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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. Please note that additional disability tables and statistics 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. For answers to specific questions about the data, you will find contact information provided at the bottom of each table.

This report is available on our Web site at http://www.socialsecurity.gov/policy as are the *SSI Annual Statistical Report* and the *Annual Statistical Report on the Social Security Disability Insurance Program*. For additional copies of the *Supplement*, please e-mail op.publications@ssa.gov or call 202-358-6274.

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February 2006

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Social Security (OASDI)

Employment and Earnings

Workers in OASDI covered employment, 2004	156.8 million
Average earnings, 2004	$34,214
Earnings required in 2005 for—	
1 quarter of coverage	$920
Maximum of 4 quarters of coverage	$3,680
Earnings test exempt amounts for 2005	
Under full retirement age for entire year	$12,000
For months before reaching full retirement age in 2005	$31,800
Beginning with month of reaching full retirement age in 2005	Test eliminated

Program Data

Cost-of-living adjustment for December 2004	2.7 percent
Average monthly benefit, December 2004	
Retired workers	$955
Widows and widowers, nondisabled	$920
Disabled workers	$894
Number of beneficiaries, December 2004	
Old-Age, Survivors, and Disability Insurance	47.7 million
Old-Age Insurance	
Total	33.0 million
Retired workers	30.0 million
Survivors Insurance	
Total	6.7 million
Widows and widowers, nondisabled	4.4 million
Disability Insurance	
Total	8.0 million
Disabled workers	6.2 million
Benefit payments, 2004	
Old-Age, Survivors, and Disability Insurance	$493.3 billion
Old-Age and Survivors Insurance	$415.0 billion
Disability Insurance	$78.2 billion
Administrative expenses, 2004	
Old-Age and Survivors Insurance	
Amount	$2.4 billion
As a percentage of total benefits paid	0.6 percent
Disability Insurance	
Amount	$2.2 billion
As a percentage of total benefits paid	2.8 percent

Program Trends

- About 47.7 million persons received Social Security benefits for December 2004, an increase of 654,200 (1.4 percent) since December 2003. Sixty-nine percent were retired workers and their spouses and children, and another 14 percent were survivors of deceased workers. Seventeen percent were disabled workers and their spouses and children.
- Seventy-two percent of the 30.0 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (75 percent) than men (70 percent) received reduced benefits.
- The number of beneficiaries aged 65 or older rose from 32.1 million in 1999 to 33.7 million in 2004 (5 percent). Beneficiaries aged 85 or older increased at a greater rate during the 5-year period (9.9 percent) from 3,962,000 in 1999 to 4,355,000 in 2004. In 2004, 41,700 centenarians were receiving Social Security.
- More than 19 million women aged 65 or older received benefits for December 2004. About 7.5 million (38.5 percent) were entitled solely to a retired-worker benefit, and another 5.8 million (29.6 percent) were dually entitled to a retired-worker benefit and a wife's or widow's benefit. About 6.2 million (31.9 percent) were receiving wife's or widow's benefits only.
- More than 3 million children under age 18 received benefits, including 1,338,900 children of deceased workers, 1,487,900 children of disabled workers, and 277,200 children of retired workers.
- About 7.2 million persons received benefits based on disability—6,198,300 disabled workers, 759,300 disabled adult children, and 210,700 disabled widows and widowers. In addition, 152,800 spouses and 1,534,100 minor and student children of disabled workers received benefits.
- Average monthly benefits for December 2004, including the 2.7 percent COLA increase, were $955 for retired workers, $894 for disabled workers, and $920 for nondisabled widows and widowers. Among retired workers, benefits averaged $1,076 for men and $826 for women. For disabled workers, average benefits were $1,002 for men and $765 for women.
- Average monthly family benefits for December 2004 were $1,740 for a widowed mother or father and children; $1,510 for a disabled worker, wife, and children; and $1,911 for a retired worker, wife, and children.
- Total OASDI benefit payments for calendar year 2004 were $493.3 billion. Payments from the OASI trust fund were $415 billion—an increase of 3.8 percent from the $399.8 billion paid in 2003.
- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 10.3 percent from $70.9 billion in 2003 to $78.2 billion in 2004.
- OASDI benefit awards in calendar year 2004 totaled 4,458,800, including 1,883,100 to retired workers, 434,800 to their spouses and children and 863,400 to survivors of insured workers. Benefits were awarded to 795,800 disabled workers and to 481,700 of their spouses and children.

Supplemental Security Income

Annual Payment Adjustments

Monthly federal benefit rate, effective January 2005	
Individual living in his or her own household	$579
Couple with both members eligible	$869
Cost-of-living adjustment	2.7 percent

Program Data

Total	
Benefits paid in 2004	$37.0 billion
Number of recipients, December 2004	7.1 million
Average benefit, December 2004	$428.89
Federally administered payments	
Benefits paid in 2004	$36.1 billion
Number of recipients, December 2004	7.0 million
Average benefit, December 2004	$428.29
Federal SSI payments	
Benefits paid in 2004	$31.9 billion
Number of recipients, December 2004	6.7 million
Average benefit, December 2004	$395.36
Federally administered state supplementation	
Benefits paid in 2004	$4.2 billion
Number of recipients, December 2004	[a] 2.5 million
Average benefit, December 2004	$138.07
State-administered supplementation	
Benefits paid in 2004	$0.9 billion
Number of recipients, December 2004	[b] 0.6 million
Average benefit, December 2004	$124.60

a. Includes 2.2 million persons receiving federal SSI and state supplementation and 0.3 million persons receiving state supplementation only.
b. Includes 150,838 persons receiving state supplementation only.

Program Trends

- In December 2004, 6,987,800 persons received federally administered SSI payments—85,500 more than the previous year. Of the total, 1,977,600 (28.3 percent) were aged 65 or older; 4,017,100 (57.5 percent) were blind or disabled aged 18–64; and 993,100 (14.2 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 rose by 63,900 (1.6 percent) between December 2003 and December 2004, while the number under age 18 increased by 33,700 (3.5 percent).
- During 2004, 856,200 persons were awarded federally administered payments, an increase of 32,100 from the previous year. Of the 2004 awards, 566,100 went to blind or disabled recipients aged 18–64, 182,200 to those blind or disabled under age 18, and 107,900 to recipients aged 65 or older.
- Total SSI payments were $37.0 billion in 2004, up 3.8 percent from 2003. Federal SSI payments in 2004 were $31.9 billion (an increase of 3.9 percent over the previous year). Federally administered state supplementation totaled $4.2 billion (an increase of 4.3 percent); state-administered supplementation totaled $895.7 million, a decrease of 1.7 percent from the previous year's totals.

Health Care

Medicare

Total benefits paid in calendar year 2004	
Hospital Insurance (Part A)	$167.6 billion
Supplementary Medical Insurance (Part B)	$135.4 billion
Number of enrollees in July 2004 (one or both of Parts A and B)	41.6 million
Aged	35.3 million
Disabled	6.3 million
Administrative costs, 2004	
Hospital Insurance	
Amount	$3.0 billion
As a percentage of total benefits paid	1.8 percent
Supplementary Medical Insurance	
Amount	$2.9 billion
As a percentage of total benefits paid	2.1 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

Other Social Insurance Programs and Veterans' Benefits

Unemployment Insurance

Total payments, 2004	$34.4 billion
Average—	
Weekly benefit amount (regular programs)	$262.5
Duration of benefits	16.1 weeks
Weekly insured unemployment	3.0 million
Covered employment	127.6 million

Workers' Compensation

Benefit payments, 2003	$54.9 billion
Compensation payments	$29.3 billion
Medical and hospitalization	$25.6 billion
Benefits paid by—	
Private insurance carriers	$28.7 billion
State and federal funds	$13.6 billion
Employers' self-insurance	$12.6 billion
Covered workers per month	125.2 million
Costs as a percentage of covered payroll	1.71 percent

Temporary Disability Insurance

Average weekly benefit, 2002	
California [a]	
State fund	$301
Private plans	$489
New York	
Private plans	$192

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

Black Lung Benefits

Basic benefit to miner or widow	$562.00
Maximum family benefit	$1,125.00
Part B (claims filed before July 1, 1973)	
Number of monthly benefits to miners, widows, and dependents, December 2004	52,362
Total benefits paid, calendar year 2004	$376.4 million
Part C (claims filed July 1, 1973, or later)	
Total benefits paid, fiscal year 2004	
Disability and survivors benefits	$293.1 million
Medical benefits	$54 million

Veterans' Benefits

Number of veterans with disability compensation or pension, 2005	
Service-connected disability	2,637,000
Non-service-connected disability	336,000
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

Public Assistance Programs

Temporary Assistance for Needy Families

Total payments, 2004	$9.4 billion
Average monthly number of—	
Recipients	4.7 million
Families	2.0 million
Average monthly payment	
Per recipient	$166
Per family	$397

Food Stamps

Monthly benefits, beginning October 1, 2005	
Four-person household with no income	$506
Standard deduction (one-person to four-person households)	$134
Fiscal year 2004	
Average number of participants	23.9 million
Total benefits	$24.6 billion

Low-Income Home Energy Assistance

Block grants to—	
50 states and the District of Columbia	$1.74 billion
Puerto Rico, Virgin Islands, American Samoa, Guam, and Northern Mariana Islands	$2.4 million
Direct block grants to 135 Indian tribes and tribal organizations	$17.6 million
Leveraging incentive awards to—	
40 states and the District of Columbia	$18.9 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—	
50 states and the District of Columbia	$198.1 million
135 Indian tribes and tribal organizations	$1.7 million

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

Poverty Data

Weighted average poverty thresholds, 2004	
Individual, aged 65 or older	$9,060
Couple, householder aged 65 or older	$11,430
Family of four	$19,307
Percentage of population with income below poverty level, 2003	
All ages	12.5 percent
Children under the age of 18 living in families	17.1 percent
Persons aged 65 or older	10.2 percent

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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 2004, 47.7 million people were receiving benefits at a rate exceeding $41 billion each month (more than $493 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 157 million employees and self-employed workers, along with employers, contributed $533.0 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 65 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 21 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, $90,000 in 2005. 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), and
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-

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 the age of 69—$31,080 in 2004, and $31,800 in 2005. 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 $11,640 in 2004 to $12,000 in 2005. 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 because they are working. 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 District of Columbia and 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.

During the third phase, November 2003 through September 2004, SSA 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, and 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 to $700 from $500 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, 2005, the level is $830 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 $830 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 $1,350 in 2004 to $1,380 in 2005.

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 $590 for 2005. 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 any benefits based on the noncitizen's earnings, such as retirement, survivors, or disability Social Security benefits or Medicare based on end-state renal disease (ESRD).

A noncitizen worker whose Social Security Number (SSN) was originally assigned on or after January 1, 2004, must meet one of the following additional requirements:

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 alien 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 2005, about 157 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)
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 2005, 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 2005 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—$90,000 in 2005—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 from 1984 to 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 2005, a quarter of coverage (QC) is credited for each $920 in annual covered earnings, up to a maximum of four QCs for the year. Earnings of $3,680 or more in 2005 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 the age of 21 (or 1950 if later) and the year in which he or she reaches the age of 62, becomes disabled, or dies—whichever occurs first. Under this requirement, workers who reach the age of 62 in 1991 or later need the maximum number of 40 QCs to be fully insured. For workers who become disabled or die before the age of 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 attains 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 the age of 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 21 countries.

Social Security agreements and supplementary agreements, by effective dates

Australia	2002	Italy	1978, 1986
Austria	1991, 1997	Japan	2005
Belgium	1984	Korea (South)	2001
Canada	1984, 1997	Luxembourg	1993
Chile	2001	Netherlands	1990, 2003
Finland	1992	Norway	1984, 2003
France	1988	Portugal	1989
Germany	1979, 1988, 1996	Spain	1988
Greece	1994	Sweden	1987
Ireland	1993	Switzerland	1980, 1989
		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 on the basis of 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 2005. **Table 2.A9** shows indexed earnings for workers first eligible from 1997 through 2005 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 the age of 47 have zero to 4 years excluded 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 the age of 22 or after the age of 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. **Table 2.A16** describes AMW benefit computations based on the worker's nonindexed earnings after 1950. (Very few persons currently being awarded benefits have PIAs computed under this computation method. The method shown in Table 2.A16 is more frequently applicable in earnings recomputations for workers who reached the age of 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 the age of 62, become disabled, or die in 2005, the formula provides a PIA equal to the sum of

   90 percent of the first $627 of AIME, plus

   32 percent of the next $3,152 of AIME, plus

   15 percent of AIME over $3,779.

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 2005 is calculated using the benefit formula that applies to all workers first eligible in 2002 (the *year of attainment* of age 62). The PIA derived from that formula is then increased by the COLAs effective for December 2002, 2003, and 2004 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 on the basis of 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 those for 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 2005.

Normal PIA, based on AIME of $800.

$627 × .90 = $564.30

$173 × .32 = $55.36

PIA = $619.60

WEP PIA, based on AIME of $800.

$627 × .40 = $250.80

$173 × .32 = $55.36

PIA = $306.10

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.

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 the age of 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 before 2003). The annual rate of increase for delayed retirement credits is 7 percent for workers who reach age 62 in 2002, 7 1/2 percent for workers who reach age 62 in 2003 and 2004, and 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 at the age of 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 the age of 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 the age of 16 or to an adult child of the worker who was disabled before the age of 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 or 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 the age of 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 the age of 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 rate set for widow(er)s aged 60 (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 the age of 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 the age of 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 at 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, $31,080 in 2004, and $31,800 in 2005. Benefits are withheld at the rate of $1 in benefits for

every $3 of earnings 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 $11,640 in 2004 and $12,000 in 2005. 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 on the basis of the 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 $34,000, respectively.

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 falls 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.

