

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 of benefits withheld due to earnings, by age and sex, 2000 ¹

[Based on 1-percent sample]

Age in month of award and sex	All initial awards ²	Benefits received for all entitlement months ³	Benefits withheld due to earnings		
			All entitlement months	Less than one-half of entitlement months	One-half or more of entitlement months
Number of beneficiaries					
Total	1,184,400	1,072,500	14,500	64,700	27,200
62	896,100	835,400	10,000	31,100	15,500
63	115,300	99,100	2,800	7,700	5,100
64	173,000	138,000	1,700	25,900	6,600
Men	620,400	554,700	9,100	38,500	14,900
62	456,300	421,700	6,100	17,800	8,200
63	66,200	56,800	2,000	4,300	2,800
64	97,900	76,200	1,000	16,400	3,900
Women	564,000	517,800	5,400	26,200	12,300
62	439,800	413,700	3,900	13,300	7,300
63	49,100	42,300	800	3,400	2,300
64	75,100	61,800	700	9,500	2,700
Average primary insurance amount ⁴					
Total	\$930.20	\$922.20	\$1,016.30	\$1,022.50	\$1,000.70
62	931.50	928.40	1,002.50	992.00	979.20
63	938.90	928.70	1,116.80	953.50	992.20
64	917.40	880.10	932.00	1,079.60	1,058.00
Men	1,136.00	1,131.60	1,143.80	1,188.30	1,194.60
62	1,151.90	1,151.60	1,136.20	1,181.50	1,181.80
63	1,105.00	1,095.30	1,191.90	1,105.60	1,226.90
64	1,082.70	1,047.50	1,094.00	1,217.50	1,198.20
Women	703.80	698.00	801.50	778.80	766.00
62	702.80	700.90	793.50	738.50	751.60
63	714.90	704.90	928.90	761.10	706.60
64	701.90	673.70	700.50	841.60	855.50
Average monthly benefit ⁴					
Total	\$795.30	\$785.90	\$854.80	\$915.00	\$869.00
62	765.70	763.80	811.60	805.00	794.20
63	854.00	847.20	988.20	855.40	891.00
64	909.50	875.20	889.50	1,064.80	1,027.50
Men	949.20	940.10	961.20	1,057.30	1,032.50
62	923.50	922.80	917.30	954.00	953.50
63	981.50	972.70	1,052.40	938.70	1,097.50
64	1,047.10	1,011.20	1,046.60	1,188.60	1,152.20
Women	626.00	620.70	675.50	705.90	670.80
62	601.90	601.70	646.20	605.60	615.30
63	682.20	678.60	827.90	693.10	639.50
64	730.20	707.60	665.10	851.10	847.50

¹ Excludes persons whose benefits were converted from disabled worker to retired worker in 2000. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

² Includes 5,500 awards for which benefits were withheld for reasons other than earnings.

³ Months of entitlement begin with the month of award and end either in December 2000 or the month before the retired-worker benefit is terminated.

⁴ Amount for December 2000 or the amount for the latest month of entitlement multiplied by the December benefit increase.

Note: Due to the elimination of the earnings test for beneficiaries aged 65 or older in 2000, Table 6.B1 includes data previously published in Table 6.B2 for beneficiaries aged 62-64.

6.B OASDI Benefits Awarded: Retired Workers

Table 6.B3.—Number and percentage distribution with and without reduction for early retirement, by **monthly benefit** and sex, 2000

[Based on 1-percent sample. Benefits not necessarily payable at time of award]

