindness (SSI).** For certain diagnoses, where there is high probability of a favorable medical determination of disability or blindness, payments may be made for up to 6 months before the formal determination if the applicant meets the other eligibility qualifications.

**primary insurance amount—PIA (OASDI).** The primary insurance amount is related to a worker's average monthly wage or average indexed monthly earnings. The PIA is used to compute all types of benefits payable on the basis of an individual's earnings record. Retired workers electing benefits at the full retirement age and disabled workers who did not receive a retirement benefit reduced for age receive a benefit equal to the PIA. Dependents and survivors of workers receive specified percentages of the PIA subject to the family maximum and entitlement before the full retirement age.

**primary insurance amount formula (OASDI).** The mathematical formula relating the primary insurance amount (PIA) to the AIME (average indexed monthly earnings) for workers who attain age 62, become disabled, or die after 1978. The PIA is equal to the sum of 90 percent of AIME up to the first bend point, plus 32 percent of AIME above the first bend point up to the second bend point, plus 15 percent of AIME in excess of the second bend point. Automatic benefit increases are applied beginning with the year of eligibility.

**prospective payment system (Medicare).** A method of reimbursement for hospitals that was implemented effective with hospital cost reporting periods beginning on or after October 1, 1983. Under this system, Medicare payment is made at a predetermined, specific rate for each discharge. All discharges are classified according to a list of diagnosis-related groups.

**Prouty benefit (OASI).** See **special age-72 benefit**.

**provider (Medicare and Medicaid).** *Medicare*—A provider is a facility, supplier, or physician who furnishes medical services. *Medicaid*—A provider is a person, group, or agency who provides covered services to enrollees.

**qualified Medicare beneficiaries (Medicare and Medicaid).** Qualified Medicare Beneficiaries are persons with incomes at or below 100 percent of the federal poverty level and resources at or below 200 percent of the Supplemental Security Income limit. Medicaid pays the Medicare (Parts A and B) premiums and the coinsurance and deductibles, subject to limits that states may impose on payment rates.

**quarters of coverage (OASDI and Medicare).** The crediting of coverage needed for insured status. A worker receives 1 quarter of coverage (up to a total of 4) for a designated amount of annual earnings reported from employment or self-employment. This dollar amount is subject to annual automatic increases in proportion to increases in average earnings. For amounts in years 1939 to present, see Table 2.A7. No more than 4 quarters of coverage may be credited for any calendar year, and no quarter of

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coverage is credited after the quarter in which death occurred or for a quarter entirely included in a period of disability.

**Railroad Retirement.** A federal insurance program designed for workers in the railroad industry. The provisions of the Railroad Retirement Act provide for a system of coordination and financial interchange between the Railroad Retirement program and the Social Security program.

**reasonable cost (Medicare).** Intermediaries and carriers use the Centers for Medicare & Medicaid Services guidelines to determine reasonable costs incurred by providers in furnishing covered services to enrollees. Reasonable cost is based on the actual cost of providing such services, including direct and indirect costs of providers and excluding any costs that are unnecessary in the efficient delivery of services covered by the Hospital Insurance program.

**redetermination (SSI).** The periodic review of eligibility for each Supplemental Security Income recipient to ensure that eligibility continues and that payments are in the proper amount.

**reduction for early retirement (OASDI).** See **actuarial reduction**.

**representative payee (OASDI and SSI).** A person designated by the Social Security Administration to receive monthly benefits on behalf of a beneficiary when such action appears to be in the beneficiary's best interest. A representative payee is appointed for an adult beneficiary when the beneficiary is physically or mentally incapable of managing his or her own funds. In addition, a payee is usually appointed to receive benefits on behalf of a child under age 18.

**retired-worker (old-age) benefit (OASI).** Monthly benefit payable to a fully insured retired worker aged 62 or older, or to a person entitled under the transitionally insured status provision in the law. Retired-worker benefit data do not include special age-72 benefits, unless indicated.

**retirement age (OASI).** The age at which an individual establishes entitlement to retirement benefits. See **full retirement age**.

