

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H1.—Number and average monthly family benefit for selected family groups, 1945–2000

[Data for 1985–2000 based on 10-percent sample. Data for prior years based on different sampling rates]

December ¹	Retired-worker families				Survivor families				Disabled-worker families					Worker and spouse
	Worker only			Worker and wife ²	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, ³ and—		
	Total	Men	Women			1 child	2 children	3 or more children	Total	Men	Women	1 child	2 or more children	
Number (in thousands)														
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
1982.....	17,519	7,852	9,667	2,784	4,191	236	165	106	1,969	1,208	760	124	163	78
1983.....	18,162	8,166	9,996	2,830	4,271	161	141	92	1,961	1,215	746	85	143	80
1984.....	18,613	8,362	10,251	2,839	4,520	159	135	79	1,993	1,241	752	83	140	76
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
Average monthly family benefit														
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
1982.....	408.90	465.50	362.90	702.50	379.00	735.60	885.50	867.90	424.20	474.20	344.70	847.40	858.20	690.70
1983.....	429.70	490.00	380.40	742.90	400.60	774.80	923.00	884.50	439.40	490.90	355.40	867.90	881.80	716.20
1984.....	448.20	511.60	396.40	781.20	416.30	805.30	948.30	906.60	454.00	507.60	365.70	881.50	885.50	740.40
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
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

¹ Data not available for 1981.

² Wife's entitlement based on age.

³ Wife's entitlement based on care of children.

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5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H2.—Number and average primary insurance amount and average monthly family benefit for selected family groups, December 2000

[Numbers in thousands. Based on 10-percent sample]

Family classification ¹	Number of ² —		Average	
	Families	Beneficiaries	Primary insurance amount	Monthly family benefit
Retired-worker families:				
Worker only	25,452	25,452	\$827.50	\$830.10
Men.....	11,780	11,780	1,037.80	945.90
Full benefit.....	3,684	3,684	1,081.70	1,122.00
Reduced benefit	8,096	8,096	1,017.80	865.80
Women	13,672	13,672	646.30	730.30
Full benefit.....	3,472	3,472	737.90	844.30
Reduced benefit	10,200	10,200	615.10	661.60
Worker and wife	2,638	5,276	1,066.50	1,419.90
Full worker benefit	909	1,818	1,129.40	1,660.00
Reduced worker benefit.....	1,729	3,458	1,033.40	1,293.70
Worker and husband.....	32	63	522.80	729.20
Worker and children	270	591	955.20	1,369.60
Male worker ³	241	529	986.70	1,412.90
Female worker ⁴	30	63	699.60	1,018.60
Worker, wife, and children	105	342	996.70	1,640.30
Worker, wife, and 1 child	86	259	1,007.80	1,654.90
Full worker benefit	27	80	1,041.70	1,845.00
Reduced worker benefit.....	60	178	992.60	1,569.50
Worker, wife, and 2 or more children.....	19	83	945.20	1,573.30
Full worker benefit	5	24	957.70	1,716.40
Reduced worker benefit.....	13	59	940.00	1,514.40
Survivors families:				
Nondisabled widow or widower only	4,528	4,528	952.60	810.60
Full benefit.....	1,899	1,899	958.80	909.90
Reduced benefit	2,628	2,628	948.20	738.90
Nondisabled widow or widower and children ..	95	197	875.20	1,407.30
Full benefit.....	59	121	860.20	1,434.50
Reduced benefit	36	75	899.30	1,363.40
Disabled widow or widower only	183	183	949.00	517.80
Widowed mother or father and children	196	530	934.70	1,501.70
1 child	102	203	933.50	1,387.90
2 children	65	194	964.00	1,675.40
3 or more children.....	30	132	875.40	1,513.20
Children only	1,055	1,443	778.60	741.00
1 child	776	776	780.70	584.80
2 children	200	399	786.20	1,155.30
3 or more children.....	79	267	738.00	1,229.20
Parents.....	2	2	888.20	720.00
Disabled-worker families:				
Worker only	4,080	4,080	777.00	773.60
Men.....	2,191	2,191	886.20	880.70
Women	1,890	1,890	650.40	649.40
Worker and spouse ⁵	50	101	1,085.70	1,355.50
Worker and children	793	2,025	837.80	1,206.20
Male worker.....	507	1,308	891.40	1,289.90
Female worker.....	285	717	742.40	1,057.60
Worker, wife, and children	110	438	899.50	1,323.40
1 child	45	136	935.70	1,394.20
2 or more children.....	65	302	874.30	1,274.30
Worker, husband, and children.....	2	8	719.10	1,032.10

¹ The term "full benefit" applies to benefits not subject to actuarial reduction and the term "reduced benefit" applies to benefits subject to actuarial reduction.

² Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).

³ Includes 168,700 families with reduced retired-worker benefits.

⁴ Includes 29,700 families with reduced retired-worker benefits.

⁵ 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.

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H3.—Number and percentage distribution of **retired-worker** and **disabled-worker families**, by monthly benefit for selected family groups, December 2000¹

[Based on 10-percent sample]

Monthly family benefit ²	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.....	11,780,000	13,672,390	2,638,180	86,220	18,730	2,190,550	1,889,500	45,200	65,130
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$100.00.....	.2	.2	.1	...	.1	.2	.2	.1	.1
\$100.00–\$149.90.....	.5	.5	.2	.1	.2	.2	.6	...	.1
\$150.00–\$199.90.....	.8	.8	.3	.2	.2	.6	1.5	.1	.1
\$200.00–\$249.90.....	.9	1.1	.4	.3	.3	.8	2.3	.1	.2
\$250.00–\$299.90.....	1.1	1.7	.5	.3	.5	1.2	3.0	.1	.2
\$300.00–\$349.90.....	1.2	2.3	.6	.6	.5	1.6	3.7	.2	.3
\$350.00–\$399.90.....	1.6	3.5	.7	.7	.6	1.7	3.9	.2	.2
\$400.00–\$449.90.....	1.9	5.6	.8	.8	.9	2.5	5.5	.2	.4
\$450.00–\$499.90.....	2.3	8.3	.8	.8	1.1	4.4	9.8	.8	1.4
\$500.00–\$549.90.....	2.4	8.9	.9	.8	1.3	4.8	9.5	1.4	2.0
\$550.00–\$599.90.....	2.6	7.2	1.1	1.2	1.3	5.0	8.8	1.4	2.1
\$600.00–\$649.90.....	2.8	6.3	1.3	1.3	1.4	5.4	8.0	1.7	2.2
\$650.00–\$699.90.....	3.1	5.5	1.4	1.7	2.6	5.2	7.0	1.8	2.5
\$700.00–\$749.90.....	3.6	5.2	1.5	1.6	2.9	5.1	6.1	1.9	2.7
\$750.00–\$799.90.....	4.1	4.9	1.5	2.1	2.9	5.0	5.2	2.2	3.5
\$800.00–\$849.90.....	4.9	5.0	1.6	1.5	2.5	4.9	4.3	2.5	2.9
\$850.00–\$899.90.....	5.8	5.0	1.6	1.4	1.4	4.9	3.8	2.3	3.0
\$900.00–\$949.90.....	6.6	4.7	1.8	1.1	1.7	4.6	3.1	3.0	3.2
\$950.00–\$999.90.....	7.2	4.3	1.9	1.1	2.3	4.5	2.6	3.1	4.1
\$1,000.00–\$1,049.90.....	8.4	3.9	2.0	1.4	1.5	4.3	2.2	4.1	4.9
\$1,050.00–\$1,099.90.....	7.0	3.1	2.3	1.2	2.1	4.0	1.7	4.1	4.5
\$1,100.00–\$1,149.90.....	5.9	2.5	2.5	1.5	1.5	3.8	1.4	3.8	4.7