Monthly benefit and sex ¹	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Total	1,968,100	100.0	715,200	100.0	1,252,900	100.0
Less than \$450.00.....	264,100	13.4	65,400	9.1	198,700	15.9
\$450.00–\$499.90.....	92,400	4.7	19,400	2.7	73,000	5.8
\$500.00–\$549.90.....	106,300	5.4	21,600	3.0	84,700	6.8
\$550.00–\$599.90.....	101,500	5.2	22,200	3.1	79,300	6.3
\$600.00–\$649.90.....	89,300	4.5	26,800	3.7	62,500	5.0
\$650.00–\$699.90.....	82,800	4.2	27,100	3.8	55,700	4.4
\$700.00–\$749.90.....	79,300	4.0	26,800	3.7	52,500	4.2
\$750.00–\$799.90.....	71,600	3.6	24,200	3.4	47,400	3.8
\$800.00–\$849.90.....	70,400	3.6	24,100	3.4	46,300	3.7
\$850.00–\$899.90.....	71,600	3.6	25,600	3.6	46,000	3.7
\$900.00–\$949.90.....	66,400	3.4	22,900	3.2	43,500	3.5
\$950.00–\$999.90.....	70,800	3.6	25,600	3.6	45,200	3.6
\$1,000.00–\$1,049.90.....	71,500	3.6	24,800	3.5	46,700	3.7
\$1,050.00–\$1,099.90.....	74,700	3.8	25,700	3.6	49,000	3.9
\$1,100.00–\$1,149.90.....	101,500	5.2	26,000	3.6	75,500	6.0
\$1,150.00–\$1,199.90.....	97,200	4.9	25,600	3.6	71,600	5.7
\$1,200.00–\$1,249.90.....	94,800	4.8	24,500	3.4	70,300	5.6
\$1,250.00–\$1,299.90.....	98,000	5.0	40,100	5.6	57,900	4.6
\$1,300.00–\$1,349.90.....	54,600	2.8	33,000	4.6	21,600	1.7
\$1,350.00–\$1,399.90.....	49,700	2.5	34,400	4.8	15,300	1.2
\$1,400.00 or more.....	159,600	8.1	149,400	20.9	10,200	.8
Average benefit, total	\$873.30		\$1,014.30		\$792.80	
Men	1,114,600	100.0	454,100	100.0	660,500	100.0
Less than \$450.00.....	95,800	8.6	29,000	6.4	66,800	10.1
\$450.00–\$499.90.....	23,100	2.1	7,700	1.7	15,400	2.3
\$500.00–\$549.90.....	20,900	1.9	6,700	1.5	14,200	2.1
\$550.00–\$599.90.....	25,000	2.2	8,600	1.9	16,400	2.5
\$600.00–\$649.90.....	25,800	2.3	9,300	2.0	16,500	2.5
\$650.00–\$699.90.....	28,900	2.6	8,700	1.9	20,200	3.1
\$700.00–\$749.90.....	29,800	2.7	10,200	2.2	19,600	3.0
\$750.00–\$799.90.....	31,800	2.9	10,100	2.2	21,700	3.3
\$800.00–\$849.90.....	34,700	3.1	10,800	2.4	23,900	3.6
\$850.00–\$899.90.....	38,700	3.5	11,900	2.6	26,800	4.1
\$900.00–\$949.90.....	39,200	3.5	11,900	2.6	27,300	4.1
\$950.00–\$999.90.....	43,700	3.9	13,300	2.9	30,400	4.6
\$1,000.00–\$1,049.90.....	49,300	4.4	15,600	3.4	33,700	5.1
\$1,050.00–\$1,099.90.....	53,500	4.8	16,300	3.6	37,200	5.6
\$1,100.00–\$1,149.90.....	81,400	7.3	19,200	4.2	62,200	9.4
\$1,150.00–\$1,199.90.....	82,300	7.4	18,300	4.0	64,000	9.7
\$1,200.00–\$1,249.90.....	83,600	7.5	18,200	4.0	65,400	9.9
\$1,250.00–\$1,299.90.....	88,600	7.9	34,400	7.6	54,200	8.2
\$1,300.00–\$1,349.90.....	47,500	4.3	27,100	6.0	20,400	3.1
\$1,350.00–\$1,399.90.....	43,400	3.9	29,000	6.4	14,400	2.2
\$1,400.00 or more.....	147,600	13.2	137,800	30.3	9,800	1.5
Average benefit, men	\$1,026.80		\$1,141.80		\$947.70	
Women	853,500	100.0	261,100	100.0	592,400	100.0
Less than \$450.00.....	168,300	19.7	36,400	13.9	131,900	22.3
\$450.00–\$499.90.....	69,300	8.1	11,700	4.5	57,600	9.7
\$500.00–\$549.90.....	85,400	10.0	14,900	5.7	70,500	11.9
\$550.00–\$599.90.....	76,500	9.0	13,600	5.2	62,900	10.6
\$600.00–\$649.90.....	63,500	7.4	17,500	6.7	46,000	7.8
\$650.00–\$699.90.....	53,900	6.3	18,400	7.0	35,500	6.0
\$700.00–\$749.90.....	49,500	5.8	16,600	6.4	32,900	5.6
\$750.00–\$799.90.....	39,800	4.7	14,100	5.4	25,700	4.3
\$800.00–\$849.90.....	35,700	4.2	13,300	5.1	22,400	3.8
\$850.00–\$899.90.....	32,900	3.9	13,700	5.2	19,200	3.2
\$900.00–\$949.90.....	27,200	3.2	11,000	4.2	16,200	2.7
\$950.00–\$999.90.....	27,100	3.2	12,300	4.7	14,800	2.5
\$1,000.00–\$1,049.90.....	22,200	2.6	9,200	3.5	13,000	2.2
\$1,050.00–\$1,099.90.....	21,200	2.5	9,400	3.6	11,800	2.0
\$1,100.00–\$1,149.90.....	20,100	2.4	6,800	2.6	13,300	2.2
\$1,150.00–\$1,199.90.....	14,900	1.7	7,300	2.8	7,600	1.3
\$1,200.00–\$1,249.90.....	11,200	1.3	6,300	2.4	4,900	.8
\$1,250.00–\$1,299.90.....	9,400	1.1	5,700	2.2	3,700	.6
\$1,300.00–\$1,349.90.....	7,100	.8	5,900	2.3	1,200	.2
\$1,350.00–\$1,399.90.....	6,300	.7	5,400	2.1	900	.2
\$1,400.00 or more.....	12,000	1.4	11,600	4.4	400	.1
Average benefit, women	\$672.90		\$792.60		\$620.20	