**retirement earnings test (OASDI).** See **earnings test**.

**secondary benefit (OASDI).** Monthly benefit payable to a spouse or child of a retired or disabled worker, or to a survivor of a deceased worker.

**Section 1619(a) (SSI).** See **special cash payments**.

**Section 1619(b) (SSI).** See **special recipient status**.

**self-employed (OASDI and HI).** One who derives income from the operation of a partnership or nonincorporated trade or business.

**skilled nursing facility (Medicare).** An institution that has a transfer agreement with one or more participating hospitals, is primarily engaged in providing skilled nursing care and rehabilitative services to inpatients, and meets specific regulatory certification requirements.

**Social Security number (OASDI and HI).** A nine-digit number used to identify the record of earnings an individual has in employment or self-employment covered by Social Security and Medicare.

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**Social Security Act.** Public Law 74-271, enacted August 14, 1935, with subsequent amendments. The Social Security Act consists of 20 titles, of which four have been repealed.

**special age-72 benefit (OASI).** Monthly benefit payable to men who attained age 72 before 1972 and to women who attained age 72 before 1970 and who do not have sufficient quarters of coverage to qualify for a retired-worker benefit under either the fully or the transitionally insured status provisions. (Also known as **Prouty benefits**.)

**special cash payments (SSI).** Continuing cash benefits for disabled individuals whose gross earned income is at the amount designated as the substantial gainful activity level. The person must continue to be disabled and meet all other eligibility rules.

**special minimum PIA (OASDI).** An alternative primary insurance amount (PIA) based on the worker's length (years) of covered employment. It is designed to help those who worked in covered employment for many years but had low earnings. See Table 2.A12 for computation of the special minimum PIA.

**special recipient status (SSI).** For Medicaid purposes, provides special status to working disabled or blind individuals when their earnings make them ineligible for cash payments.

**specified low-income Medicare beneficiaries (Medicare and Medicaid).** Persons who meet all Qualified Medicare Beneficiary requirements except that their incomes are slightly higher, though less than 120 percent of the federal poverty level. Medicaid pays their Part B (Supplementary Medical Insurance) premium.

**spell of illness (Medicare).** A period of consecutive days beginning with the first day on which a beneficiary is furnished inpatient hospital or extended care services and ending with the close of the first period of 60 consecutive days thereafter in which the beneficiary is in neither a hospital or skilled nursing facility.

**spouse's benefit (OASDI).** Monthly benefit payable to a spouse or a divorced spouse of a retired or disabled worker under one of the following conditions:

1. The spouse is aged 62 or older or has an entitled child of the worker in his or her care who is under age 16 or is disabled; or
2. The divorced spouse is aged 62 or older and was married to the worker for 10 years before the divorce became final. Effective with benefits payable after December 1984, a divorced spouse of an eligible worker can be entitled to benefits if he or she meets the requirements for entitlement and has been divorced for at least 2 years, regardless of whether the worker has filed for benefits or has benefits withheld due to the earnings test. Effective with benefits payable beginning January 1991, the 2-year period is waived if the worker was entitled to benefits before the divorce. The earnings test will continue to apply to the divorced spouse's own earnings; or
3. Effective with benefits payable beginning January 1991, a deemed spouse (including a divorced deemed spouse), regardless of whether the legal spouse is entitled to benefits on the same earnings record. A deemed spouse is a person who entered into an invalid ceremonial marriage in good faith.

**state-administered supplementation (SSI).** See **state supplementation**.

**state supplementation (SSI).** Payments to eligible persons made under state provisions. These payments may vary by the recipient's living situation and by geographic area within the state. The payments are federally and state administered.

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**student benefit (OASDI).** Child's benefit payable to a full-time unmarried elementary or secondary school student aged 18–19. Student benefits end at age 19 or at the end of the current semester or quarter, whichever is later.

**substantial gainful activity—SGA (DI and SSI).** Remunerative work that is substantial, as determined from considering the amount of money earned, and or the number of hours worked, and the nature of the work. See Table 2.A30 for money amounts.

**Supplemental Security Income—SSI.** Program for the needy aged, blind, and disabled. Replaced the former federal-state programs of Old-Age Assistance, Aid to the Blind, and Aid to the Permanently and Totally Disabled.