\$1,150.00–\$1,199.90.....	5.0	2.0	2.8	1.6	2.0	3.8	1.2	3.6	4.7
\$1,200.00–\$1,249.90.....	4.4	1.7	3.1	1.4	1.6	4.2	1.2	3.9	3.9
\$1,250.00–\$1,299.90.....	3.9	1.5	3.6	1.7	1.7	4.8	1.1	3.8	4.0
\$1,300.00–\$1,349.90.....	2.8	1.0	4.4	1.6	1.4	4.0	.8	3.5	3.1
\$1,350.00–\$1,399.90.....	2.1	.8	4.8	1.6	1.4	3.3	.6	3.5	3.5
\$1,400.00–\$1,449.90.....	1.6	.6	5.0	1.5	2.2	³ 5.2	³ 3.8	3.5	2.9
\$1,450.00–\$1,499.90.....	1.3	.4	5.9	2.0	1.7	...	...	2.9	2.5
\$1,500.00–\$1,549.90.....	⁴ 3.5	⁴ 1.1	6.0	2.1	2.5	...	...	3.0	2.8
\$1,550.00–\$1,599.90.....	...	...	5.3	2.9	2.5	...	...	2.7	2.2
\$1,600.00–\$1,649.90.....	...	...	4.6	3.1	2.2	...	...	2.6	1.9
\$1,650.00–\$1,699.90.....	...	...	4.1	3.7	2.9	...	...	2.7	2.0
\$1,700.00–\$1,749.90.....	...	...	3.6	3.8	3.3	...	...	2.5	1.8
\$1,750.00–\$1,799.90.....	...	...	3.1	3.8	3.4	...	...	2.9	1.7
\$1,800.00–\$1,849.90.....	...	...	2.7	4.3	2.7	...	...	2.9	2.2
\$1,850.00–\$1,899.90.....	...	...	2.3	4.5	3.5	...	...	3.0	2.1
\$1,900.00–\$1,949.90.....	...	...	1.9	4.6	3.6	...	...	2.8	2.0
\$1,950.00–\$1,999.90.....	...	...	1.7	4.7	3.6	...	...	2.5	1.6
\$2,000.00–\$2,049.90.....	...	...	1.4	4.3	2.8	...	...	2.1	1.3
\$2,050.00–\$2,099.90.....	...	...	1.2	3.2	2.5	...	...	1.9	1.4
\$2,100.00–\$2,149.90.....	...	...	1.0	3.0	3.2	...	...	1.6	1.4
\$2,150.00–\$2,199.90.....	...	...	.8	3.1	2.8	...	...	1.7	1.0
\$2,200.00–\$2,249.90.....	...	...	.7	2.8	2.1	...	...	⁵ 5.6	⁵ 5.7
\$2,250.00–\$2,299.90.....	...	...	.6	2.2	1.5	...	...	...	...
\$2,300.00–\$2,349.90.....	...	...	.5	1.9	1.7	...	...	...	...
\$2,350.00–\$2,399.90.....	...	...	.4	1.6	1.7	...	...	...	...
\$2,400.00–\$2,449.90.....	...	...	.5	1.3	1.3	...	...	...	...
\$2,450.00–\$2,499.90.....	...	...	.4	1.1	1.1	...	...	...	...
\$2,500.00 or more.....	...	...	1.8	4.9	7.0	...	...	...	...
Average monthly benefit per family.....	\$945.90	\$730.30	\$1,419.90	\$1,654.90	\$1,573.30	\$880.70	\$649.40	\$1,394.20	\$1,274.30