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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 2005 federal SSI benefit rate for an individual living in his or her own household and with no other countable income is $579 monthly; for a couple (with both husband and wife eligible), the SSI benefit rate is $869 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 $399 in federal SSI payments

$579 - ($200 - $20) = ($579 - $180) = $399.

A person whose income consists of $500 in gross monthly earnings would receive $371.50 in federal SSI payments

(($500 - $85) / 2) = $207.50 countable earnings

FBR $579 - $207.50 = $371.50 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. States have the option to supplement the federal SSI payment for all or selected categories of persons, regardless of previous state program eligibility.

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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 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.[1]

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-

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.

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 disabled 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

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 $50 (adjusted annually after 1995 by 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,

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[1] 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

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

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 credited 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.

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.

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.

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

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.

2005. *Regulations* permit exclusion of, regardless of value,

- One automobile if used for transportation for the beneficiary or a member of the beneficiary's household and
- Personal goods and household effects.

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.

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 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 payments 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. Per-

mits 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.

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.

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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 (HHS). 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.[1]

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 2005, 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.

Entitlement and 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. (As noted above, the waiting period is waived for persons with Lou Gehrig's Disease.) 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 2004, 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 $167.6 billion in 2004.

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, inpa-

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.

tient prescription drugs, laboratory tests, X-rays, psychiatric hospitals, inpatient rehabilitation, and long-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 care, but they 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 Balanced Budget Act 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, although 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 2004, Part B provided protection against the costs of physician and other medical services to about 39 million people (33 million aged and 6 million disabled). Part B benefits totaled $135.4 billion in 2004.

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 hospitaliza-

tion 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. Enrollment will begin in late 2005.

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. Enrollment will begin in late 2005.

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.) However, plans may set up formularies for their prescription drug coverage, subject to certain statutory standards. Part D coverage can consist of either standard coverage (defined later) or an alternative design that provides the same actuarial value (although 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.

It should be noted that some health care services are not covered by any portion of 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.

Program Financing, Beneficiary Liabilities, and Payments to Providers

All financial operations for Medicare are handled through two trust funds, one for Hospital Insurance (HI; Part A) and one for Supplementary Medical Insurance (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.

For Part B, the contributions from the general fund of the U.S. Treasury are the largest source of income, since beneficiary premiums are generally set at a level that covers 25 percent of the average expenditures for aged beneficiaries. (The Part B premium will be $88.50 per beneficiary per month in 2006. Penalties for late enrollment may apply. A "hold-harmless" provision, which prohibits increases in the Part B premium from exceeding the dollar amount of the Social Security cost-of-living adjustment, lowers the premium rate for certain individuals. Beginning in 2007, the Part B premium will be increased for beneficiaries meeting certain income thresholds.)

Similarly, for Part D, once it is under way in 2006, general fund contributions will account for the largest source of income, since beneficiary premiums are to represent, on average, 25.5 percent of the cost of standard coverage. (As of this writing, it is estimated that the average standard premium for Part D will be $32.20 per beneficiary per month in 2006. The actual premium will vary according to the plan in which the beneficiary has enrolled. Penalties for late enrollment may apply. Certain low-income beneficiaries may pay a reduced or no premium.)

In addition to contributions from the general fund of the U.S. Treasury and beneficiary premiums, Part D will also receive payments from the states. With the availability of prescription drug coverage and low-income subsidies under Part D, Medicaid will no longer be primary payer for prescription drugs for Medicaid beneficiaries who also have Medicare, and states will be required to defray a portion of Part D expenditures for those beneficiaries.

In 2004 and 2005, the general fund of the U.S. Treasury is financing 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 earnings on its invested assets, as well as a small amount of miscellaneous income. It is important to note that beneficiary premiums and general fund payments for Parts B and D are redetermined annually and separately.

Payments to Medicare Advantage plans are financed from both the HI trust fund and the Part B account within the SMI trust fund in proportion to the relative weights of Part A and Part 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 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 ($952 in 2006). 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 ($238 per day in 2006) 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 ($476 per day in 2006) 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 ($119 per day in 2006) 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 $393 in 2006; for those with 30 to 39 quarters of coverage, the rate is reduced to $216. 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 ($124 in 2006), 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 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 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, which is equivalent to total covered drug costs of $5,100. 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. Certain beneficiaries with low income and modest assets will be eligible for certain subsidies that reduce or eliminate their Part D cost-sharing requirements. 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 to this “true out-of-pocket” provision is cost-sharing assistance from the low-income subsidies provided under Part D and from State Pharmacy Assistance programs. The monthly premiums required for Part D coverage are described in the previous section.

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, and inpatient rehabilitation hospital care are made under separate prospective payment systems. Prospective payment systems for psychiatric and long-term care hospitals have been implemented and are in transition periods, with payments reflecting blends of the old reasonable cost basis payment system and the new prospective payment systems.

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 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 durable medical equipment (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 Advantage plans and their precursors have generally been paid on a capitation basis, meaning that a fixed, predetermined amount per month per member is paid to the plan, without regard to the actual number and nature of services used by the members. The specific mechanisms to determine the payment amounts have changed over the years. The most recent payment mechanism, which will be in effect through December 2005, mandates that the capitation rate be the largest of four amounts: (1) a payment reflecting a minimum increase over the prior year's rate (2 percent or an increase based on Medicare's growth percentage over the prior year, whichever is higher); (2) a minimum, or "floor," payment; (3) an amount based on a blend of local (that is, county) and national rates; or (4) an amount based on 100 percent of projected local fee-for-service per capita costs. Various "risk adjusters" based on health status indicators (such as age, gender, Medicaid eligibility, and diagnoses) have been part of the payment process in recent years. Their purpose is to better match payments to the expected costs of individual beneficiaries and to establish incentives for plans to enroll and treat less healthy Medicare beneficiaries. As previously mentioned, the Medicare Advantage program is undergoing significant changes, with a new regional plan program beginning in January 2006. Under this new structure, capitated payment rates based on a competitive bidding process will replace the current payment mechanism for Medicare Advantage plans.

In 2006 and later, each month for each plan member, Medicare will pay Part D drug plans (stand-alone prescription drug plans [PDPs] and the prescription drug portions of Medicare Advantage plans) their risk-adjusted bid (net of estimated reinsurance), minus the enrollee premium. Plans will also receive payments representing premiums and cost-sharing amounts for certain low-income beneficiaries for whom these items are reduced or waived. Under the reinsurance provision, plans will receive payments for 80 percent of costs in the catastrophic coverage category.

To help them gain experience with the Medicare population, Part D plans will be protected by a system of "risk corridors," which allow Medicare to assist plans with unexpected costs and to share in unexpected savings. The risk corridors become less protective after 2007.

Under Part D, Medicare will provide certain subsidies to employer and union PDPs that continue to offer coverage to Medicare retirees and meet specific criteria in doing so.

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 insur-

ance 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, because of the "true out-of-pocket" provision discussed previously, the Centers for Medicare & Medicaid Services (CMS) has contracted the services of a facilitator (who will work with CMS), Part D drug plans (stand-alone PDPs and the prescription drug portions of Medicare Advantage plans), and carriers of supplemental drug coverage to coordinate benefit payments and track the sources of cost-sharing payments. Claims under Part D will also have to be submitted by the plans to CMS, so that certain payments based on actual experience (such as payments for low-income cost-sharing and premium subsidies, reinsurance, and risk corridors) can be determined.

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 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 (HHS) has the overall responsibility for administration of the Medicare program. Within HHS, 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 2004, Part A covered about 41 million enrollees with benefit payments of $167.6 billion, and Part B covered about 39 million enrollees with benefit payments of $135.4 billion. Administrative costs for Parts A and B were less than 2 percent of

disbursements in 2004. Total disbursements for Medicare in 2004 were $308.9 billion.

Note: Medicare enrollment data are based on estimates prepared for the 2005 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 2004 are actual amounts for the calendar year, as reported by the Department of the Treasury.

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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 the age of 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 the age of 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.

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 the age of 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 on the basis of QC for earnings as federal employees or on the basis of 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 the age of 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 the age of 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 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 before 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 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 fewer 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.)

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 dis-

ease, 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 the age of 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.

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 Medicare-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.

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 elsewhere (external prescription drug coverage, such as through a retiree group health plan that meets or exceeds the actuarial value of standard Part D coverage).

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 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.

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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 (HHS). 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.[1]

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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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, in general, who 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 the age of 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 the age of 19, in families with incomes at or below the FPL
- Certain Medicare beneficiaries (described later)

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 the age of 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 the age of 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, for example, children under the age of 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 reinstituted 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. How-

ever, the impact on Medicaid eligibility is not expected to 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 before 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
- early and periodic screening, diagnostic, and treatment (EPSDT) services for children under the age of 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 the age of 21
- transportation services
- rehabilitation and physical therapy services
- 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 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 the age of 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 2005, the FMAPs varied from 50.0 percent in 12 states to 77.08 percent in Mississippi and averaged 56.8 percent overall. The BBA also permanently raised the FMAP for the District of Columbia from 50.0 percent to 70.0 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 a troubled economy, made three temporary modifications to the states' FMAP calculation: (1) the FMAP for the last two quarters of 2003 equaled the greater of the current law FMAPs for 2002 or 2003; (2) the FMAP for the first three quarters of 2004 equaled 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 increased 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 70.0 percent for all states, compared with the general Medicaid average of 56.8 percent.

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
- 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 2002, for example, indicate that Medicaid payments for services for 25.5 million children, who constitute 49 percent of all Medicaid beneficiaries, average about $1,470 per child (a relatively small average expenditure per person). Similarly, for 13.2 million adults, who make up 26 percent of beneficiaries, payments average about $1,865 per person. However, certain other specific groups have much larger per-person expenditures. Medicaid payments for services for 4.8 million aged, constituting 9 percent of all Medicaid beneficiaries, average about $11,450 per person; for 8.1 million disabled, who make up 16 percent of beneficiaries, payments average about $12,015 per person. When expenditures for these high- and lower-cost beneficiaries are combined, the 2002 payments to health care vendors for 51.6 million Medicaid beneficiaries average $4,140 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 40 percent of the total cost of care for persons using nursing facility or home health services in 2002. National data for 2002 show that Medicaid payments for nursing facility services (excluding ICFs/MR) totaled $39.3 billion for more than 1.8 million beneficiaries—an average expenditure of $22,245 per nursing home beneficiary. The national data also show that Medicaid payments for home health services totaled $3.9 billion for more than 1.1 million beneficiaries—an average expenditure of $3,685 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

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 statewide 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 23 percent of enrollees in 1994 to 61 percent in 2004.

More than 51.6 million persons received health care services through the Medicaid program in fiscal year 2002 (the last year for which beneficiary data are available). In fiscal year 2004, total outlays for the Medicaid program (federal and state) were $276.8 billion, including direct payment to providers of $197.6 billion, payments for various premiums (for HMOs, Medicare, etc.) of $51.8 billion, payments to disproportionate share hospitals of $12.9 billion, and administrative costs of $14.5 billion. Outlays under the SCHIP program in fiscal year 2004 were $6.6 billion. With no changes to either program, expenditures under Medicaid and SCHIP are projected to reach $402 billion and $7.8 billion, respectively, by fiscal year 2010.

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 Medicare 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 (QDWIs).

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 or 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, a 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 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 will see a reduction in Medicaid expenditures. To offset this reduction, the Medicare Prescription Drug, Improvement, and Modernization Act

of 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 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 2006 Budget and are consistent with data received from the states on Forms CMS-2082, MSIS, CMS-37, and CMS-64.

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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 ensured 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.

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.

Thirteen states provide additional allowances for certain dependents. They all include children under the ages of 16, 18, or 19 (and, generally, older if incapacitated); 8 states include a nonworking spouse; and 2 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. Two 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 one jurisdiction, 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

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 (Public Law 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) when 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 23, 2005, Extended Benefits were not payable in any state.

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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 1921, all but 6 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 have 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.

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 provides lump-sum payments up to $150,000 to civilian workers (and their survivors) who became ill as a result of exposure to radiation, beryllium, or silica in the production or testing of nuclear weapons. This is the Part B of the program, which went into effect in July 2001. It provides smaller lump-sum payments to individuals found eligible for an award under the Radiation Exposure Compensation Act. Medical benefits are awarded for the treatment of covered conditions.

The Radiation Exposure Compensation Act of 1990 provides lump-sum compensation payments to individuals who contracted certain cancers and other serious diseases as a result of exposure to radiation released during above-ground nuclear weapons tests or during employment in underground uranium mines. The lump-sum payments are specified in law and range from $50,000 to $100,000. From the beginning of the program through March 2005, 12,039 claims had been paid for a total of $781 million, or roughly $65,000 a claim.

Coverage

In 2003, state and federal workers' compensation laws covered about 125.2 million employees. Covered payroll in 2003—that is, total wages paid to covered workers—was $4.73 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.

The programs are compulsory for most private employment, except in Texas, where it is elective. 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.

Two 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- 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.

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

Temporary 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.

Temporary Partial Disability

In some cases, workers return to work before 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.

Permanent Total Disability

After the date of maximum medical improvement, if a disability is severe enough, the worker receives permanent total disability benefits. Very few workers' compensation cases, however, are found to have permanent total disabilities.

Permanent Partial Disability

If the permanent disability of a worker is only partial, permanent partial disability benefits may be 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 on the basis of 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 eligible as the survivors of workers who die from a work-related illness or injury.

Medical Benefits

All workers' 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 services, 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 five jurisdictions, however, commercial insurance is not allowed. In two of these areas, 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 21 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 $54.9 billion in 2003, which was a 3.2 percent increase from the benefit figure of $53.2 billion in 2002. When compared with covered wages, benefits grew by one cent from $1.15 to $1.16 per $100 of covered wages.

In 2003, medical benefits accounted for $25.6 billion, and wage loss compensation accounted for $29.3 billion. The latter amount includes payments to disabled workers and the survivors of deceased workers.

