



## 5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2005, 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 <sup>c</sup>	Men	Women			1 child	2 children	3 or more children	All <sup>c</sup>	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
2004	941.90	1,073.20	826.90	1,585.40	922.40	1,588.30	1,952.80	1,803.40	880.20	998.00	752.50	1,572.90	1,463.30	1,566.50
2005	989.00	1,126.80	868.30	1,660.30	969.10	1,663.30	2,061.30	1,885.40	923.20	1,045.60	792.80	1,652.00	1,540.90	1,668.50

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2005 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.
- c. The sum of individual categories may not equal the total because of individual rounding.

CONTACT: Diane Wallace (410) 965-0165.

## 5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H2—Number, average primary insurance amount, and average monthly family benefit for selected family groups, December 2005**

Family group	Number <sup>a</sup> (thousands)		Average primary insurance amount (dollars)	Average monthly family benefit (dollars)
	Families	Beneficiaries		
<b><i>Retired-worker families</i></b>				
Worker only	27,659	27,659	1,003.60	989.00
Men	12,916	12,916	1,254.90	1,126.80
Full benefit	3,767	3,767	1,278.10	1,318.70
Reduced benefit	9,150	9,150	1,245.40	1,047.80
Women	14,743	14,743	783.30	868.30
Full benefit	3,637	3,637	858.70	988.90
Reduced benefit	11,106	11,106	758.60	828.80
Worker and wife	2,368	4,736	1,260.30	1,660.30
Full worker benefit	797	1,593	1,299.80	1,901.60
Reduced worker benefit	1,572	3,143	1,240.30	1,538.00
Worker and husband	39	77	616.50	855.70
Worker and children	307	675	1,170.40	1,665.60
Male worker <sup>b</sup>	269	594	1,214.10	1,724.00
Female worker <sup>c</sup>	37	81	858.80	1,248.40
Worker, wife, and children	92	300	1,230.60	2,017.10
Worker, wife, and 1 child	74	223	1,238.50	2,022.20
Full worker benefit	22	66	1,259.10	2,230.50
Reduced worker benefit	52	157	1,229.80	1,934.00
Worker, wife, and 2 or more children	17	77	1,196.60	1,995.60
Full worker benefit	5	22	1,201.40	2,172.00
Reduced worker benefit	12	55	1,194.70	1,925.00
<b><i>Survivor families</i></b>				
Nondisabled widow(er) only	4,185	4,185	1,147.30	967.10
Full benefit	1,752	1,752	1,138.70	1,071.20
Reduced benefit	2,433	2,433	1,153.60	892.10
Nondisabled widow(er) and children	90	185	1,053.10	1,682.20
Full benefit	53	110	1,025.00	1,710.70
Reduced benefit	37	76	1,094.00	1,640.90
Disabled widow(er) only	195	195	1,154.70	608.50
Widowed mother or father and children	172	463	1,137.10	1,826.20
1 child	90	181	1,117.80	1,663.30
2 children	56	168	1,187.40	2,061.30
3 or more children	26	114	1,095.10	1,885.40
Children only	1,124	1,521	924.30	871.30
1 child	837	837	926.80	692.00
2 children	207	413	931.40	1,369.60
3 or more children	80	271	879.90	1,459.80
Parents	2	2	1,085.60	920.20
<b><i>Disabled-worker families</i></b>				
Worker only	5,423	5,423	926.10	923.20
Men	2,797	2,797	1,051.20	1,045.60
Women	2,626	2,626	792.80	792.80
Worker and spouse <sup>d</sup>	67	133	1,367.20	1,668.50
Worker and children	938	2,379	999.90	1,433.40
Male worker	574	1,466	1,063.50	1,532.60
Female worker	364	913	899.80	1,277.10
Worker, wife, and children	87	343	1,085.00	1,587.10
1 child	36	108	1,116.50	1,652.00
2 or more children	51	235	1,062.60	1,540.90
Worker, husband, and children	2	7	960.00	1,403.70

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

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

The sum of individual categories may not equal a subtotal because of individual rounding.

- Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
- Includes 193,500 families with reduced retired-worker benefits.
- Includes 27,200 families with reduced retired-worker benefits.
- 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: Diane Wallace (410) 965-0165.