**surviving divorced father's benefit (OASI).** See **father's benefit**.

**surviving divorced mother's benefit (OASI).** See **mother's benefit**.

**surviving divorced spouse's benefit (OASI).** See **widow(er)'s benefit**.

**survivors benefit (OASI).** Benefit payable to a survivor of a deceased insured worker.

**suspended benefit (OASDI).** A benefit not in current-payment status.

**taxable earnings (OASDI and HI).** Wages and/or self-employment income that is under the applicable annual maximum taxable limit.

**taxable maximum (OASDI and HI).** See **annual maximum taxable limit**.

**taxable self-employment income (OASDI and HI).** The maximum amount of net earnings from self-employment by an earner which, when added to any taxable wages, does not exceed the contribution and benefit base. For Hospital Insurance beginning in 1994, all net earnings from self-employment.

**taxable wages (OASDI and HI).** See **taxable earnings**.

**taxes (OASDI and HI).** See **contributions**.

**technical entitlement.** A technical entitlement occurs when a beneficiary is entitled to benefits on more than one earnings record but is eligible to receive benefits on only one earnings record. There are two types of technical entitlement: (1) Simultaneous technical entitlement: beneficiary is entitled to the same type of benefit on more than one earnings record; (2) Potential dual entitlement: the secondary benefit amount potentially exceeds the primary benefit, but reduction for age or family maximum causes the primary benefit to exceed the secondary benefit amount.

**Temporary Assistance for Needy Families—TANF.** Created by the Personal Responsibility and Work Opportunities Reconciliation Act of 1996, TANF provides assistance and work opportunities to needy families. Replaced Aid to Families with Dependent Children (AFDC), Emergency Assistance, and Job Opportunities and Basic Skills Training (JOBS) programs.

**Temporary Disability Insurance—TDI.** Sometimes called cash sickness benefits, TDI provides workers with partial compensation for loss of wages caused by temporary nonoccupational disability. Only five states, Puerto Rico, and the railroad industry have TDI laws.

**termination (OASDI).** Cessation of payment of a specific type of benefit because the beneficiary is no longer entitled to receive it. For example, benefits might terminate as a



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result of the death of the beneficiary, the recovery of a disabled beneficiary, or the attainment of age 18 by a child beneficiary. In some cases, the individual may become immediately entitled to another type of benefit (such as the conversion of a disabled-worker beneficiary at full retirement age to a retired-worker beneficiary).

**totalization (OASDI).** International agreements that coordinate the U.S. Social Security programs with the Social Security programs of other countries are called "totalization agreements."

**Thrifty Food Plan (Food Stamp Program).** A low-cost model diet plan based on the National Academy of Sciences' Recommended Dietary Allowances. Households are issued a monthly allotment of food stamps based on the Thrifty Food Plan.

**trust fund (OASDI and Medicare).** Four separate accounts in the U.S. Treasury in which are deposited the equivalent of taxes received under the Federal Insurance Contributions Act, the Self-Employment Contributions Act, contributions dealing with coverage of state and local government employees, any sums received under the financial interchange with the railroad retirement account, voluntary hospital and medical insurance premiums, and transfers of federal general revenues. Funds not withdrawn for current monthly or service benefits, the financial interchange, and administrative expenses are invested in interest-bearing federal securities, as required by law.

The interest earned is also deposited in the trust funds.

1. Old-Age and Survivors Insurance (OASI). The trust fund used for paying monthly benefits to retired-worker (old-age) beneficiaries and their spouses and children and to survivors of insured workers.
2. Disability Insurance (DI). The trust fund used for paying monthly benefits to disabled-worker beneficiaries and their spouses and children and for providing rehabilitation services to the disabled.
3. Hospital Insurance (HI). The trust fund used for paying part of the costs of inpatient hospital services and related post-hospital care for aged and disabled individuals who meet the eligibility requirements.
4. Supplementary Medical Insurance (SMI). The trust fund used for paying part of the costs of physicians' services, outpatient hospital services, and other related medical and health services for voluntarily insured aged and disabled individuals.