The $54.9 billion for workers' compensation benefit payments in 2003 includes more than $771 million in benefits for the Black Lung program. This program is described separately (see Tables 9.D1 and 9.D2).

The employers' cost of providing workers' compensation coverage varies generally according to risk, industrial classification, and experience rating. Nationally, in 2003, such costs were approximately $1.71 per $100 of cov-

ered wages, or about $645 for each of the 125.2 million protected employees.

Since 1992, 2003 is the third consecutive year that benefits grew faster than wages. It is also the second year since 1993 that employer costs increased relative to covered wages.

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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 temporary disability insurance laws of the five states and Puerto Rico 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 laws in Hawaii and New York 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-

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, on the basis of 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.

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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 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, (Public Law 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 2.4 percent adjustment, monthly benefit rates effective January 1, 2005, are the following:

- Miner or widow, $562.00
- Miner or widow and 1 dependent, $844.00
- Miner or widow and 2 dependents, $984.00
- Miner or widow and 3 or more dependents (family benefit), $1,125.00

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 amendments of 1972 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). These amendments also expanded coverage to include surface as well as underground coal miners.

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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

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.

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.

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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 they are 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 circumstances. 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 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 the state 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 on the basis of 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 because of 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 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 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 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, 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.

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Food Stamps

Overview

The Food Stamp program provides a means for persons with little or no 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 $506 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 Supplemental Security Income (SSI), Old-Age, Survivors, and Disability Insurance (OASDI or Social Security), 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 $134 for households of 1 to 4 persons, $157 for five-person households, and $179 for larger households
3. Amount paid for dependent care (up to $200 a month for each child under the age of 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
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 $400; 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 changes in unearned income that exceed $50 a month. In addition, the state agency may require a household to report changes in earned income: (1) a change in the household's wage rate and a change in part-time or full-time status or (2) a change in the amount earned of more than $100 a month. If not requiring reports of changes in income, a state may opt to require households to file periodic reports on their circumstances.

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 and 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 and older) or disabled or who lack transportation to the food stamp office may be certified for food stamps through a telephone interview or a home visit.

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 23.9 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 $86.03, and the total value of benefits issued that year was $24.6 billion. Total federal government costs for this program were $27.1 billion.

History of Provisions

Initiated on a pilot bases in 1961, the Food Stamp program was formally established by the Food Stamp Act of 1964 (Public Law [P.L.] 88-525), with 22 states operating 43 projects that served 350,000 people. 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 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 the age of 65 (except students and those needed at home to care for children under the age of 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 (Food Stamp Act of 1977 [Title XIII]). 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 the age of 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 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, OASDI, 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 raised 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 the age of 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 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: they 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 to 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 to 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 the age of 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 (TANF) 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 residing 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 the age of 18, regardless of the 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.

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Low-Income Home Energy Assistance Program

The Omnibus Budget Reconciliation Act of 1981 (Public Law [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).[1] 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 to 1984. Title VI of the Human Services Reauthorization Act of 1984 (P.L. 98-88) reauthorized and amended LIHEAP for fiscal years 1985 to 1986. Title V of the Human Services Reauthorization Act of 1986 (P.L. 99-425) reauthorized and amended LIHEAP for fiscal years 1987 to 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 to 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 to 1999.[2] Title III of the Coats Human Services Reauthorization Act of 1996 (P.L. 105-285) reauthorized and amended LIHEAP for fiscal years 2000 to 2004. No new provisions became effective in fiscal year 2003.

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 to 2003.

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.

Funding

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.

LIHEAP Block Grant Allotments

At the beginning of fiscal year 2003 (October 1, 2002), Congress passed a series of continuing resolutions that provided a percentage of funds for the LIHEAP program based on the fiscal year 2002 appropriation level of $1.7 billion.

The president signed the fiscal year 2003 Consolidated Appropriations Act (P.L. 108-7) on February 20, 2003. This act appropriated funds for HHS programs, including an appropriation of funds for LIHEAP in fiscal year 2003.

Several key provisions of P.L. 108-7 had a direct effect on the final LIHEAP appropriation for fiscal year 2003. In summary, the law provided

- $1.7 billion in regular LIHEAP block grant funds,
- an additional $100 million transferred into the regular block grant from the remaining LIHEAP funds in the Supplemental Appropriations Act of 2001 (P.L. 107-20) that was signed into law on July 24, 2001, and,
- a 0.65 percent rescission applied to the $1.8 billion total that resulted in the final appropriation of $1,788,300,000 for LIHEAP in fiscal year 2003.

LIHEAP Emergency Contingency Fund Allotments

The Human Services Amendments of 1994 (P.L. 103-252) amended section 2602(e) of the LIHEAP statute to provide for a permanent authorization of an emergency contingency fund. Under this provision, up to $600 million may be appropriated each fiscal year, in addition to other funds that may be appropriated, "to meet the additional home energy assistance needs of one or more States arising from a natural disaster or other emergency." In some years, funds appropriated under this section are considered to be *emergency requirements* under the terms of section 251(b)(2)(D) of the Balanced Budget and Emergency Deficit Control Act of 1985 and are to be made available only after the president submits a formal budget request to Congress for all or a part of the funds

appropriated under this section, providing the request designates the amount requested as an emergency requirement. The president has the authority to determine whether to release any of the contingency funds. The president can request all, part, or none of the LIHEAP emergency contingency funds; can distribute any amount so requested to all LIHEAP grantees or to just a portion of them; and can use the regular LIHEAP block grant formula or a different formula. In some years, emergency funds are appropriated as *regular budget authority* and do not require action by the President.

The president can release such funds to meet additional home energy needs resulting from floods, earthquakes, tornadoes, hurricanes, or ice storms, as well as from 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, SSI, or TANF; or (4) unemployment, layoffs, or applications for unemployment benefits.

The Consolidated Appropriations Act (P.L. 108-7) in fiscal year 2003 did not provide for a LIHEAP appropriation for energy emergency contingency purposes.

However, energy emergency contingency funds were released in January 2003 from the Supplemental Appropriations Act of 2001 (P.L. 107-20). This act appropriated an additional $300 million in LIHEAP energy emergency contingency funds in fiscal year 2001 to remain available to the HHS until expended (*no-year funds*). None of these funds were released until fiscal year 2003. Of the $300 million,

- $200 million was distributed on January 24, 2003 to all states, Indian tribes and tribal organizations, and insular areas because of higher fuel prices, especially for home heating oil, during the winter of 2002–2003 that affected all states and placed an extraordinary energy burden on low-income households throughout the country.

  The $200 million in contingency funds were allocated among the 50 states and the District of Columbia according to a formula, of which $120 million was allocated using the normal allocation formula for LIHEAP block grant funds, since all grantees were affected by that winter's higher fuel prices. The remaining $80 million was allocated according to the normal block grant allocation formula, which is weighted by the percentage of low-income households in each state using fuel oil for heating. The weighted portion of the distribution provided additional assistance to those states with more low-income households using heating oil. Relative prices for home heating oil had been much higher that winter than they were the previous winter.

  The Indian tribes or tribal organizations that received direct LIHEAP funding from the Department of Health and Human Services received a share of the $200 million in contingency funds. Their contingency fund grant awards were based on the same share of the state's contingency allotment as the tribe or tribal organization received of the state's regular LIHEAP block grant allotment (that is, at the level of funding approved under the continuing resolution in fiscal year 2003, which was in place at the time of the emergency distribution).

  To expedite the use of the funds in emergency conditions, no special restrictions were imposed on their use. The contingency funds could be used for any purpose authorized under LIHEAP, such as heating assistance, crisis assistance, weatherization, administrative costs, and carryover, subject to normal LIHEAP restrictions. The contingency funds were to be added to the regular block grant allocation in fiscal year 2003 to determine limits on carryover, weatherization, administration and planning costs, and Assurance 16 activities (that is, services that encourage and enable households to reduce their home energy needs and thereby the need for energy assistance.

- the remaining $100 million was transferred into the regular LIHEAP block grant appropriation, as mentioned above.

Distribution of funds

Fiscal year 2003 LIHEAP funds were distributed approximately as follows:

- $1.74 billion in block grants to the 50 states and the District of Columbia, $17.6 million to 135 Indian tribes and tribal organizations, and $2.4 million to five insular areas (Commonwealth of Puerto Rico, Virgin Islands, American Samoa, Guam, and the Commonwealth of the Northern Mariana Islands);
- $198.1 million in emergency contingency funds to 50 states and the District of Columbia, $1.7 million to 135 Indian tribes and tribal organizations; and 2.3 million to the five insular areas;
- $18.9 million in leveraging incentive awards to 40 states and the District of Columbia, $1.6 million to 28 Indian tribes and tribal organizations, and $29,000 to the Commonwealth of the Northern Mariana Islands; [1]
- $5.5 million in Residential Energy Assistance Challenge (REACH) Option Program awards to 6 states, $1 million to 7 Indian tribes and tribal organizations,

$150,000 to the Commonwealth of the Northern Mariana Islands, and $265,000 to states for their second- and third-year REACH administrative costs; [1]

- Section 2609A of the LIHEAP statute authorizes the secretary to set aside up to $300,000 each year for LIHEAP training and technical assistance (T & TA) projects. T & TA funds can be used to make grants to state and public agencies and private nonprofit organizations or to enter into contracts or jointly financed cooperative arrangements or interagency agreements with states and public agencies (including federal agencies) and private nonprofit organizations; to provide for T & TA related to the purposes of LIHEAP, including collection and dissemination of information about programs and projects assisted under this subtitle and ongoing matters of regional or national significance that the secretary finds would assist in the more effective provision of LIHEAP assistance; or to conduct on-site compliance reviews of LIHEAP programs.

After applying the 0.65 percent rescission, $298,050 was set aside for LIHEAP T & TA projects in fiscal year 2003.

Assurances

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 disbursal of and accounting for federal funds, establish procedures for monitoring assistance provided, and prepare an annual audit;
- permit and cooperate with federal investigations;
- 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) and Supplemental Security Income programs, 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

1. 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.

1. 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.

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.

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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)

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, 2004; 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.

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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 who 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, 2004; 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.

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Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2005

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
1967	6,600	6,600	4.4	3.55	0.35	0.5	6.4	5.375	0.525	0.5
1968	7,800	7,800	4.4	3.325	0.475	0.6	6.4	5.0875	0.7125	0.6
1969	7,800	7,800	4.8	3.725	0.475	0.6	6.9	5.5875	0.7125	0.6
1970	7,800	7,800	4.8	3.65	0.55	0.6	6.9	5.475	0.825	0.6
1971	7,800	7,800	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6
1972	9,000	9,000	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6
1973	10,800	10,800	5.85	4.3	0.55	1.0	8.0	6.205	0.795	1.0
1974	13,200	13,200	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9
1975	[a] 14,100	[a] 14,100	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9
1976	[a] 15,300	[a] 15,300	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9
1977	[a] 16,500	[a] 16,500	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9
1978	[a] 17,700	[a] 17,700	6.05	4.275	0.775	1.0	8.1	6.01	1.09	1.0
1979	22,900	22,900	6.13	4.33	0.75	1.05	8.1	6.01	1.04	1.05
1980	25,900	25,900	6.13	4.52	0.56	1.05	8.1	6.2725	0.7775	1.05
1981	29,700	29,700	6.65	4.7	0.65	1.3	9.3	7.025	0.975	1.3
1982	[a] 32,400	[a] 32,400	6.7	4.575	0.825	1.3	9.35	6.8125	1.2375	1.3
1983	[a] 35,700	[a] 35,700	6.7	4.775	0.625	1.3	9.35	7.1125	0.9375	1.3
1984	[a] 37,800	[a] 37,800	[b] 7.0	5.2	0.5	1.3	[b] 14.0	10.4	1.0	2.6
1985	[a] 39,600	[a] 39,600	7.05	5.2	0.5	1.35	[b] 14.1	10.4	1.0	2.7
1986	[a] 42,000	[a] 42,000	7.15	5.2	0.5	1.45	[b] 14.3	10.4	1.0	2.9
1987	[a] 43,800	[a] 43,800	7.15	5.2	0.5	1.45	[b] 14.3	10.4	1.0	2.9
1988	[a] 45,000	[a] 45,000	7.51	5.53	0.53	1.45	[b] 15.02	11.06	1.06	2.9
1989	[a] 48,000	[a] 48,000	7.51	5.53	0.53	1.45	[b] 15.02	11.06	1.06	2.9
1990	[c] 51,300	[c] 51,300	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9
1991	[c] 53,400	[d] 125,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9
1992	[c] 55,500	130,200	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9
1993	[a] 57,600	[a] 135,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9
1994	[a] 60,600	[e]	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9
1995	[a] 61,200	[e]	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9
1996	[a] 62,700	[e]	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9
1997	[a] 65,400	[e]	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9
1998	[a] 68,400	[e]	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9
1999	[a] 72,600	[e]	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9

(Continued)

Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2005—*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	[a] 76,200	[e]	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2001	[a] 80,400	[e]	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2002	[a] 84,900	[e]	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2003	[a] 87,000	[e]	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2004	[a] 87,900	[e]	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2005	[a] 90,000	[e]	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, 2004; 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. 69, no. 206 (October 26, 2004).

NOTE: DI = Disability Insurance; HI = Hospital Insurance; OASI = Old-Age and Survivors Insurance; OASDI = Old-Age, Survivors, and Disability Insurance; . . . = 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.