¹ Benefits awarded before the December increase are converted to the December rates before computation of the percentages.

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6.B OASDI Benefits Awarded: Retired Workers

Table 6.B4.—Number and percentage distribution with and without reduction for early retirement, by primary insurance amount and sex, 2000

[Based on 1-percent sample. Benefits not necessarily payable at time of award]

Primary insurance amount and sex ¹	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Total.....	1,968,100	100.0	715,200	100.0	1,252,900	100.0
Less than \$450.00.....	244,500	12.4	72,000	10.1	172,500	13.8
\$450.00–\$499.90.....	66,100	3.4	23,800	3.3	42,300	3.4
\$500.00–\$549.90.....	84,100	4.3	25,200	3.5	58,900	4.7
\$550.00–\$599.90.....	79,500	4.0	23,800	3.3	55,700	4.4
\$600.00–\$649.90.....	79,500	4.0	26,800	3.7	52,700	4.2
\$650.00–\$699.90.....	77,700	3.9	27,400	3.8	50,300	4.0
\$700.00–\$749.90.....	76,400	3.9	23,800	3.3	52,600	4.2
\$750.00–\$799.90.....	66,000	3.4	24,600	3.4	41,400	3.3
\$800.00–\$849.90.....	69,300	3.5	24,200	3.4	45,100	3.6
\$850.00–\$899.90.....	71,300	3.6	25,600	3.6	45,700	3.6
\$900.00–\$949.90.....	61,800	3.1	22,600	3.2	39,200	3.1
\$950.00–\$999.90.....	64,500	3.3	24,700	3.5	39,800	3.2
\$1,000.00–\$1,049.90.....	59,900	3.0	24,700	3.5	35,200	2.8
\$1,050.00–\$1,099.90.....	63,000	3.2	25,000	3.5	38,000	3.0
\$1,100.00–\$1,149.90.....	65,900	3.3	25,900	3.6	40,000	3.2
\$1,150.00–\$1,199.90.....	63,100	3.2	25,200	3.5	37,900	3.0
\$1,200.00–\$1,249.90.....	63,800	3.2	25,400	3.6	38,400	3.1
\$1,250.00–\$1,299.90.....	92,200	4.7	45,500	6.4	46,700	3.7
\$1,300.00–\$1,349.90.....	84,500	4.3	38,800	5.4	45,700	3.6
\$1,350.00–\$1,399.90.....	92,900	4.7	38,100	5.3	54,800	4.4
\$1,400.00 or more.....	342,100	17.4	122,100	17.1	220,000	17.6
Average primary insurance amount, total.....	\$944.90		\$977.60		\$926.30	
Men.....	1,114,600	100.0	454,100	100.0	660,500	100.0
Less than \$450.00.....	77,000	6.9	29,000	6.4	48,000	7.3
\$450.00–\$499.90.....	18,000	1.6	9,100	2.0	8,900	1.3
\$500.00–\$549.90.....	21,000	1.9	7,300	1.6	13,700	2.1
\$550.00–\$599.90.....	19,700	1.8	9,100	2.0	10,600	1.6
\$600.00–\$649.90.....	21,500	1.9	9,400	2.1	12,100	1.8
\$650.00–\$699.90.....	21,700	1.9	8,600	1.9	13,100	2.0