¹ Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).

² Cases involving actuarial reduction may be represented in all benefit intervals for which values are shown.

³ \$1,400 or more.

⁴ \$1,500 or more.

⁵ \$2,200 or more.

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H4.—Number and percentage distribution of **survivor families**, by monthly benefit for selected family groups, December 2000

[Based on 10-percent sample]

Monthly family benefit	Widowed mother or father and—			Children only			Nondisabled widow only	Disabled widow only
	1 child	2 children	3 or more children	1 child	2 children	3 or more children		
Total number	101,690	64,730	29,820	776,240	199,700	79,020	4,491,310	178,380
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$100.00 .....	...	...	.1	.5	.5	.6	.2	3.6
\$100.00–\$149.90 .....	.1	.1	...	1.3	.3	.4	.2	3.0
\$150.00–\$199.90 .....	.2	.2	.2	1.8	.6	.8	.3	3.9
\$200.00–\$249.90 .....	.3	.3	.7	2.1	1.0	1.6	.9	5.0
\$250.00–\$299.90 .....	.4	.3	.7	2.2	1.4	1.8	1.6	5.1
\$300.00–\$349.90 .....	.5	.5	.8	9.0	1.5	2.1	2.3	6.7
\$350.00–\$399.90 .....	.6	.6	1.0	7.9	1.4	1.8	2.3	7.2
\$400.00–\$449.90 .....	.7	.6	.8	7.8	1.5	2.2	2.8	7.5
\$450.00–\$499.90 .....	.9	.6	.6	7.8	2.2	2.3	3.4	7.3
\$500.00–\$549.90 .....	.8	.8	1.5	7.8	1.7	2.3	3.7	7.0
\$550.00–\$599.90 .....	.8	.6	1.0	7.3	1.7	1.9	4.5	6.4
\$600.00–\$649.90	1.1	.9	1.4	8.2	2.0	2.1	5.6	5.7
\$650.00–\$699.90	1.9	1.6	2.2	6.3	3.2	3.9	6.3	5.2
\$700.00–\$749.90	2.2	2.2	3.1	5.6	4.1	4.2	6.9	5.0
\$750.00–\$799.90	2.7	2.6	3.1	4.7	4.1	4.5	7.1	4.2
\$800.00–\$849.90	2.8	2.5	3.8	3.9	4.3	4.1	7.7	3.8
\$850.00–\$899.90	2.9	2.6	4.0	3.6	3.9	4.1	8.2	4.6
\$900.00–\$949.90	2.9	2.2	2.8	3.4	4.0	3.8	7.5	4.1
\$950.00–\$999.90	3.0	1.5	2.4	3.0	3.8	2.8	6.3	2.4
\$1,000.00–\$1,049.90	3.5	1.7	1.9	2.2	3.7	2.4	5.1	¹ 2.1
\$1,050.00–\$1,099.90	3.0	1.7	2.0	1.5	3.8	2.0	3.8	...
\$1,100.00–\$1,149.90	3.6	1.9	1.8	² 1.9	3.5	1.9	2.9	...
\$1,150.00–\$1,199.90	3.6	1.6	2.0	...	3.5	2.0	2.3	...
\$1,200.00–\$1,249.90	3.5	1.6	1.7	...	3.3	1.9	1.9	...
\$1,250.00–\$1,299.90	3.4	1.7	2.0	...	3.2	2.1	1.6	...
\$1,300.00–\$1,349.90	3.4	2.0	2.2	...	2.9	1.8	1.1	...
\$1,350.00–\$1,399.90	3.2	2.1	1.6	...	2.7	1.9	.8	...
\$1,400.00–\$1,449.90	3.2	2.0	2.3	...	2.5	1.9	³ 2.6	...
\$1,450.00–\$1,499.90	3.1	1.7	2.1	...	2.1	1.7	...	...
\$1,500.00–\$1,549.90	3.4	2.1	1.9	...	2.0	1.7	...	...
\$1,550.00–\$1,599.90	2.9	2.0	2.0	...	2.0	1.6	...	...
\$1,600.00–\$1,649.90	2.8	2.0	1.9	...	1.8	1.6	...	...
\$1,650.00–\$1,699.90	2.6	2.6	2.2	...	1.7	1.4	...	...
\$1,700.00–\$1,749.90	2.8	2.9	2.4	...	1.6	2.0	...	...
\$1,750.00–\$1,799.90	2.7	3.0	2.3	...	1.6	2.0	...	...
\$1,800.00–\$1,849.90	2.8	3.3	2.7	...	1.9	2.0	...	...
\$1,850.00–\$1,899.90	3.2	2.9	2.6	...	1.8	1.9	...	...
\$1,900.00–\$1,949.90	3.2	3.0	3.4	...	1.7	1.7	...	...
\$1,950.00–\$1,999.90	2.6	2.9	2.2	...	1.5	1.8	...	...
\$2,000.00–\$2,049.90	2.4	2.4	2.3	...	1.5	1.5	...	...
\$2,050.00–\$2,099.90	2.0	2.1	1.7	...	1.4	1.1	...	...
\$2,100.00–\$2,149.90	2.0	2.2	1.6	...	1.2	1.1	...	...
\$2,150.00–\$2,199.90	1.5	2.7	1.8	...	.9	1.4	...	...
\$2,200.00–\$2,249.90	⁴ 4.9	2.6	1.9	...	⁴ 3.1	1.3	...	...
\$2,250.00–\$2,299.90 .....	...	2.7	1.4	...	...	1.0	...	...
\$2,300.00–\$2,349.90 .....	...	2.1	1.9	...	...	1.1	...	...
\$2,350.00–\$2,399.90 .....	...	1.9	1.5	...	...	.9	...	...
\$2,400.00–\$2,449.90 .....	...	2.0	1.5	...	...	.8	...	...
\$2,450.00–\$2,499.90 .....	...	1.8	1.2	...	...	.9	...	...
\$2,500.00 or more .....	...	11.9	9.0	...	...	3.9	...	...
Average monthly benefit per family	\$1,387.90	\$1,675.40	\$1,513.20	\$584.80	\$1,155.30	\$1,229.20	\$812.30	\$522.20

¹ \$1,000 or more.

² \$1,100 or more.

³ \$1,400 or more.

⁴ \$2,200 or more.

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