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Table 2.A4—Maximum annual amount of contributions, 1937–2005 (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 [a]	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 [a]	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 [a]	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 [a]	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 [a]	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 [a]	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	[b]	3,757.20	3,187.56	569.64	[b]	[b]	7,514.40	6,375.12	1,139.28	[b]
1995	[b]	3,794.40	3,219.12	575.28	[b]	[b]	7,588.80	6,438.24	1,150.56	[b]
1996	[b]	3,887.40	3,298.02	589.38	[b]	[b]	7,774.80	6,596.04	1,178.76	[b]
1997	[b]	4,054.80	3,498.90	555.90	[b]	[b]	8,109.60	6,997.80	1,111.80	[b]
1998	[b]	4,240.80	3,659.40	581.40	[b]	[b]	8,481.60	7,318.80	1,162.80	[b]
1999	[b]	4,501.20	3,884.10	617.10	[b]	[b]	9,002.40	7,768.20	1,234.20	[b]
2000	[b]	4,724.40	4,038.60	685.80	[b]	[b]	9,448.80	8,077.20	1,371.60	[b]
2001	[b]	4,984.80	4,261.20	723.60	[b]	[b]	9,969.60	8,522.40	1,447.20	[b]
2002	[b]	5,236.80	4,499.70	764.10	[b]	[b]	10,527.60	8,999.40	1,528.20	[b]
2003	[b]	5,394.00	4,611.00	783.00	[b]	[b]	10,788.00	9,222.00	1,566.00	[b]
2004	[b]	5,449.80	4,658.70	791.10	[b]	[b]	10,899.60	9,317.40	1,582.20	[b]
2005	[b]	5,580.00	4,770.00	810.00	[b]	[b]	11,160.00	9,540.00	1,620.00	[b]

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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. 69, no. 206 (October 26, 2004).

NOTE: DI = Disability Insurance; HI = Hospital Insurance; OASI = Old-Age and Survivors Insurance; OASDI = Old-Age, Survivors, and Disability Insurance; . . . = not applicable.

a. 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.

b. Upper limit on earnings subject to HI taxes was repealed by the Omnibus Budget Reconciliation Act (OBRA) of 1993.

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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, 2004; 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 (Old-Age, Survivors, and Disability Insurance, or OASDI) 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 Hospital Insurance (HI) taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.

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Table 2.A6—Appropriations from general revenues and interfund borrowing provisions, by type of transaction and year enacted

Year enacted	Provision
	Appropriations from general revenues
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 Old-Age, Survivors, and Disability Insurance (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 Hospital Insurance (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.
	Interfund borrowing
1981	Interfund borrowing permitted among Old-Age and Survivors Insurance (OASI), Disability Insurance (DI), and Hospital Insurance (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, 2004; 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.

Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted

Year enacted	Provision
	Quarter of coverage
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 *(effective on January 1 of each year, dollar amount subject to automatic increase)*:

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
2005	920

	Disability definition
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.
	Period of disability
1954	Continuous period of at least 6 months as defined above or of blindness.
1972	At least 5 months of disability.

(Continued)

Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted—*Continued*

Year enacted	Provision
	Fully insured
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.
	Currently insured
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.
	Disability insured
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.
	Transitionally insured
1965	Same as fully insured, but minimum reduced to 3 QC.
	Requirement for special age-72 monthly benefit
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, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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Table 2.A8—Factors for indexing earnings, 1951–2005

Year	Annual maximum taxable earnings (dollars)	Average annual wage [a] (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in [b]— 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	34,064.95	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
2005	90,000	. . .	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

(Continued)

Table 2.A8—Factors for indexing earnings, 1951–2005—*Continued*

Year	Annual maximum taxable earnings (dollars)	Average annual wage [a] (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in [b]— 1998	1999	2000	2001	2002	2003	2004	2005
1951	3,600	2,799.16	9.2577416	9.7979394	10.3107504	10.8853513	11.4873105	11.7613570	11.8793102	12.1697045
1952	3,600	2,973.32	8.7154763	9.2240324	9.7068059	10.2477500	10.8144498	11.0724443	11.1834885	11.4568731
1953	3,600	3,139.44	8.2543065	8.7359529	9.1931809	9.7055016	10.2422152	10.4865581	10.5917265	10.8506453
1954	3,600	3,155.64	8.2119317	8.6911054	9.1459862	9.6556768	10.1896351	10.4327236	10.5373522	10.7949418
1955	4,200	3,301.44	7.8492718	8.3072841	8.7420762	9.2292575	9.7396348	9.9719880	10.0719959	10.3182096
1956	4,200	3,532.36	7.3361435	7.7642143	8.1705828	8.6259158	9.1029284	9.3200919	9.4135620	9.6436801
1957	4,200	3,641.72	7.1158409	7.5310568	7.9252221	8.3668816	8.8295695	9.0402118	9.1308750	9.3540827
1958	4,200	3,673.80	7.0537046	7.4652948	7.8560183	8.2938211	8.7524688	8.9612717	9.0511432	9.2724019
1959	4,800	3,855.80	6.7207583	7.1129208	7.4852015	7.9023393	8.3393381	8.5382852	8.6239146	8.8347295
1960	4,800	4,007.12	6.4669638	6.8443171	7.2025395	7.6039250	8.0244215	8.2158558	8.2982516	8.5011055
1961	4,800	4,086.76	6.3409400	6.7109397	7.0621813	7.4557449	7.8680471	8.0557508	8.1365409	8.3354418
1962	4,800	4,291.40	6.0385655	6.3909214	6.7254136	7.1002097	7.4928508	7.6716037	7.7485413	7.9379573
1963	4,800	4,396.64	5.8940236	6.2379453	6.5644310	6.9302558	7.3134985	7.4879726	7.5630686	7.7479507
1964	4,800	4,576.32	5.6626066	5.9930250	6.3066918	6.6581533	7.0263487	7.1939724	7.2661199	7.4437430
1965	4,800	4,658.72	5.5624506	5.8870248	6.1951437	6.5403888	6.9020718	7.0667308	7.1376022	7.3120836
1966	6,600	4,938.36	5.2474708	5.5536656	5.8443370	6.1700322	6.5112345	6.6665695	6.7334277	6.8980289
1967	6,600	5,213.44	4.9705952	5.2606341	5.5359686	5.8444789	6.1676782	6.3148171	6.3781476	6.5340639
1968	7,800	5,571.76	4.6509361	4.9223226	5.1799503	5.4686203	5.7710346	5.9087111	5.9679688	6.1138581
1969	7,800	5,893.76	4.3968367	4.6533961	4.8969486	5.1698474	5.4557396	5.5858942	5.6419145	5.7798332
1970	7,800	6,186.24	4.1889581	4.4333876	4.6654252	4.9254216	5.1977970	5.3217981	5.3751697	5.5065678
1971	7,800	6,497.08	3.9885456	4.2212809	4.4422171	4.6897745	4.9491187	5.0671871	5.1180053	5.2431169
1972	9,000	7,133.80	3.6325521	3.8445148	4.0457316	4.2711935	4.5073902	4.6149205	4.6612030	4.7751479
1973	10,800	7,580.16	3.4186482	3.6181294	3.8074975	4.0196830	4.2419711	4.3431695	4.3867267	4.4939619
1974	13,200	8,030.76	3.2268303	3.4151189	3.5938616	3.7941415	4.0039573	4.0994775	4.1405907	4.2418090
1975	14,100	8,630.92	3.0024493	3.1776450	3.3439587	3.5303119	3.7255379	3.8144161	3.8526704	3.9468504
1976	15,300	9,226.48	2.8086443	2.9725312	3.1281095	3.3024339	3.4850582	3.5681994	3.6039844	3.6920852
1977	16,500	9,779.44	2.6498348	2.8044551	2.9512365	3.1157040	3.2880022	3.3664423	3.4002039	3.4833232
1978	17,700	10,556.03	2.4548907	2.5981359	2.7341188	2.8864867	3.0461092	3.1187786	3.1500564	3.2270607
1979	22,900	11,479.46	2.2574145	2.3891368	2.5141810	2.6542921	2.8010743	2.8678980	2.8966598	2.9674697
1980	25,900	12,513.46	2.0708821	2.1917200	2.3064316	2.4349652	2.5696186	2.6309206	2.6573058	2.7222647
1981	29,700	13,773.10	1.8814864	1.9912728	2.0954934	2.2122717	2.3346102	2.3903057	2.4142778	2.4732958
1982	32,400	14,531.34	1.7833111	1.8873690	1.9861513	2.0968362	2.2127911	2.2655805	2.2883017	2.3442401
1983	35,700	15,239.24	1.7004719	1.7996960	1.8938897	1.9994330	2.1100015	2.1603387	2.1820045	2.2353444
1984	37,800	16,135.07	1.6060606	1.6997757	1.7887397	1.8884232	1.9928528	2.0403952	2.0608581	2.1112366
1985	39,600	16,822.51	1.5404301	1.6303156	1.7156441	1.8112541	1.9114163	1.9570159	1.9766426	2.0249624
1986	42,000	17,321.82	1.4960264	1.5833209	1.6661898	1.7590438	1.8563188	1.9006040	1.9196649	1.9665918
1987	43,800	18,426.51	1.4063379	1.4883991	1.5662999	1.6535871	1.7450304	1.7866606	1.8045788	1.8486925
1988	45,000	19,334.04	1.3403251	1.4185344	1.4927785	1.5759686	1.6631196	1.7027957	1.7198728	1.7619158
1989	48,000	20,099.55	1.2892776	1.3645082	1.4359247	1.5159464	1.5997781	1.6379431	1.6543699	1.6948116
1990	51,300	21,027.98	1.2323533	1.3042622	1.3725256	1.4490141	1.5291445	1.5656245	1.5813259	1.6199820
1991	53,400	21,811.60	1.1880788	1.2574043	1.3232152	1.3969557	1.4742073	1.5093767	1.5245140	1.5617813
1992	55,500	22,935.42	1.1298638	1.1957924	1.2583785	1.3285059	1.4019721	1.4354182	1.4498139	1.4852551
1993	57,600	23,132.67	1.1202295	1.1855960	1.2476485	1.3171778	1.3900177	1.4231786	1.4374514	1.4725905
1994	60,600	23,753.53	1.0909494	1.1546073	1.2150379	1.2827500	1.3536860	1.3859801	1.3998799	1.4341005
1995	61,200	24,705.66	1.0489054	1.1101100	1.1682117	1.2333141	1.3015163	1.3325659	1.3459300	1.3788318
1996	62,700	25,913.90	1.0000000	1.0583509	1.1137436	1.1758107	1.2408329	1.2704348	1.2831758	1.3145435
1997	65,400	27,426.00	1.0000000	1.0000000	1.0523387	1.1109837	1.1724211	1.2003909	1.2124294	1.2420677
1998	68,400	28,861.44	1.0000000	1.0000000	1.0000000	1.0557283	1.1141100	1.1406888	1.1521286	1.1802928
1999	72,600	30,469.84	1.0000000	1.0000000	1.0000000	1.0000000	1.0552999	1.0804756	1.0913116	1.1179891

(Continued)

Table 2.A8—Factors for indexing earnings, 1951–2005—*Continued*

Year	Annual maximum taxable earnings (dollars)	Average annual wage [a] (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in [b]—							
			1998	1999	2000	2001	2002	2003	2004	2005
2000	76,200	32,154.82	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0238565	1.0341246	1.0594042
2001	80,400	32,921.92	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0100289	1.0347194
2002	84,900	33,252.09	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0244454
2003	87,000	34,064.95	1.0000000	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	1.0000000
2005	90,000	. . .	1.0000000	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, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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: Dena Berglund (410) 965-0162 or Curt Pauzenga (410) 965-7210.

Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2005 (in dollars)