## 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 2005**

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	12,916,440	14,742,890	2,368,170	74,350	17,420	2,796,730	2,625,770	36,090	50,610
Percent <sup>b</sup>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	1.3	1.4	0.5	0.3	0.3	0.7	1.3	0.1	0.1
200.00–249.90	0.9	0.9	0.3	0.2	0.3	0.7	1.6	0.0	0.1
250.00–299.90	0.9	1.1	0.4	0.2	0.2	1.0	2.2	0.1	0.1
300.00–349.90	0.9	1.3	0.5	0.3	0.7	1.1	2.5	0.1	0.1
350.00–399.90	1.0	1.6	0.6	0.4	0.3	1.4	3.0	0.1	0.2
400.00–449.90	1.2	2.4	0.6	0.4	0.4	1.5	3.0	0.2	0.3
450.00–499.90	1.5	3.7	0.6	0.5	0.5	1.8	3.6	0.1	0.3
500.00–549.90	1.7	5.4	0.7	0.7	0.7	3.0	5.9	0.3	0.7
550.00–599.90	1.9	7.1	0.7	0.5	0.6	3.8	7.1	0.6	1.2
600.00–649.90	2.0	6.8	0.8	0.7	0.6	4.4	7.7	1.2	1.8
650.00–699.90	2.1	6.2	1.0	1.0	0.7	4.5	7.3	1.0	1.9
700.00–749.90	2.3	5.7	1.2	1.2	1.3	4.5	6.7	1.3	1.6
750.00–799.90	2.5	4.9	1.2	1.0	1.7	4.4	6.0	1.7	2.3
800.00–849.90	2.7	4.6	1.3	1.3	2.1	4.4	5.5	1.7	2.3
850.00–899.90	3.1	4.4	1.3	1.5	2.0	4.2	4.9	2.2	2.5
900.00–949.90	3.5	4.3	1.3	1.6	2.0	4.1	4.3	2.3	2.4
950.00–999.90	4.0	4.3	1.4	1.1	1.7	4.1	3.8	2.1	2.5
1,000.00–1,049.90	4.6	4.2	1.4	1.2	2.1	3.9	3.4	2.4	2.1
1,050.00–1,099.90	5.0	4.1	1.5	1.3	1.6	3.7	2.9	2.5	2.9
1,100.00–1,149.90	5.8	3.9	1.6	1.1	1.4	3.6	2.6	2.8	3.6
1,150.00–1,199.90	6.4	3.6	1.7	1.0	1.0	3.4	2.2	2.9	3.7
1,200.00–1,249.90	5.6	3.1	1.8	1.1	1.7	3.2	1.8	2.9	3.7
1,250.00–1,299.90	5.6	2.7	1.9	0.8	1.7	3.0	1.6	3.4	4.0
1,300.00–1,349.90	5.3	2.3	2.0	1.1	1.3	2.9	1.4	3.2	3.6
1,350.00–1,399.90	4.9	2.0	2.3	1.2	1.1	2.9	1.2	3.3	4.5
1,400.00–1,449.90	4.6	1.8	2.5	1.1	1.3	3.3	1.2	3.3	3.3
1,450.00–1,499.90	3.9	1.4	2.9	1.2	1.3	3.0	1.0	3.1	2.9
1,500.00–1,549.90	2.9	1.1	3.4	1.2	1.8	2.7	0.8	3.2	3.2
1,550.00–1,599.90	2.3	0.8	3.5	1.1	1.0	2.5	0.7	3.4	2.8
1,600.00–1,649.90	1.9	0.6	3.8	1.3	1.7	2.3	0.7	2.7	2.2
1,650.00–1,699.90	1.6	0.5	4.6	1.6	1.3	2.4	0.6	2.9	2.5
1,700.00–1,749.90	<sup>c</sup> 6.3	<sup>c</sup> 1.6	5.0	1.5	1.1	<sup>c</sup> 7.4	<sup>c</sup> 1.2	2.4	2.4
1,750.00–1,799.90	...	...	4.6	2.0	1.7	...	...	2.1	2.1
1,800.00–1,849.90	...	...	4.2	1.7	1.1	...	...	2.5	1.9
1,850.00–1,899.90	...	...	4.0	2.6	1.5	...	...	2.2	1.8
1,900.00–1,949.90	...	...	3.6	2.4	1.7	...	...	2.2	1.5
1,950.00–1,999.90	...	...	3.4	2.7	2.5	...	...	2.1	1.9
2,000.00–2,049.90	...	...	3.1	2.8	3.2	...	...	1.8	1.6
2,050.00–2,099.90	...	...	2.8	3.0	2.4	...	...	2.6	1.8
2,100.00–2,149.90	...	...	2.6	3.6	2.2	...	...	2.1	1.8
2,150.00–2,199.90	...	...	2.3	3.8	2.4	...	...	2.0	1.9
2,200.00–2,249.90	...	...	2.0	3.4	2.6	...	...	2.3	1.3