\$700.00–\$749.90.....	26,900	2.4	10,200	2.2	16,700	2.5
\$750.00–\$799.90.....	21,700	1.9	10,000	2.2	11,700	1.8
\$800.00–\$849.90.....	26,400	2.4	10,900	2.4	15,500	2.3
\$850.00–\$899.90.....	32,400	2.9	12,500	2.8	19,900	3.0
\$900.00–\$949.90.....	31,300	2.8	12,100	2.7	19,200	2.9
\$950.00–\$999.90.....	35,600	3.2	13,900	3.1	21,700	3.3
\$1,000.00–\$1,049.90.....	37,000	3.3	16,000	3.5	21,000	3.2
\$1,050.00–\$1,099.90.....	40,700	3.7	17,300	3.8	23,400	3.5
\$1,100.00–\$1,149.90.....	47,300	4.2	19,700	4.3	27,600	4.2
\$1,150.00–\$1,199.90.....	44,700	4.0	18,300	4.0	26,400	4.0
\$1,200.00–\$1,249.90.....	46,200	4.1	19,000	4.2	27,200	4.1
\$1,250.00–\$1,299.90.....	75,200	6.7	38,200	8.4	37,000	5.6
\$1,300.00–\$1,349.90.....	70,800	6.4	33,100	7.3	37,700	5.7
\$1,350.00–\$1,399.90.....	79,200	7.1	33,400	7.4	45,800	6.9
\$1,400.00 or more.....	320,300	28.7	117,000	25.8	203,300	30.8
Average primary insurance amount, men.....	\$1,119.90		\$1,108.90		\$1,127.50	
Women.....	853,500	100.0	261,100	100.0	592,400	100.0
Less than \$450.00.....	167,500	19.6	43,000	16.5	124,500	21.0
\$450.00–\$499.90.....	48,100	5.6	14,700	5.6	33,400	5.6
\$500.00–\$549.90.....	63,100	7.4	17,900	6.9	45,200	7.6
\$550.00–\$599.90.....	59,800	7.0	14,700	5.6	45,100	7.6
\$600.00–\$649.90.....	58,000	6.8	17,400	6.7	40,600	6.9
\$650.00–\$699.90.....	56,000	6.6	18,800	7.2	37,200	6.3
\$700.00–\$749.90.....	49,500	5.8	13,600	5.2	35,900	6.1
\$750.00–\$799.90.....	44,300	5.2	14,600	5.6	29,700	5.0
\$800.00–\$849.90.....	42,900	5.0	13,300	5.1	29,600	5.0
\$850.00–\$899.90.....	38,900	4.6	13,100	5.0	25,800	4.4
\$900.00–\$949.90.....	30,500	3.6	10,500	4.0	20,000	3.4
\$950.00–\$999.90.....	28,900	3.4	10,800	4.1	18,100	3.1
\$1,000.00–\$1,049.90.....	22,900	2.7	8,700	3.3	14,200	2.4
\$1,050.00–\$1,099.90.....	22,300	2.6	7,700	2.9	14,600	2.5
\$1,100.00–\$1,149.90.....	18,600	2.2	6,200	2.4	12,400	2.1
\$1,150.00–\$1,199.90.....	18,400	2.2	6,900	2.6	11,500	1.9
\$1,200.00–\$1,249.90.....	17,600	2.1	6,400	2.5	11,200	1.9
\$1,250.00–\$1,299.90.....	17,000	2.0	7,300	2.8	9,700	1.6
\$1,300.00–\$1,349.90.....	13,700	1.6	5,700	2.2	8,000	1.4
\$1,350.00–\$1,399.90.....	13,700	1.6	4,700	1.8	9,000	1.5
\$1,400.00 or more.....	21,800	2.6	5,100	2.0	16,700	2.8
Average primary insurance amount, women.....	\$716.40		\$749.20		\$701.90	