**Unemployment Insurance.** A federal-state coordinated program that provides partial income replacement to regularly employed members of the labor force who become involuntarily unemployed. All 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands have unemployment insurance programs.

**veterans' benefits.** A variety of benefits and services to veterans and their dependents and survivors that include, but are not limited to disability compensation, benefits for survivors, health care benefits, and educational assistance and training.

**widowed father's benefit (OASI).** See **father's benefit**.

**widowed mother's benefit (OASI).** See **mother's benefit**.

**widow(er)'s benefit (OASDI).** Monthly benefit payable to a widow(er) or surviving divorced widow(er) of a worker fully insured at the time of death, if he or she is (1) aged 60 or older or (2) aged 50–59 and has been disabled throughout a waiting period of 5 consecutive calendar months that began no later than 7 years after the month in which the worker died or after the end of his or her entitlement to benefits as a widowed mother or father.

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A surviving divorced widow(er)'s marriage to a worker must have lasted 10 years before the divorce became final. Effective for benefits payable after December 1983, benefits are continued for disabled widow(er)s and surviving divorced widow(er)s who remarry after the age of first eligibility for benefits.

Effective January 1991, benefits may be payable to a deemed widow(er), including a divorced deemed widow(er). A deemed widow(er) is a person who entered into an invalid ceremonial marriage in good faith.

**wife's benefit (OASDI).** A monthly benefit payable to a wife or divorced wife of a retired or disabled worker. See **spouse's benefit**.

**windfall elimination provision—WEP (OASI and DI).** A modified benefit formula for determining the primary insurance amount, which eliminates the windfall in benefits for individuals who have only minimal Social Security coverage and will receive a pension based on years of work in noncovered employment. This formula prevents a windfall to persons who unfairly benefit from provisions aimed at low-income workers. The change was phased in for workers eligible for retirement or Disability Insurance benefits and for a pension from noncovered employment beginning in 1986; became fully effective in 1990. See Table 2.A11.1

**withholding (OASDI).** Suspension of benefit payments until the condition(s) causing deductions are known to have ended. The suspension does not affect eligibility for Hospital Insurance benefits.

**worker (OASDI).** A person who has earnings creditable for Social Security purposes on the basis of services for wages in covered employment or on the basis of income from covered self-employment. Data on covered self-employment exclude self-employed persons who had no self-employment income taxable or creditable under Social Security because they had wages or salaries reaching the annual taxable maximum reported for the same year.

**workers' compensation and public disability benefit offset (DI).** A requirement that reduces the benefits to a disabled worker and dependents if the worker also receives workers' compensation (WC) or other public disability benefits (PDB). The reduction continues until the month the worker reaches age 65 or the month the WC/PDB payments stop, whichever comes first.

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## Abbreviations

<b>AB</b>	Aid to the Blind
<b>ACF</b>	Administration for Children and Families
<b>AET</b>	Annual earnings test
<b>AFDC</b>	Aid to Families with Dependent Children
<b>AFDC-UP</b>	Aid to Families with Dependent Children-Unemployed Parents
<b>AIDS</b>	Acquired immune deficiency syndrome
<b>AIME</b>	Average indexed monthly earnings
<b>AMW</b>	Average monthly wage
<b>APTD</b>	Aid to the Permanently and Totally Disabled
<b>BBA</b>	Balanced Budget Act of 1997
<b>BC/BS</b>	Blue Cross/Blue Shield
<b>CDR</b>	Continuing disability review
<b>CHAMPVA</b>	Civilian Health and Medical Program of the Department of Veterans Affairs
<b>CLIA</b>	Clinical Laboratory Improvement Act
<b>CMP</b>	Competitive medical plans
<b>CMS</b>	Centers for Medicare & Medicaid Services
<b>COBRA</b>	Consolidated Omnibus Budget Reconciliation Act
<b>COLA</b>	Cost-of-living adjustment
<b>CPI-U</b>	Consumer price index for all urban consumers
<b>CPI-W</b>	Consumer price index for urban wage earners and clerical workers
<b>CPS</b>	Current Population Survey
<b>DA&amp;A</b>	Drug addiction and alcoholism
<b>DI</b>	Disability Insurance
<b>DME</b>	Durable medical equipment
<b>DOE</b>	Department of Energy
<b>DOL</b>	Department of Labor
<b>DRG</b>	Diagnosis-related group
<b>EA</b>	Emergency Assistance
<b>EBT</b>	Electronic benefit transfer
<b>EPSDT</b>	Early and Periodic Screening, Diagnostic, and Treatment program
<b>ESRD</b>	End-stage renal disease
<b>FERS</b>	Federal Employees Retirement System
<b>FFS</b>	Fee for service
<b>FICA</b>	Federal Insurance Contributions Act
<b>FMAP</b>	Federal medical assistance percentage
<b>FPL</b>	Federal poverty level
<b>FQHC</b>	Federally qualified health center
<b>FRA</b>	Full retirement age
<b>FUTA</b>	Federal Unemployment Tax Act
<b>FY</b>	Fiscal year
<b>GDP</b>	Gross domestic product
<b>HCBS</b>	Home and community based services
<b>HCFA</b>	Health Care Financing Administration