Year	Annual maximum taxable earnings	Average annual wage [a]	Annual maximum indexed earnings for workers who were first eligible (attained age 62, became disabled, or died) in [b]—							
			1998	1999	2000	2001	2002	2003	2004	2005
1951	3,600	2,799.16	33,327.87	35,272.58	37,118.70	39,187.26	41,354.32	42,340.89	42,765.52	43,810.94
1952	3,600	2,973.32	31,375.71	33,206.52	34,944.50	36,891.90	38,932.02	39,860.80	40,260.56	41,244.74
1953	3,600	3,139.44	29,715.50	31,449.43	33,095.45	34,939.81	36,871.97	37,751.61	38,130.22	39,062.32
1954	3,600	3,155.64	29,562.95	31,287.98	32,925.55	34,760.44	36,682.69	37,557.81	37,934.47	38,861.79
1955	4,200	3,301.44	32,966.94	34,890.59	36,716.72	38,762.88	40,906.47	41,882.35	42,302.38	43,336.48
1956	4,200	3,532.36	30,811.80	32,609.70	34,316.45	36,228.85	38,232.30	39,144.39	39,536.96	40,503.46
1957	4,200	3,641.72	29,886.53	31,630.44	33,285.93	35,140.90	37,084.19	37,968.89	38,349.67	39,287.15
1958	4,200	3,673.80	29,625.56	31,354.24	32,995.28	34,834.05	36,760.37	37,637.34	38,014.80	38,944.09
1959	4,800	3,855.80	32,259.64	34,142.02	35,928.97	37,931.23	40,028.82	40,983.77	41,394.79	42,406.70
1960	4,800	4,007.12	31,041.43	32,852.72	34,572.19	36,498.84	38,517.22	39,436.11	39,831.61	40,805.31
1961	4,800	4,086.76	30,436.51	32,212.51	33,898.47	35,787.58	37,766.63	38,667.60	39,055.40	40,010.12
1962	4,800	4,291.40	28,985.11	30,676.42	32,281.99	34,081.01	35,965.68	36,823.70	37,193.00	38,102.20
1963	4,800	4,396.64	28,291.31	29,942.14	31,509.27	33,265.23	35,104.79	35,942.27	36,302.73	37,190.16
1964	4,800	4,576.32	27,180.51	28,766.52	30,272.12	31,959.14	33,726.47	34,531.07	34,877.38	35,729.97
1965	4,800	4,658.72	26,699.76	28,257.72	29,736.69	31,393.87	33,129.94	33,920.31	34,260.49	35,098.00
1966	6,600	4,938.36	34,633.31	36,654.19	38,572.62	40,722.21	42,974.15	43,999.36	44,440.62	45,526.99
1967	6,600	5,213.44	32,805.93	34,720.18	36,537.39	38,573.56	40,706.68	41,677.79	42,095.77	43,124.82
1968	7,800	5,571.76	36,277.30	38,394.12	40,403.61	42,655.24	45,014.07	46,087.95	46,550.16	47,688.09
1969	7,800	5,893.76	34,295.33	36,296.49	38,196.20	40,324.81	42,554.77	43,569.98	44,006.93	45,082.70
1970	7,800	6,186.24	32,673.87	34,580.42	36,390.32	38,418.29	40,542.82	41,510.02	41,926.32	42,951.23
1971	7,800	6,497.08	31,110.66	32,925.99	34,649.29	36,580.24	38,603.13	39,524.06	39,920.44	40,896.31
1972	9,000	7,133.80	32,692.97	34,600.63	36,411.58	38,440.74	40,566.51	41,534.28	41,950.83	42,976.33
1973	10,800	7,580.16	36,921.40	39,075.80	41,120.97	43,412.58	45,813.29	46,906.23	47,376.65	48,534.79
1974	13,200	8,030.76	42,594.16	45,079.57	47,438.97	50,082.67	52,852.24	54,113.10	54,655.80	55,991.88
1975	14,100	8,630.92	42,334.54	44,804.79	47,149.82	49,777.40	52,530.09	53,783.27	54,322.65	55,650.59
1976	15,300	9,226.48	42,972.26	45,479.73	47,860.08	50,527.24	53,321.39	54,593.45	55,140.96	56,488.90
1977	16,500	9,779.44	43,722.27	46,273.51	48,695.40	51,409.12	54,252.04	55,546.30	56,103.36	57,474.83
1978	17,700	10,556.03	43,451.57	45,987.00	48,393.90	51,090.81	53,916.13	55,202.38	55,756.00	57,118.98
1979	22,900	11,479.46	51,694.79	54,711.23	57,574.74	60,783.29	64,144.60	65,674.86	66,333.51	67,955.06
1980	25,900	12,513.46	53,635.85	56,765.55	59,736.58	63,065.60	66.553.12	68,140.84	68,824.22	70,506.65
1981	29,700	13,773.10	55,880.15	59,140.80	62,236.15	65,704.47	69,337.92	70,992.08	71,704.05	73,456.88
1982	32,400	14,531.34	57,779.28	61,150.75	64,351.30	67,937.49	71,694.43	73,404.81	74,140.98	75,953.38
1983	35,700	15,239.24	60,706.85	64,249.15	67,611.86	71,379.76	75,327.06	77,124.09	77,897.56	79,801.80
1984	37,800	16,135.07	60,709.09	64,251.52	67,614.36	71,382.40	75,329.84	77,126.94	77,900.44	79,804.74
1985	39,600	16,822.51	61,001.03	64,560.50	67,939.51	71,725.66	75,692.09	77,497.83	78,275.05	80,188.51
1986	42,000	17,321.82	62,833.11	66,499.48	69,979.97	73,879.84	77,965.39	79,825.37	80,625.93	82,596.86
1987	43,800	18,426.51	61,597.60	65,191.88	68,603.93	72,427.12	76,432.33	78,255.74	79,040.55	80,972.73
1988	45,000	19,334.04	60,314.63	63,834.05	67,175.03	70,918.59	74,840.38	76,625.81	77,394.28	79,286.21
1989	48,000	20,099.55	61,885.33	65,496.39	68,924.38	72,765.43	76,789.35	78,621.27	79,409.75	81,350.96
1990	51,300	21,027.98	63,219.72	66,908.65	70,410.56	74,334.42	78,445.11	80,316.54	81,122.02	83,105.08
1991	53,400	21,811.60	63,443.41	67,145.39	70,659.69	74,597.44	78,722.67	80,600.71	81,409.05	83,399.12
1992	55,500	22,935.42	62,707.44	66,366.48	69,840.01	73,732.08	77,809.45	79,665.71	80,464.67	82,431.66
1993	57,600	23,132.67	64,525.22	68,290.33	71,864.55	75,869.44	80,065.02	81,975.09	82,797.20	84,821.21
1994	60,600	23,753.53	66,111.54	69,969.20	73,631.30	77,734.65	82,033.37	83,990.39	84,832.72	86,906.49
1995	61,200	24,705.66	64,193.01	67,938.73	71,494.55	75,478.83	79,652.80	81,553.03	82,370.92	84,384.51
1996	62,700	25,913.90	62,700.00	66,358.60	69,831.72	73,723.33	77,800.22	79,656.26	80,455.12	82,421.88
1997	65,400	27,426.00	65,400.00	65,400.00	68,822.95	72,658.34	76,676.34	78,505.56	79,292.89	81,231.23
1998	68,400	28,861.44	68,400.00	68,400.00	68,400.00	72,211.82	76,205.13	78,023.11	78,805.60	80,732.03
1999	72,600	30,469.84	72,600.00	72,600.00	72,600.00	72,600.00	76,614.77	78,442.53	79,229.22	81,166.01

(Continued)

Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2005 (in dollars)—*Continued*

Year	Annual maximum taxable earnings	Average annual wage [a]	Annual maximum indexed earnings for workers who were first eligible (attained age 62, became disabled, or died) in [b]—							
			1998	1999	2000	2001	2002	2003	2004	2005
2000	76,200	32,154.82	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	78,017.86	78,800.29	80,726.60
2001	80,400	32,921.92	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	81,206.32	83,191.44
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	86,975.41
2003	87,000	34,064.95	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
2005	90,000	. . .	90,000.00	90,000.00	90,000.00	90,000.00	90,000.00	90,000.00	90,000.00	90,000.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

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Table 2.A10—Average monthly wage and average indexed monthly earnings provisions, by year enacted

Year enacted	Provision
	Average monthly wage (AMW)
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.
	Average indexed monthly earnings (AIME)
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. *Effective for initial entitlement after June 1980.* 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. *Effective for July 1981.*
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. *Effective for surviving spouses newly eligible after 1984.*

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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.

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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) [a] (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	
Enacted in 1977 [b]						
1979	180	905	1,085	June 1979	9.9	[c] 122
1980	194	977	1,171	June 1980	14.3	[c] 122
Enacted in 1981						
1981	211	1,063	1,274	June 1981	11.2	[c] 122
1982	230	1,158	1,388	June 1982	7.4	[d]
Enacted in 1983						
1983	254	1,274	1,528	December 1983	3.5	[d]
1984	267	1,345	1,612	December 1984	3.5	[d]
1985	280	1,411	1,691	December 1985	3.1	[d]
1986	297	1,493	1,790	December 1986	1.3	[d]
1987	310	1,556	1,866	December 1987	4.2	[d]
1988	319	1,603	1,922	December 1988	4.0	[d]
1989	339	1,705	2,044	December 1989	4.7	[d]
1990	356	1,789	2,145	December 1990	5.4	[d]
1991	370	1,860	2,230	December 1991	3.7	[d]
1992	387	1,946	2,333	December 1992	3.0	[d]
1993	401	2,019	2,420	December 1993	2.6	[d]
1994	422	2,123	2,545	December 1994	2.8	[d]
1995	426	2,141	2,567	December 1995	2.6	[d]
1996	437	2,198	2,635	December 1996	2.9	[d]
1997	455	2,286	2,741	December 1997	2.1	[d]
1998	477	2,398	2,875	December 1998	1.3	[d]
1999	505	2,538	3,043	December 1999	[e] 2.5	[d]
2000	531	2,671	3,202	December 2000	3.5	[d]

(Continued)

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—*Continued*

Eligibility year	Calculation of PIA (based on percentage of AIME) [a] (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	
			Enacted in 1983 (cont.)			
2001	561	2,820	3,381	December 2001	2.6	[d]
2002	592	2,975	3,567	December 2002	1.4	[d]
2003	606	3,047	3,653	December 2003	2.1	[d]
2004	612	3,077	3,689	December 2004	2.7	[d]
2005	627	3,152	3,779	December 2005	. . .	[d]

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

a. 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.
b. 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.
c. Not subject to automatic adjustments until earlier of year of attainment of age 65 or year of first receipt of benefits.
d. 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.
e. 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.

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Table 2.A11.1—Computation of PIA based on Windfall Elimination Provision (WEP), by year enacted

Year effective	Provision
	Enacted in 1983
1986	Workers first eligible for pensions based on noncovered employment and disability or retired workers after December 31, 1985.[a] The benefit computation formula uses a reduced factor of the usual first AIME bend point.

Year eligible	*Factor (percent)*
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.[b] For benefits payable before January 1989:

Years of coverage	*Factor (percent)*
26	50
27	60
28	70
29	80

Enacted in 1988

1989 — 5 percent added to factor for each year of coverage over 20.

Years of coverage	*Factor (percent)*
21	45
22	50
23	55
24	60
25	65
26	70
27	75
28	80
29	85

(Continued)

Table 2.A11.1—Computation of PIA based on Windfall Elimination Provision (WEP), by year enacted—*Continued*

Year effective	Provision
	Enacted in 1988 (cont.)
1991	Earnings required for a year of substantial coverage (decoupled from the definition of a year of coverage for special minimum PIA).[b]

Year	*Earnings (dollars)*
1991	9,900
1992	10,350
1993	10,725
1994	11,250
1995	11,325
1996	11,625
1997	12,150
1998	12,675
1999	13,425
2000	14,175
2001	14,925
2002	15,750
2003	16,125
2004	16,275
2005	16,725

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

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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				
	After 1950, the number of years with creditable earnings equal to at least 25 percent of the effective annual maximum taxable earnings, that is:		*Effective date*	*Amount [a] per year of coverage over 10 years (dollars)*	*Maximum amount [a] for workers with 30 or more years of coverage (dollars)*
	Year	*Amount (dollars)*	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	. . .				
			Effective date	*Amount [a] per year of coverage over 10 years (dollars)*	*Maximum amount [a] for workers with 30 or more years of coverage (dollars)*
			March 1974	9.00	180.00
1977 [b]	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:		*Effective date*	*Amount [a] per year of coverage over 10 years (dollars)*	*Maximum amount [a] for workers with 30 or more years of coverage (dollars)*
	Year	*Amount (dollars)*	January 1979	11.50	230.00
	1979	4,725	June 1979	[c] 12.64	252.80
	1980	5,100	June 1980	[c] 14.45	289.00
	1981	5,550	June 1981	[c] 16.07	321.40
	1982	6,075	June 1982	[c] 17.26	345.10
	1983	6,675	December 1983	[c] 17.86	357.10
	1984	7,050	December 1984	[c] 18.49	369.50
	1985	7,425	December 1985	[c] 19.06	380.90
	1986	7,875	December 1986	[c] 19.31	385.80
	1987	8,175	December 1987	[c] 20.12	402.00
	1988	8,400	December 1988	[c] 20.92	418.00
	1989	8,925	December 1989	[c] 21.90	437.60
	1990	9,525	December 1990	[c] 23.08	461.20
			December 1991	[c] 23.93	478.20
			December 1992	[c] 24.65	492.50
			December 1993	[c] 25.29	505.30
			December 1994	[c] 26.00	519.40
			December 1995	[c] 26.68	532.90
			December 1996	[c] 27.45	548.30
			December 1997	[c] 28.03	559.80
			December 1998	[c] 28.39	567.00
			December 1999	[c,d] 29.10	[d] 581.10
			December 2000	[c] 30.12	601.40
			December 2001	[c] 30.90	617.00
			December 2002	[c] 31.33	625.60
			December 2003	[c] 31.99	638.70
			December 2004	[c] 32.85	655.90

(Continued)

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: [e]	. . .

Year	*Amount (dollars)*
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
2005	10,035

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

a. The amount effective for a given month applies, as of that month, to all workers from the date of entitlement to benefits.
b. Provision for future automatic cost-of-living increases of amount per year of coverage (and maximum amount), beginning with the June 1979 increase.
c. 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.*
d. 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.
e. 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: Dena Berglund (410) 965-0162 or Curt Pauzenga (410) 965-7210.

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	[a] 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	2.7
2005	801	355	352	1,508	December 2005	. . .

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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: Dena Berglund (410) 965-0162 or Curt Pauzenga (410) 965-7210.

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
	Enacted in 1977 [a]
1979 [b]	150% of first $230 of PIA + 272% of next $102 of PIA + 134% of next $101 of PIA + 175% of PIA over $433 [c]
1980 [b]	150% of first $248 of PIA + 272% of next $110 of PIA + 134% of next $109 of PIA + 175% of PIA over $467 [c]
	Enacted in 1980 [d]
1979 or later	Smaller of (1) 85% of the AIME (or 100% of PIA, if larger) and (2) 150% of PIA [e]

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register,* vol. 69, no. 206 (October 26, 2004).

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: Dena Berglund (410) 965-0162 or Curt Pauzenga (410) 965-7210.