¹ Primary insurance amounts awarded before the December increase are converted to the December rates before computation of the percentages.

6.B OASDI Benefits Awarded: Retired Workers

Table 6.B5.—Number, average age, and percentage distribution, by age and sex, 1940–2000

Year	Total number (in thousands)	Average age	Percentage distribution, by age ¹									
			Total	62–64	62	63	64	65–69	70–74	75–79	80 or older	
Men												
1940.....	99	68.8	100.0	74.4	17.4	6.4	1.8
1945.....	166	69.6	100.0	59.2	28.1	10.4	2.3
1950.....	444	68.7	100.0	69.2	21.0	7.4	2.3
1955.....	629	68.4	100.0	67.5	24.7	6.8	1.1
1960.....	630	66.8	100.0	84.7	13.2	1.3	.7
1965.....	743	65.8	100.0	30.2	14.7	9.6	5.9	57.5	8.3	1.8	2.2	
1970.....	814	64.4	100.0	39.4	18.4	12.6	8.4	58.8	1.4	.3	.1	
1975.....	902	64.0	100.0	48.9	25.8	14.1	9.0	50.2	.7	.2	(2)	
1980.....	942	63.9	100.0	51.7	30.1	13.1	8.5	47.6	.6	.1	(2)	
1981.....	926	63.8	100.0	54.5	30.8	14.8	8.9	44.9	.5	.1	(2)	
1982.....	942	63.7	100.0	56.5	34.4	14.4	7.7	42.9	.5	.1	(2)	
1983.....	976	63.7	100.0	57.4	35.8	14.7	6.9	41.8	.7	.1	(2)	
1984.....	934	63.7	100.0	58.8	36.4	15.2	7.2	40.5	.6	.1	(2)	
1985 ³	986	63.7	100.0	65.7	45.5	8.2	12.0	33.6	.5	.1	(2)	
1986 ³	1,011	63.7	100.0	67.0	47.0	8.2	11.8	32.3	.6	.1	(2)	
1987 ³	970	63.6	100.0	67.1	47.6	8.1	11.4	32.3	.6	.1	(2)	
1988 ³	944	63.7	100.0	66.2	48.2	8.1	9.9	32.7	.9	.1	.1	
1989 ³	983	63.7	100.0	64.4	48.0	7.1	9.3	34.7	.7	.1	(2)	
1990 ³	964	63.7	100.0	66.1	47.2	7.6	11.3	32.7	1.0	.2	(2)	
1991 ³	996	63.7	100.0	65.8	46.8	8.1	10.9	33.0	.9	.1	.1	
1992 ³	989	63.7	100.0	66.9	48.2	7.3	11.4	32.2	.8	.1	(2)	
1993 ³	980	63.7	100.0	67.8	48.8	8.0	11.0	31.1	.9	.1	(2)	
1994 ³	923	63.6	100.0	67.8	49.0	7.4	11.4	31.2	1.0	.1	(2)	
1995 ³	916	63.7	100.0	67.1	49.3	7.3	10.5	31.5	1.1	.2	.1	
1996 ³	895	63.6	100.0	66.7	49.9	7.1	9.7	32.1	1.1	.1	(2)	
1997 ^{3,4}	904	63.7	100.0	66.8	50.5	6.6	9.7	31.6	1.3	.2	.1	
1998 ^{3,4}	909	63.8	100.0	66.6	49.6	7.1	9.9	31.9	1.3	.1	.1	
1999 ^{3,4}	940	63.7	100.0	66.4	49.3	7.3	9.8	32.1	1.3	.1	.1	