(Continued)

**Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2005—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	...	...	1.7	3.5	2.5	...	...	2.1	1.0
2,300.00–2,349.90	...	...	1.5	3.3	2.4	...	...	1.4	1.3
2,350.00–2,399.90	...	...	1.3	2.7	2.9	...	...	1.6	1.4
2,400.00–2,449.90	...	...	1.1	2.7	1.8	...	...	1.6	0.9
2,450.00–2,499.90	...	...	1.0	2.6	1.9	...	...	1.4	1.1
2,500.00–2,549.90	...	...	0.9	2.7	2.1	...	...	1.6	1.5
2,550.00–2,599.90	...	...	0.8	2.8	1.6	...	...	1.7	1.1
2,600.00–2,649.90	...	...	0.7	2.1	2.1	...	...	0.9	0.8
2,650.00–2,699.90	...	...	0.7	2.4	2.2	...	...	1.0	0.8
2,700.00–2,749.90	...	...	0.6	1.8	2.5	...	...	0.9	0.6
2,750.00–2,799.90	...	...	0.5	1.9	2.1	...	...	0.6	0.7
2,800.00–2,849.90	...	...	0.4	1.5	1.6	...	...	0.6	0.5
2,850.00–2,899.90	...	...	0.4	1.5	1.0	...	...	0.6	0.6
2,900.00 or more	...	...	1.7	9.8	14.8	...	...	2.6	2.7
Average monthly family benefit (dollars)	1,126.80	868.30	1,660.30	2,022.20	1,995.60	1,045.60	792.80	1,652.00	1,540.90

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. The sum of individual categories may not equal 100 percent because of individual rounding.
- c. \$1,700 or more.

CONTACT: Diane Wallace (410) 965-0165.