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	[a] 50.00	[a] 55.00	55.00	58.85	62.97	71.16	81.83	90.01	108.01	119.89
Next 290	[b] 15.00	[b] 15.00	[c] 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	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	[d] 20.00	22.20
Next 175	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	[e] 20.00
Percentage increase in PIA	[f] 77.0	[g] 12.5	[h] 13.0	[i] 7.0	[j] 7.0	13.0	15.0	10.0	20.0	[k] 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	[l] 8.0	6.4	5.9	6.5	9.9	14.3	11.2	7.4	3.5	3.5

(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)	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	21.09
Next 250	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.56
Next 50	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00
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)

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	December 2004
First 110	360.47	370.93	378.72	383.64	393.23	407.00	417.58	423.43	432.32	443.99
Next 290	131.10	134.90	137.73	139.52	143.01	148.02	151.87	153.99	157.23	161.47
Next 150	122.50	126.06	128.71	130.38	133.64	138.32	141.91	143.90	146.92	150.89
Next 100	144.06	148.24	151.35	153.32	157.15	162.65	166.88	169.22	172.77	177.44
Next 100	80.11	82.43	84.16	85.26	87.39	90.45	92.80	94.10	96.07	98.67
Next 250	66.75	68.69	70.13	71.04	72.82	75.37	77.33	78.41	80.06	82.22
Next 175	60.16	61.91	63.21	64.03	65.63	67.93	69.70	70.67	72.16	74.10
Next 100	55.70	57.32	58.52	59.28	60.77	62.89	64.53	65.43	66.81	68.61
Next 100	52.33	53.84	54.97	55.69	57.08	59.08	60.61	61.46	62.75	64.44
Next 100	49.42	50.86	51.93	52.60	53.92	55.81	57.26	58.06	59.28	60.88
Next 435	46.42	47.76	48.76	49.40	50.63	52.40	53.77	54.52	55.66	57.17
Next 250	42.22	43.44	44.35	44.93	46.05	47.66	48.90	49.59	50.63	52.00
Next 315	36.94	38.01	38.81	39.31	40.30	41.71	42.79	43.39	44.30	45.50
Next 225	33.20	34.16	34.88	35.33	36.21	37.48	38.46	38.99	39.81	40.89
Next 275	30.91	31.81	32.48	32.90	33.72	34.90	35.81	36.31	37.07	38.08
Next 175	29.88	30.74	31.39	31.79	32.59	33.73	34.61	35.09	35.83	36.79
Next 150	28.88	29.72	30.34	30.74	31.51	32.61	33.46	33.93	34.64	35.57
Next 200	27.99	28.80	29.40	29.79	30.53	31.60	32.42	32.88	33.57	34.47
Next 150	27.64	28.44	29.04	29.41	30.15	31.21	32.02	32.46	33.15	34.04
Next 100	26.53	27.30	27.87	28.24	28.94	29.95	30.73	31.16	31.82	32.68
Next 250	25.52	26.26	26.81	27.16	27.84	28.81	29.56	29.98	30.61	31.43
Next 275	24.38	25.08	25.61	25.94	26.59	27.52	28.23	28.63	29.23	30.02
Next 175	23.12	23.79	24.29	24.61	25.22	26.10	26.78	27.16	27.73	28.48
Next 175	22.29	22.94	23.42	23.73	24.32	25.17	25.82	26.19	26.74	27.46
Next 175	21.64	22.27	22.74	23.03	23.61	24.44	25.07	25.42	25.96	26.66
Next 250	21.09	21.71	22.17	22.45	23.02	23.82	24.44	24.78	25.30	25.99
Next 50	20.52	21.12	21.56	21.84	22.39	23.17	23.78	24.11	24.62	25.28
Next 125	20.00	20.58	21.01	21.29	21.82	22.58	23.17	23.49	23.99	24.63
Next 225	. . .	20.00	20.42	20.69	21.20	21.94	22.52	22.83	23.31	23.94
Next 250	. . .	. . .	20.00	20.26	20.77	21.49	22.05	22.36	22.83	23.45
Next 350	. . .	. . .	. . .	20.00	20.50	21.22	21.77	22.07	22.54	23.15
Next 300	. . .	. . .	. . .	. . .	20.00	20.70	21.24	21.54	21.99	22.58
Next 350	. . .	. . .	. . .	. . .	. . .	20.00	20.52	20.81	21.24	21.82
Next 375	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.28	20.71	21.26
Next 175	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.42	20.97
Next 75	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.54
Next 175	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00
Percentage increase in PIA	2.6	2.9	2.1	1.3	[m] 2.5	3.5	2.6	1.4	2.1	2.7

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

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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 [a] (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 [b]	150% of PIA
1972	September 1972	84.50	105.6% of first $436 + 52.8% of next $191 [b]	150% of PIA
1973 [c]	June 1974	89.50	111.8% of first $436 + 55.9% of next $191 [b]	150% of PIA
1973 [d]	March 1974	90.50	113.0% of first $436 + 56.5% of next $191 [b]	150% of PIA
	June 1974	93.80	117.2% of first $436 + 58.6% of next $191 [b]	150% of PIA
	June 1975	101.40	126.6% of first $436 + 63.3% of next $191 [b]	150% of PIA
	June 1976	107.90	134.7% of first $436 + 67.3% of next $191 [b]	150% of PIA
	June 1977	114.30	142.6% of first $436 + 71.3% of next $191 [b]	150% of PIA
	June 1978	121.80	151.9% of first $436 + 76.0% of next $191 [b]	150% of PIA
	June 1979	133.90	167.0% of first $436 + 83.5% of next $191 [b]	150% of PIA
	June 1980	153.10	190.9% of first $436 + 95.4% of next $191 [b]	150% of PIA
	June 1981	170.30	212.2% of first $436 + 106.1% of next $191 [b]	150% of PIA

(Continued)

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 [a] (dollars)	Maximum family benefit	
			Percentage of AMW	Not less than—
1981 [e]	March 1982	[f]	190.9% of first $436 + 106.1% of next $191 [b]	150% of PIA
1981	June 1982	182.90	227.9% of first $436 + 114.0% of next $191 [b]	150% of PIA
	December 1983	189.30	235.9% of first $436 + 118.0% of next $191 [b]	150% of PIA
	December 1984	195.90	244.2% of first $436 + 122.1% of next $191 [b]	150% of PIA
	December 1985	201.90	251.8% of first $436 + 125.9% of next $191 [b]	150% of PIA
	December 1986	204.50	255.1% of first $436 + 127.5% of next $191 [b]	150% of PIA
	December 1987	213.00	265.8% of first $436 + 132.9% of next $191 [b]	150% of PIA
	December 1988	221.50	276.4% of first $436 + 138.2% of next $191 [b]	150% of PIA
	December 1989	231.90	289.4% of first $436 + 144.7% of next $191 [b]	150% of PIA
	December 1990	244.40	305.0% of first $436 + 152.5% of next $191 [b]	150% of PIA
	December 1991	253.40	316.3% of first $436 + 158.1% of next $191 [b]	150% of PIA
	December 1992	261.00	325.8% of first $436 + 162.8% of next $191 [b]	150% of PIA
	December 1993	267.70	334.3% of first $436 + 167.0% of next $191 [b]	150% of PIA
	December 1994	275.10	343.7% of first $436 + 171.7% of next $191 [b]	150% of PIA
	December 1995	282.20	352.6% of first $436 + 176.2% of next $191 [b]	150% of PIA
	December 1996	290.30	362.8% of first $436 + 181.3% of next $191 [b]	150% of PIA
	December 1997	296.30	370.4% of first $436 + 185.1% of next $191 [b]	150% of PIA
	December 1998	300.10	375.2% of first $436 + 187.5% of next $191 [b]	150% of PIA
	December 1999 [g]	307.60	384.6% of first $436 + 192.2% of next $191 [b]	150% of PIA
	December 2000	318.30	398.1% of first $436 + 198.9% of next $191 [b]	150% of PIA
	December 2001	326.50	408.5% of first $436 + 204.1% of next $191 [b]	150% of PIA
	December 2002	331.00	414.2% of first $436 + 206.9% of next $191 [b]	150% of PIA
	December 2003	337.90	422.9% of first $436 + 211.2% of next $191 [b]	150% of PIA
	December 2004	347.00	434.3% of first $436 + 216.9% of next $191 [b]	150% of PIA

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register,* vol. 69, no. 206 (October 26, 2004).

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.

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Table 2.A17.1—Full retirement age and maximum reduction of retired-worker benefits, by year of birth

Year of birth [a]	Year of attainment of age 62	Year of attainment of age 65	Full retirement age	Maximum reduction months	Maximum reduction at age 62 [b]
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, 2004; 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.

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Table 2.A18—Automatic adjustment provisions

Year enacted	Provision
	Quarter of coverage
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.
	Maximum amount of taxable and creditable earnings
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.
	Benefits
	Computation
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.
	Cost-of-living increase
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)

Table 2.A18—Automatic adjustment provisions—*Continued*

Year enacted	Provision
	Benefits (cont.)
	Cost-of-living increase (cont.)
1983	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.
	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.)
	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.)
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.
	Earnings test
1972	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.
	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.
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, 2004; 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 2005," *Federal Register,* vol. 69, no. 206 (October 26, 2004).

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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)

Table 2.A19—Illustrative benefit growth: Cumulative effect of statutory and automatic increases in benefits using a 100 dollar base benefit—*Continued*

Base date	December 1990	December 1991	December 1992	December 1993	December 1994	December 1995	December 1996	December 1997	December 1998	December 1999	December 2000	December 2001	December 2002	December 2003	December 2004
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	1,817
September 1950	721	748	770	790	812	833	857	875	887	909	941	965	979	999	1,026
September 1952	641	665	684	702	722	741	762	778	788	808	836	858	870	888	912
September 1954	567	588	606	621	639	655	674	689	698	715	740	759	770	786	807
January 1959	530	550	566	581	597	613	630	644	652	668	692	710	720	735	754
January 1965	495	514	529	543	558	573	589	601	609	625	646	663	672	687	705
February 1968	438	455	468	480	494	507	521	532	539	553	572	587	595	608	624
January 1970	381	395	407	418	429	441	453	463	469	481	497	510	517	528	543
January 1971	347	359	370	380	390	401	412	421	426	437	452	464	470	480	493
September 1972	289	299	308	316	325	334	343	351	355	364	377	387	392	400	411
June 1974	260	270	278	285	293	301	309	316	320	328	339	348	353	361	370
June 1975	241	250	257	264	271	278	286	292	296	304	314	323	327	334	343
June 1976	226	235	242	248	255	262	269	275	278	285	295	303	307	314	322
June 1977	214	222	228	234	241	247	254	260	263	270	279	286	290	296	304
June 1978	201	208	214	220	226	232	239	244	247	253	262	269	273	278	286
June 1979	183	189	195	200	206	211	217	222	225	230	238	245	248	253	260
June 1980	160	166	171	175	180	185	190	194	197	201	209	214	217	222	227
June 1981	144	149	153	157	162	166	171	174	177	181	188	192	195	199	205
June 1982	134	139	143	147	151	155	159	162	165	169	175	179	182	185	190
December 1983	129	134	138	142	146	149	154	157	159	163	169	173	176	179	184
December 1984	125	130	133	137	141	144	149	152	154	157	163	167	170	173	178
December 1985	121	126	129	133	136	140	144	147	149	153	158	162	164	168	172
December 1986	120	124	128	131	135	138	142	145	147	151	156	160	162	166	170
December 1987	115	119	123	126	129	133	137	139	141	145	150	154	156	159	163
December 1988	110	114	118	121	124	128	131	134	136	139	144	148	150	153	157
December 1989	105	109	113	116	119	122	125	128	130	133	138	141	143	146	150
December 1990	100	104	107	110	113	116	119	121	123	126	131	134	136	139	142
December 1991	. . .	100	103	106	109	111	115	117	119	122	126	129	131	134	137
December 1992	. . .	. . .	100	103	105	108	111	114	115	118	122	125	127	130	133
December 1993	. . .	. . .	. . .	100	103	105	109	111	112	115	119	122	124	126	130
December 1994	. . .	. . .	. . .	. . .	100	103	106	108	109	112	116	119	121	123	126
December 1995	. . .	. . .	. . .	. . .	. . .	100	103	105	106	109	113	116	117	120	123
December 1996	. . .	. . .	. . .	. . .	. . .	. . .	100	102	103	106	110	113	114	117	120
December 1997	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	101	104	107	110	112	114	117
December 1998	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	103	106	109	110	113	116
December 1999	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	104	106	108	110	113
December 2000	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	103	104	106	109
December 2001	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	101	104	106
December 2002	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	102	105
December 2003	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100	103
December 2004	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	100
Cost-of-living adjustment	5.4	3.7	3.0	2.6	2.8	2.6	2.9	2.1	1.3	[a] 2.5	3.5	2.6	1.4	2.1	2.7

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

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Table 2.A20—Monthly benefits for retired and disabled workers

Year enacted	Age	Percentage of PIA	Condition or qualification
			Retired worker
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:
			Applicable PIA payable at age— / *Applicable to workers who attain age 62 in—*
			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:
			Age 62 in years— / *Rate of increase* / *Annual rate (percent)*
			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
	. . .	. . .	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)

Table 2.A20—Monthly benefits for retired and disabled workers—*Continued*

Year enacted	Age	Percentage of PIA	Condition or qualification
			Disabled worker
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, 2004; 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.

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Table 2.A21—Monthly benefits for spouses and children of retired and disabled workers

Year enacted	Age	Percentage of PIA	Condition or qualification
			Wife
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.
			Divorced wife
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.
			Wife (mother)
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)

Table 2.A21—Monthly benefits for spouses and children of retired and disabled workers—*Continued*

Year enacted	Age	Percentage of PIA	Condition or qualification
			Child
1939	Under 18	. . .	Fully insured. [a]
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.
			Disabled child
1956	18 or older	. . .	Fully insured. [a] Disabled before age 18.
1972	. . .	. . .	Disabled before age 22.
	. . .	. . .	Includes grandchild under certain circumstances.
			Husband
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.
			Divorced husband
1977 [b]	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
			Husband (father)
1978 [c]	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, 2004; 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.