2000 ^{3,4}	1,115	64.1	100.0	57.1	41.6	6.1	9.4	41.5	1.1	.2	(2)	
Women												
1940.....	13	68.1	100.0	...	...	...	...	82.6	12.8	3.9	.6
1945.....	20	73.3	100.0	...	...	...	...	69.1	23.6	6.2	1.2
1950.....	123	68.0	100.0	...	...	...	...	75.9	19.6	3.7	.8
1955.....	281	67.8	100.0	...	...	...	...	75.4	18.1	5.5	1.1
1960.....	351	65.2	100.0	48.5	27.1	13.3	8.1	40.6	8.2	1.9	.8	
1965.....	440	66.2	100.0	48.4	30.9	11.6	5.9	37.6	7.4	3.5	3.1	
1970.....	524	63.9	100.0	56.0	34.7	14.1	7.2	41.4	1.9	.5	.2	
1975.....	603	63.7	100.0	62.3	41.6	13.7	7.0	36.1	1.2	.3	.1	
1980.....	671	63.5	100.0	63.9	45.9	11.5	6.5	34.9	.9	.2	.1	
1981.....	653	63.6	100.0	64.1	43.8	13.2	7.1	34.8	.8	.2	.1	
1982.....	676	63.4	100.0	66.9	46.6	14.5	5.9	32.1	.8	.1	.1	
1983.....	694	63.4	100.0	67.2	47.6	14.2	5.4	31.5	1.0	.2	.1	
1984.....	674	63.4	100.0	68.4	47.6	14.9	5.9	30.3	1.0	.2	.1	
1985 ²	697	63.4	100.0	75.2	57.9	7.4	9.9	23.7	.8	.1	.1	
1986 ³	713	63.4	100.0	74.9	57.5	7.0	10.4	24.1	.9	.1	(2)	
1987 ³	681	63.3	100.0	75.7	58.9	7.2	9.6	23.4	.7	.2	(2)	
1988 ³	667	63.3	100.0	74.2	59.4	6.9	7.9	24.8	.7	.1	.1	
1989 ³	674	63.4	100.0	73.8	57.9	6.5	9.4	24.9	1.0	.2	.1	
1990 ³	679	63.5	100.0	72.9	55.9	7.2	9.8	25.6	1.0	.3	.2	
1991 ³	685	63.5	100.0	72.7	56.1	7.1	9.5	26.1	.9	.2	.1	
1992 ³	708	63.5	100.0	73.4	56.7	6.9	9.8	25.3	1.1	.2	.1	
1993 ³	704	63.5	100.0	73.0	56.0	6.8	10.2	25.5	1.1	.2	.1	
1994 ³	690	63.4	100.0	74.5	57.6	6.7	10.2	24.3	1.0	.2	.1	
1995 ³	684	63.5	100.0	72.1	55.4	6.6	10.1	26.1	1.4	.2	.2	
1996 ³	684	63.4	100.0	72.7	57.4	5.9	9.4	26.0	1.0	.2	.1	
1997 ^{3,4}	809	65.4	100.0	61.2	48.2	5.5	7.5	23.9	6.4	4.4	4.1	
1998 ^{3,4}	733	64.0	100.0	69.0	53.1	7.0	8.9	26.1	2.4	1.1	1.3	
1999 ^{3,4}	737	63.6	100.0	71.1	55.1	6.8	9.2	26.4	1.8	.4	.3	
2000 ^{3,4}	854	63.8	100.0	67.4	52.2	5.9	9.3	30.1	2.2	.2	.2	

¹ Age in year of award for 1940–1984. Age in month of award for 1985–2000.

² Less than 0.05 percent.

³ Based on 1-percent sample.

⁴ Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

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