## 5.H OASDI Current-Pay Benefits: Beneficiary Families

**Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2005**

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	90,310	56,130	25,710	837,270	206,600	80,230	4,140,490	187,670
Percent <sup>a</sup>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	0.2	0.1	0.0	2.8	0.9	1.2	0.7	8.7
200.00–249.90	0.2	0.2	0.3	1.7	0.7	0.7	0.5	4.0
250.00–299.90	0.4	0.2	0.6	2.1	0.8	1.5	1.1	4.3
300.00–349.90	0.4	0.3	0.4	2.1	1.2	1.7	1.3	4.4
350.00–399.90	0.4	0.4	0.9	7.0	1.4	1.7	1.7	5.5
400.00–449.90	0.5	0.3	0.6	6.1	1.3	2.0	1.8	6.1
450.00–499.90	0.5	0.4	0.5	6.7	1.5	1.8	2.2	6.5
500.00–549.90	0.6	0.4	0.7	6.8	1.8	1.9	2.5	6.1
550.00–599.90	0.5	0.3	0.7	6.4	1.4	1.9	2.8	6.2
600.00–649.90	0.6	0.6	0.8	6.6	1.5	1.6	3.0	5.6
650.00–699.90	0.8	0.6	0.4	6.4	1.5	1.7	3.8	5.3
700.00–749.90	0.8	0.5	1.0	6.7	1.6	1.5	4.1	5.0
750.00–799.90	1.3	0.8	1.1	5.4	2.4	2.6	4.8	4.6
800.00–849.90	1.6	1.2	2.1	5.0	2.7	2.8	5.1	4.1
850.00–899.90	1.7	1.3	2.6	4.4	3.2	2.9	5.4	3.7
900.00–949.90	2.2	1.9	2.9	4.0	3.7	3.9	6.0	3.4
950.00–999.90	2.5	2.2	2.6	3.6	3.8	3.7	6.6	2.9
1,000.00–1,049.90	2.6	2.2	3.6	3.1	3.6	3.7	7.0	3.2
1,050.00–1,099.90	2.5	1.8	2.9	3.1	3.7	3.3	6.4	2.6
1,100.00–1,149.90	2.6	1.9	3.0	2.3	3.2	3.2	5.7	2.3
1,150.00–1,199.90	2.8	1.8	1.9	1.7	3.4	2.8	5.1	1.8
1,200.00–1,249.90	2.8	1.4	2.1	1.4	3.2	2.6	4.2	1.3
1,250.00–1,299.90	3.0	1.3	1.7	1.3	3.0	1.5	3.5	1.0
1,300.00–1,349.90	2.9	1.4	1.6	<sup>b</sup> 2.1	2.9	1.7	2.9	<sup>b</sup> 1.5
1,350.00–1,399.90	3.1	1.7	1.4	...	2.9	1.8	2.6	...
1,400.00–1,449.90	2.9	1.4	1.8	...	2.6	1.6	2.2	...
1,450.00–1,499.90	3.2	1.4	1.8	...	2.9	1.4	1.6	...
1,500.00–1,549.90	2.7	1.8	1.5	...	2.5	1.5	1.2	...
1,550.00–1,599.90	2.8	1.8	1.4	...	2.4	1.6	0.9	...
1,600.00–1,649.90	2.8	1.6	1.9	...	2.3	1.5	0.7	...
1,650.00–1,699.90	2.8	1.6	1.8	...	2.1	1.4	0.5	...
1,700.00–1,749.90	2.7	1.8	1.5	...	1.9	1.5	<sup>c</sup> 3.5	...
1,750.00–1,799.90	2.4	1.6	1.6	...	1.6	1.3	...	...
1,800.00–1,849.90	2.5	1.5	1.5	...	1.7	1.5	...	...
1,850.00–1,899.90	2.4	1.7	1.3	...	1.7	1.3	...	...
1,900.00–1,949.90	2.3	1.9	1.6	...	1.4	1.5	...	...
1,950.00–1,999.90	2.2	2.0	1.6	...	1.5	1.4	...	...
2,000.00–2,049.90	2.4	2.3	1.6	...	1.1	1.2	...	...
2,050.00–2,099.90	2.0	2.2	1.8	...	1.3	1.3	...	...
2,100.00–2,149.90	2.2	2.0	1.7	...	1.4	1.4	...	...
2,150.00–2,199.90	2.1	2.1	1.4	...	1.3	1.5	...	...
2,200.00–2,249.90	2.0	2.2	2.1	...	1.3	1.4	...	...

(Continued)

**Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2005—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	2.2	2.5	1.9	...	1.0	1.5	...	...
2,300.00–2,349.90	1.9	2.6	1.9	...	1.0	1.4	...	...
2,350.00–2,399.90	1.5	2.0	1.7	...	0.8	1.3	...	...
2,400.00–2,449.90	1.6	2.1	1.7	...	1.0	1.2	...	...
2,450.00–2,499.90	1.9	2.6	1.6	...	0.9	1.1	...	...
2,500.00–2,549.90	1.6	2.4	1.9	...	1.1	1.1	...	...
2,550.00–2,599.90	1.6	2.0	1.8	...	0.9	0.9	...	...
2,600.00–2,649.90	1.3	1.6	1.6	...	0.8	0.8	...	...
2,650.00–2,699.90	1.1	1.9	1.4	...	0.7	0.9	...	...
2,700.00–2,749.90	0.8	1.5	1.2	...	0.6	0.7	...	...
2,750.00–2,799.90	0.8	1.5	1.2	...	0.5	0.7	...	...
2,800.00–2,849.90	0.7	1.3	0.8	...	0.4	0.5	...	...
2,850.00–2,899.90	0.7	1.5	1.3	...	0.3	0.7	...	...
2,900.00 or more	2.7	18.1	16.0	...	1.5	6.7	...	...
Average monthly family benefit (dollars)	1,663.30	2,061.30	1,885.40	692.00	1,369.60	1,459.80	969.10	615.00

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

NOTE: ... = not applicable.

- a. The sum of individual categories may not equal 100 percent because of individual rounding.
- b. \$1,300 or more.
- c. \$1,700 or more.

CONTACT: Diane Wallace (410) 965-0165.