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Table 2.A22—Monthly benefits for survivors of deceased workers

Year enacted	Age	Percentage of PIA	Condition or qualification
			Widow
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:
			Applicable PIA payable at age— / *Applicable to widows who attain age 60 in—*
			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.
			Disabled widow
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.
			Surviving divorced wife
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
			Surviving divorced wife (cont.)
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.
			Disabled surviving divorced wife
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.
			Widowed mother
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.
			Surviving divorced mother
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.
			Child
1939	Under 18	50	Fully or currently insured. [a] 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)

Table 2.A22—Monthly benefits for survivors of deceased workers—*Continued*

Year enacted	Age	Percentage of PIA	Condition or qualification
			Child (cont.)
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.
			Disabled child
1956	18 or older	50	Fully or currently insured. [a] 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.
			Parent
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.
			Widower
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.
			Disabled widower
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
			Disabled widower (cont.)
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.
			Surviving divorced husband
1980 [b]	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 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.
			Disabled surviving divorced husband
1980 [b]	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.
			Widowed father
1975 [c]	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.
			Surviving divorced father
1979 [d]	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, 2004; 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.

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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
		Enacted in 1965
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
		Enacted in 1983
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, 2004; 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.

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Table 2.A24—Monthly benefits for individuals and couples insured for special age-72 (Prouty) benefits

Year enacted	Effective date	Age	Amount [a] (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 [b]	September 1972	. . .	58.00	87.00
1973 [c]	June–December 1974	. . .	61.50	92.30
1973 [d]	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 [e]	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	. . .

(Continued)

Table 2.A24—Monthly benefits for individuals and couples insured for special age-72 (Prouty) benefits—*Continued*

Year enacted	Effective date	Age	Amount [a] (dollars)	
			Individual	Couple
1990	December 1990	72 before 1972 [f]	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 [g]	. . .	210.80	. . .
	December 2000	. . .	218.10	. . .
	December 2001	. . .	223.70	. . .
	December 2002	. . .	226.80	. . .
	December 2003	. . .	231.50	. . .
	December 2004	. . .	237.70	. . .

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

NOTE: . . . = not applicable.

a. 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.
b. Provision for future automatic cost-of-living adjustments.
c. Suspended by legislation in 1973.
d. Beginning June 1975, subject to automatic cost-of-living adjustments. Benefits no longer available to persons receiving payments under the Supplemental Security Income program.
e. Separate rate for couples eliminated. Rate for individuals applied to all beneficiaries.
f. Effective for applications after November 5, 1990.
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.

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Table 2.A25—Lump-sum benefits and vocational rehabilitation services, by type of benefit

Year enacted	Provision
	Lump-sum refund
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.
	Lump-sum death payment
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.
	Vocational rehabilitation services
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, 2004; 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.

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Table 2.A26—Monthly benefit amount for selected beneficiary families with first eligibility in 2004, by average indexed monthly earnings for stipulated yearly wage levels, effective December 2004 (in dollars)

Beneficiary family	Federal minimum wage [a]	75% of average wage	Average wage [b]	150% of average wage	Maximum taxable earnings [c]
			Retired-worker families [d]		
Average indexed monthly earnings	1,267.00	2,079.00	2,772.00	4,100.00	5,892.00
Primary insurance amount	780.90	1,047.70	1,275.50	1,640.10	1,916.10
Maximum family benefit	1,171.30	1,870.00	2,329.40	2,870.60	3,353.70
Monthly benefit amount for retired worker claiming benefits at age 62					
Worker alone	592.00	794.00	967.00	1,243.00	1,453.00
Worker with spouse claiming benefits at—					
Full retirement age or older [e]	982.00	1,317.00	1,604.00	2,063.00	2,411.00
Age 62	868.00	1,165.00	1,418.00	1,823.00	2,131.00
			Survivor families [f]		
Average indexed monthly earnings	1,032.00	2,082.00	2,776.00	4,164.00	6,832.00
Primary insurance amount	703.70	1,048.70	1,276.70	1,649.90	2,060.90
Maximum family benefit	1,055.50	1,872.80	2,331.00	2,887.90	3,607.10
Monthly benefit amount for survivor of worker deceased at age 40					
1 surviving child	527.00	786.00	957.00	1,237.00	1,545.00
Widowed mother or father and 1 child	1,054.00	1,572.00	1,914.00	2,474.00	3,090.00
Widowed mother or father and 2 children	1,053.00	1,872.00	2,331.00	2,886.00	3,606.00
			Disabled-worker families [g]		
Average indexed monthly earnings	1,168.00	2,080.00	2,773.00	4,160.00	6,663.00
Primary insurance amount	748.30	1,048.00	1,275.80	1,649.30	2,035.00
Maximum family benefit [h]	1,019.60	1,572.00	1,913.70	2,474.00	3,052.40
Monthly benefit amount for disabled worker age 50					
Worker alone	748.00	1,048.00	1,275.00	1,649.00	2,035.00
Worker, spouse, and 1 child	1,018.00	1,572.00	1,911.00	2,473.00	3,051.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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 2004 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 2004 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 2004, 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.

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Table 2.A27—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 62, by year they attained age 62, 1957–2005 (in dollars)

Year [a]	Minimum benefit payable		Maximum benefit payable			
			At retirement		Effective December 2004 [b]	
	At retirement	Effective December 2004 [b]	Men	Women	Men	Women
1957	24.00	326.80	. . .	86.80	. . .	805.80
1958	24.00	326.80	. . .	86.80	. . .	805.80
1959	26.40	326.80	. . .	92.80	. . .	805.80
1960	26.40	325.40	. . .	95.20	. . .	826.60
1961	26.40	323.60	. . .	96.00	. . .	832.50
1962	32.00	322.60	93.60	96.80	839.90	839.90
1963	32.00	321.00	94.40	97.60	845.50	845.50
1964	32.00	321.00	95.20	98.40	851.00	851.00
1965	35.20	320.60	102.80	105.40	849.20	849.20
1966	35.20	317.80	102.80	106.20	852.20	852.20
1967	35.20	316.00	105.40	108.80	869.50	869.50
1968	[c] 44.00	311.80	[c] 121.00	[c] 124.80	874.90	874.90
1969	44.00	308.80	124.80	128.40	890.80	890.80
1970	51.20	304.40	146.80	151.90	904.00	904.00
1971	56.40	300.30	163.60	170.50	910.00	910.00
1972	56.40	296.10	167.10	172.90	909.80	909.80
1973	67.60	292.00	207.60	212.90	919.70	919.70
1974	67.60	287.30	217.00	219.70	934.50	934.50
1975	75.10	283.50	253.10	253.10	956.10	956.10
1976	81.20	280.20	285.60	285.60	987.20	987.20
1977	86.40	278.10	319.40	319.40	1,030.60	1,030.60
1978	91.50	276.80	354.60	354.60	1,077.90	1,077.90
1979	97.60	278.00	[d] 388.90	[d] 388.90	1,110.20	1,110.20
1980	97.60	252.60	[d] 402.80	[d] 402.80	1,046.20	1,046.20
1981	97.60	220.70	432.00	432.00	981.20	981.20
1982	[e]	[e]	474.60	474.60	969.70	969.70
1983	[e]	[e]	526.40	526.40	1,001.10	1,001.10
1984	[e]	[e]	559.40	559.40	1,028.00	1,028.00
1985	[e]	[e]	591.30	591.30	1,050.40	1,050.40
1986	[e]	[e]	630.50	630.50	1,086.20	1,086.20
1987	[e]	[e]	662.10	662.10	1,126.10	1,126.10
1988	[e]	[e]	686.70	686.70	1,120.90	1,120.90
1989	[e]	[e]	734.00	734.00	1,151.90	1,151.90
1990	[e]	[e]	774.60	774.60	1,161.30	1,161.30
1991	[e]	[e]	810.00	810.00	1,152.10	1,152.10
1992	[e]	[e]	854.10	854.10	1,171.90	1,171.90
1993	[e]	[e]	893.60	893.60	1,190.40	1,190.40
1994	[e]	[e]	948.00	948.00	1,230.90	1,230.90
1995	[e]	[e]	965.90	965.90	1,220.10	1,220.10
1996	[e]	[e]	999.90	999.90	1,231.10	1,231.10
1997	[e]	[e]	1,049.10	1,049.10	1,255.50	1,255.50
1998	[e]	[e]	1,109.60	1,109.60	1,300.60	1,300.60
1999	[e]	[e]	1,183.60	1,183.60	[f] 1,369.50	[f] 1,369.50

(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, 1957–2005 (in dollars)—*Continued*

Year [a]	Minimum benefit payable		Maximum benefit payable			
			At retirement		Effective December 2004 [b]	
	At retirement	Effective December 2004 [b]	Men	Women	Men	Women
2000	[e]	[e]	1,241.70	1,241.70	1,401.70	1,401.70
2001	[e]	[e]	1,307.30	1,307.30	1,425.80	1,425.80
2002	[e]	[e]	1,375.30	1,375.30	1,462.10	1,462.10
2003	[e]	[e]	1,404.30	1,404.30	1,472.40	1,472.40
2004	[e]	[e]	1,414.80	1,414.80	1,452.90	1,452.90
2005	[e]	[e]	1,444.90	1,444.90	. . .	. . .

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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. In 2005, the FRA increased to 66 for a maximum reduction of 25 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.

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Table 2.A28—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 65, by year they attained age 65, 1940–2005 (in dollars)

Year [a]	Minimum benefit payable		Maximum benefit payable			
			At retirement		Effective December 2004 [b]	
	At retirement	Effective December 2004 [b]	Men	Women	Men	Women
1940	10.00	346.70	41.20	41.20	672.30	672.30
1941	10.00	346.70	41.60	41.60	672.30	672.30
1942	10.00	346.70	42.00	42.00	680.30	680.30
1943	10.00	346.70	42.40	42.40	680.30	680.30
1944	10.00	346.70	42.80	42.80	680.30	687.60
1945	10.00	346.70	43.20	43.20	687.60	687.60
1946	10.00	346.70	43.60	43.60	695.90	695.90
1947	10.00	346.70	44.00	44.00	702.40	702.40
1948	10.00	346.70	44.40	44.40	702.40	702.40
1949	10.00	346.70	44.80	44.80	709.60	709.60
1950	10.00	346.70	45.20	45.20	718.30	718.30
1951	20.00	346.70	68.50	68.50	718.30	718.30
1952	20.00	346.70	68.50	68.50	718.30	718.30
1953	25.00	346.70	85.00	85.00	793.60	793.60
1954	25.00	346.70	85.00	85.00	793.60	793.60
1955	30.00	346.70	98.50	98.50	793.60	793.60
1956	30.00	346.70	103.50	103.50	838.50	838.50
1957	30.00	346.70	108.50	108.50	876.40	876.40
1958	30.00	346.70	108.50	108.50	876.40	876.40
1959	33.00	346.70	116.00	116.00	876.40	876.40
1960	33.00	346.70	119.00	119.00	898.40	898.40
1961	33.00	346.70	120.00	120.00	905.60	905.60
1962	40.00	346.70	121.00	123.00	913.90	929.40
1963	40.00	346.70	122.00	125.00	921.10	943.20
1964	40.00	346.70	123.00	127.00	929.40	959.10
1965	44.00	346.70	131.70	135.90	929.40	959.10
1966	44.00	346.70	132.70	135.90	936.20	959.10
1967	44.00	346.70	135.90	140.00	959.10	987.40
1968	[c] 55.00	346.70	[c] 156.00	[c] 161.60	973.40	1,008.50
1969	55.00	346.70	160.50	167.30	1,002.00	1,044.10
1970	64.00	346.70	189.80	196.40	1,030.00	1,066.70
1971	70.40	346.70	213.10	220.40	1,051.10	1,086.30
1972	70.40	346.70	216.10	224.70	1,066.70	1,108.30
1973	84.50	346.70	266.10	276.40	1,093.90	1,136.30
1974	84.50	346.70	274.60	284.90	1,128.20	1,171.10
1975	93.80	346.70	316.30	333.70	1,171.10	1,235.50
1976	101.40	346.70	364.00	378.80	1,247.00	1,297.90
1977	107.90	346.70	412.70	422.40	1,329.30	1,360.10
1978	114.30	346.70	459.80	459.80	1,398.40	1,398.40
1979	121.80	346.70	503.40	503.40	1,437.20	1,437.20
1980	133.90	346.70	572.00	572.00	1,486.00	1,486.00
1981	153.10	346.70	677.00	677.00	1,538.80	1,538.80
1982	[d] 170.30	346.70	[d] 679.30	[d] 679.30	1,387.70	1,387.70
1983	[d] 166.40	315.40	709.50	709.50	1,350.00	1,350.00
1984	[d] 150.50	275.20	703.60	703.60	1,293.40	1,293.40
1985	[e]	[e]	717.20	717.20	1,274.10	1,274.10
1986	[e]	[e]	760.10	760.10	1,309.70	1,309.70
1987	[e]	[e]	789.20	789.20	1,342.50	1,342.50
1988	[e]	[e]	838.60	838.60	1,369.20	1,369.20
1989	[e]	[e]	899.60	899.60	1,412.10	1,412.10
1990	[e]	[e]	975.00	975.00	1,462.10	1,462.10
1991	[e]	[e]	1,022.90	1,022.90	1,455.40	1,455.40
1992	[e]	[e]	1,088.70	1,088.70	1,493.90	1,493.90
1993	[e]	[e]	1,128.80	1,128.80	1,503.90	1,503.90
1994	[e]	[e]	1,147.50	1,147.50	1,490.00	1,490.00
1995	[e]	[e]	1,199.10	1,199.10	1,514.70	1,514.70
1996	[e]	[e]	1,248.90	1,248.90	1,537.70	1,537.70
1997	[e]	[e]	1,326.60	1,326.60	1,587.60	1,587.60
1998	[e]	[e]	1,342.80	1,342.80	1,573.90	1,573.90
1999	[e]	[e]	1,373.10	1,373.10	1,588.80	1,588.80

(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, 1940–2005 (in dollars)—*Continued*

Year [a]	Minimum benefit payable		Maximum benefit payable			
			At retirement		Effective December 2004 [b]	
	At retirement	Effective December 2004 [b]	Men	Women	Men	Women
2000	[e]	[e]	1,435.30	1,435.30	1,620.40	1,620.40
2001	[e]	[e]	[f] 1,538.20	[f] 1,538.20	1,677.80	1,677.80
2002	[e]	[e]	1,660.50	1,660.50	1,765.40	1,765.40
2003 [g]	[e]	[e]	1,721.70	1,721.70	1,805.20	1,805.20
2004 [h]	[e]	[e]	1,784.80	1,784.80	1,832.90	1,832.90
2005 [i]	[e]	[e]	1,874.30	1,874.30	. . .	. . .