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<b>HHA</b>	Home health agency
<b>HHS</b>	Department of Health and Human Services
<b>HI</b>	Hospital Insurance
<b>HIV</b>	Human immunodeficiency virus
<b>HMO</b>	Health maintenance organization
<b>ICF</b>	Intermediate care facility
<b>ICFs/MR</b>	Intermediate care facilities for the mentally retarded
<b>JOBS</b>	Job Opportunities and Basic Skills Training
<b>LIHEAP</b>	Low-Income Home Energy Assistance Program
<b>LTC</b>	Long-term care
<b>MBC</b>	Monthly benefit credited
<b>MBR</b>	Master Beneficiary Record
<b>MCCA</b>	Medicare Catastrophic Coverage Act
<b>MCCRA</b>	Medicare Catastrophic Coverage Repeal Act
<b>MN</b>	Medically needy
<b>MOE</b>	Maintenance of effort
<b>MSA</b>	Medical savings account
<b>NEW</b>	Native Employment Works
<b>NRC</b>	National Research Council
<b>OAA</b>	Old-Age Assistance
<b>OASDI</b>	Old-Age, Survivors, and Disability Insurance
<b>OASI</b>	Old-Age and Survivors Insurance
<b>OBRA</b>	Omnibus Budget Reconciliation Act
<b>OEO</b>	Office of Economic Opportunity
<b>OMB</b>	Office of Management and Budget
<b>PACE</b>	Programs of all-inclusive care for the elderly
<b>PESS</b>	Property essential to self-support
<b>PIA</b>	Primary insurance amount
<b>PIB</b>	Primary insurance benefit
<b>PPO</b>	Preferred provider organization
<b>PPS</b>	Prospective payment system
<b>PRO</b>	Peer review organization
<b>PSO</b>	Provider-sponsored organization
<b>QC</b>	Quarter of coverage
<b>QDWIS</b>	Qualified disabled working individuals
<b>QI</b>	Qualified individual
<b>QMB</b>	Qualified Medicare beneficiary
<b>REACH</b>	Residential Emergency Assistance Challenge
<b>RVS</b>	Relative value scale
<b>SCHIP</b>	State Children's Health Insurance Program
<b>SECA</b>	Self-Employment Contributions Act
<b>SGA</b>	Substantial gainful activity
<b>SIPP</b>	Survey of Income and Program Participation
<b>SLMB</b>	Specified low-income Medicare beneficiary
<b>SMI</b>	Supplementary Medical Insurance

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<b>SNF</b>	Skilled nursing facility
<b>SSA</b>	Social Security Administration
<b>SSI</b>	Supplemental Security Income
<b>TANF</b>	Temporary Assistance for Needy Families
<b>TEFRA</b>	Tax Equity and Fiscal Responsibility Act
<b>TFP</b>	Thrifty Food Plan
<b>TWP</b>	Trial work period
<b>USDA</b>	U.S. Department of Agriculture
<b>VA</b>	Department of Veterans Affairs
<b>VEAP</b>	Veterans' Educational Assistance Program
<b>WEP</b>	Windfall Elimination Provision
<b>WIN</b>	Work Incentive Program



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