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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. In 2005 the FRA is 65 and 6 months, so the benefit is reduced by 6 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.
i. The full retirement benefit at age 65 and 6 months is $1,939.00.

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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): Annual earnings (dollars)	Amount permitted without reduction in benefits (exempt amount): Monthly wages [b] (dollars)	Reduction in monthly benefit [a]
				For all beneficiaries		
1935	. . .	. . .	Covered	. . .	. . .	Full monthly benefit
1939	1940	. . .	. . .	. . .	14.99	. . .
1950	1951	Aged 75 or older	. . .	[c] 600	50.00	. . .
1952	1953	. . .	. . .	[c] 900	75.00	. . .
1954	1955	Aged 72 or older	All [d]	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			[e] 2,520	[e] 210.00	$1 for each $2 of earnings above $2,520
	1976			[e] 2,760	[e] 230.00	$1 for each $2 of earnings above $2,760
	1977			[e] 3,000	[e] 250.00	$1 for each $2 of earnings above $3,000
				For beneficiaries who have not reached full retirement age [f]		
1977	1978	. . .	. . .	[e] 3,240	[e] 270.00	$1 for each $2 of earnings above $3,240
	1979			[e] 3,480	[e] 290.00	$1 for each $2 of earnings above $3,480
	1980			[e] 3,720	[e] 310.00	$1 for each $2 of earnings above $3,720
	1981			[e] 4,080	[e] 340.00	$1 for each $2 of earnings above $4,080
	1982			[e] 4,440	[e] 370.00	$1 for each $2 of earnings above $4,440
	1983			[e] 4,920	[e] 410.00	$1 for each $2 of earnings above $4,920
	1984			[e] 5,160	[e] 430.00	$1 for each $2 of earnings above $5,160
	1985			[e] 5,400	[e] 450.00	$1 for each $2 of earnings above $5,400
	1986			[e] 5,760	[e] 480.00	$1 for each $2 of earnings above $5,760
	1987			[e] 6,000	[e] 500.00	$1 for each $2 of earnings above $6,000
	1988			[e] 6,120	[e] 510.00	$1 for each $2 of earnings above $6,120
	1989			[e] 6,480	[e] 540.00	$1 for each $2 of earnings above $6,480
	1990			[e] 6,840	[e] 570.00	$1 for each $2 of earnings above $6,840
	1991			[e] 7,080	[e] 590.00	$1 for each $2 of earnings above $7,080
	1992			[e] 7,440	[e] 620.00	$1 for each $2 of earnings above $7,440
	1993			[e] 7,680	[e] 640.00	$1 for each $2 of earnings above $7,680
	1994			[e] 8,040	[e] 670.00	$1 for each $2 of earnings above $8,040
	1995			[e] 8,160	[e] 680.00	$1 for each $2 of earnings above $8,160
	1996			[e] 8,280	[e] 690.00	$1 for each $2 of earnings above $8,280
	1997			[e] 8,640	[e] 720.00	$1 for each $2 of earnings above $8,640
	1998			[e] 9,120	[e] 760.00	$1 for each $2 of earnings above $9,120
	1999			[e] 9,600	[e] 800.00	$1 for each $2 of earnings above $9,600

(Continued)

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): Annual earnings (dollars)	Amount permitted without reduction in benefits (exempt amount): Monthly wages [b] (dollars)	Reduction in monthly benefit [a]
			For beneficiaries who have reached full retirement age [f]			
1977	1978	. . .	. . .	[g] 4,000	[g] 333.33	$1 for each $2 of earnings above $4,000
	1979			[g] 4,500	[g] 375.00	$1 for each $2 of earnings above $4,500
	1980			[g] 5,000	[g] 416.66	$1 for each $2 of earnings above $5,000
	1981			[g] 5,500	[g] 458.33	$1 for each $2 of earnings above $5,500
	1982			[g] 6,000	[g] 500.00	$1 for each $2 of earnings above $6,000
1981	1983	Aged 70 or older	Up to age 70	. . .	. . .	. . .
	1983			[e] 6,600	[e] 550.00	$1 for each $2 of earnings above $6,600
	1984			[e] 6,960	[e] 580.00	$1 for each $2 of earnings above $6,960
	1985			[e] 7,320	[e] 610.00	$1 for each $2 of earnings above $7,320
	1986			[e] 7,800	[e] 650.00	$1 for each $2 of earnings above $7,800
	1987			[e] 8,160	[e] 680.00	$1 for each $2 of earnings above $8,160
	1988			[e] 8,400	[e] 700.00	$1 for each $2 of earnings above $8,400
	1989			[e] 8,880	[e] 740.00	$1 for each $2 of earnings above $8,880
1983	1990	. . .	. . .	. . .	. . .	$1 for each $3 of earnings above exempt amount
	1990			[e] 9,360	[e] 780.00	$1 for each $3 of earnings above $9,360
	1991			[e] 9,720	[e] 810.00	$1 for each $3 of earnings above $9,720
	1992			[e] 10,200	[e] 850.00	$1 for each $3 of earnings above $10,200
	1993			[e] 10,560	[e] 880.00	$1 for each $3 of earnings above $10,560
	1994			[e] 11,160	[e] 930.00	$1 for each $3 of earnings above $11,160
	1995			[e] 11,280	[e] 940.00	$1 for each $3 of earnings above $11,280
1996	1996	. . .	. . .	12,500	[h] 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	[i] 1,208.33	$1 for each $3 of earnings above $14,500
	1999			15,500	[j] 1,291.67	$1 for each $3 of earnings above $15,500
2000	2000	. . .	EARNINGS TEST ELIMINATED [k]	. . .	. . .	. . .
			For beneficiaries who will not reach full retirement age during year [f]			
2000	2000	. . .	. . .	[e] 10,080	[e] 840	$1 for each $2 of earnings above $10,080
	2001			[e] 10,680	[e] 890	$1 for each $2 of earnings above $10,680
	2002			[e] 11,280	[e] 940	$1 for each $2 of earnings above $11,280
	2003			[e] 11,520	[e] 960	$1 for each $2 of earnings above $11,520
	2004			[e] 11,640	[e] 970	$1 for each $2 of earnings above $11,640
	2005			[e] 12,000	[e] 1,000	$1 for each $2 of earnings above $12,000

(Continued)

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): Annual earnings (dollars)	Amount permitted without reduction in benefits (exempt amount): Monthly wages [b] (dollars)	Reduction in monthly benefit [a]
				For beneficiaries who will reach full retirement age during year [f]		
2000	2000	. . .	. . .	17,000	[l] 1,416.67	$1 for each $3 of earnings above $17,000
	2001			25,000	[m] 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
	2005			31,800	2,650.00	$1 for each $3 of earnings above $31,800

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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.

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Table 2.A30—Monthly earnings guidelines for substantial gainful activity, 1961–2005 (in dollars)

Year	Nonblind beneficiaries [a]		Blind beneficiaries [b]
	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	. . .	810	1,350
January 2005	. . .	[e] 830	[f] 1,380

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2004; 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 2005," *Federal Register*, vol. 69, no. 206 (October 26, 2004).

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 nonbind 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 1998 index. Rounding is to the nearest multiple of $10. (Had this computation produced a lower SGA level than the level for 2004, then the level for 2004 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 1992 index. Rounding is to the nearest multiple of $10. (Had this computation produced a lower SGA level than the level for 2004, then the level for 2004 would have been used.)

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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—
		Married filing jointly	
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
		Married filing separate returns [a]	
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
		Individuals in all other filing categories	
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, 2004; 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.

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Table 2.A32—Taxation of Social Security benefits: Examples (in dollars)

Modified adjusted gross income [a]	Amount of benefits [b]	One-half of benefits [b]	Income to be compared with base amount	Relevant base amount [c]	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—lesser of one-half of benefits or one-half of income over base amount	Taxable benefits included in gross income: If income exceeds upper base amount—lesser of 85 percent of benefits or one-half of income between base amounts plus 85 percent of income over upper base amount
(A)	(B)	(C)	(D = A + C)	(E)	(F = D - E)	(G = F / 2)	(H = .85 F)	(I)	(J = .85 B)	(K = lesser of C or G)	(L = lesser of J or I + H)
Married filing jointly											
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
Married filing separate returns [d]											
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
Individuals in all other filing categories											
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, 2004; 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: Dena Berglund (401) 965-0162 or Curt Pauzenga (410) 965-7210.

Table 2.B1—Federal benefit rates, by living arrangement, 1974–2005

Act	Effective date	Amount [a] (dollars)	
		Individual	Couple
		Own household [b]	
1972	January 1, 1974 [c]	130.00	195.00
1973	January 1, 1974	140.00	210.00
1973	July 1, 1974	146.00	219.00
1974 [d]	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
	July 1, 1982	284.30	426.40
1983	July 1, 1983 [e]	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	[f] 513.00	769.00
	January 1, 2001	[f] 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
	January 1, 2005	579.00	869.00
		Receiving institutional care covered by Medicaid [g]	
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, 2004; 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/SSIamts.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, 1966–2006

Effective date [a]	Hospital Insurance (Medicare Part A): All expenses in "benefit period" covered except— Inpatient hospital deductible (IHD) covers first 60 days (dollars)	Inpatient hospital daily coinsurance: Days 61 through 90 (1/4 x IHD) (dollars)	Inpatient hospital daily coinsurance: Lifetime reserve days after 90 days (1/2 x IHD)	Skilled nursing facility daily coinsurance after 20 days (1/8 x IHD) (dollars)	Monthly premium [b] (dollars)	Supplementary Medical Insurance (Medicare Parts B and D): Part B: Annual deductible [c] (dollars)	Coinsurance [c] (percent)	Monthly premium (dollars): For enrollee [g,h] (aged and disabled)	Government amounts for—: Aged	Disabled [h]	Part D: Annual deductible [d,e] (dollars)	Initial benefit limit [d,e] (dollars)	Catastrophic threshold [d,e] (dollars)	Average monthly premium [d,f] (dollars)
1966	40	10	[i]	[i]	. . .	50	20	3.00	3.00	. . .	. . .	. . .	. . .	. . .
1967	40	10	[i]	5.00	. . .	50	20	3.00	3.00	. . .	. . .	. . .	. . .	. . .
1968	40	10	20	5.00	. . .	[j] 50	[j] 20	[k] 4.00	[k] 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	[l] 20	5.80	5.80	. . .	. . .	. . .	. . .	. . .
1973	72	18	36	9.00	33	60	20	[m] 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	[n,o] 60	[o] 20	11.00	34.20	62.20	. . .	. . .	. . .	. . .
1982	260	65	130	32.50	113	[p] 75	[p] 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	[q] 560	[q]	[q]	[r] 25.50	156	75	20	[s] 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	[t] 245	100	20	41.10	82.50	111.10	. . .	. . .	. . .	. . .
1995	716	179	358	89.50	[t] 261	100	20	46.10	100.10	165.50	. . .	. . .	. . .	. . .
1996	736	184	368	92.00	[t] 289	100	20	42.50	127.30	167.70	. . .	. . .	. . .	. . .
1997	760	190	380	95.00	[t] 311	100	20	43.80	131.40	177.00	. . .	. . .	. . .	. . .
1998	764	191	382	95.50	[t] 309	100	20	43.80	132.00	150.40	. . .	. . .	. . .	. . .
1999	768	192	384	96.00	[t] 309	100	20	45.50	139.10	160.50	. . .	. . .	. . .	. . .
2000	776	194	388	97.00	[t] 301	100	20	45.50	138.30	196.70	. . .	. . .	. . .	. . .
2001	792	198	396	99.00	[t] 300	100	20	50.00	152.00	214.40	. . .	. . .	. . .	. . .
2002	812	203	406	101.50	[t] 319	100	20	54.00	164.60	192.20	. . .	. . .	. . .	. . .
2003	840	210	420	105.00	[t] 316	100	20	58.70	178.70	223.30	. . .	. . .	. . .	. . .
2004	876	219	438	109.50	[t] 343	100	20	66.60	199.80	284.40	[u]	[u]	[u]	[u]
2005	912	228	456	114.00	[t] 375	110	20	78.20	234.60	305.40	[u]	[u]	[u]	[u]
2006	952	238	476	119.00	[t] 393	124	20	88.50	265.30	318.90	250	2,250	3,600	[v] 32.20

SOURCE: Centers for Medicare & Medicaid Services.

NOTES: The structure of Medicare has become increasingly complex over the years. This table provides a summary of Medicare cost sharing and premium provisions. It should be used as an overview and general guide. It is not intended to explain fully all of the provisions or exclusions of the applicable Medicare laws, regulations, and rulings. Original sources of authority should be researched and utilized.

. . . = 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. 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.

Table 2.C1—Medicare cost sharing and premium amounts, 1966–2006—*Continued*

c. 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.)
d. There are premium and cost-sharing subsidies for those beneficiaries with incomes less than 150 percent of the federal poverty level and with assets less than $10,000 for an individual and $20,000 for a couple. Subsidy levels vary on the basis of dual-eligibility status (that is, coverage by both Medicaid and Medicare), income level, and asset level. (Original sources of authority, such as the laws, regulations, and rulings for Part D, should be consulted if specific details are required.)
e. Under Part D, there is an initial deductible. After meeting the deductible, the beneficiary pays 25 percent of the remaining costs until the initial benefit limit is reached. (The initial benefit limit includes the deductible, the 25 percent of costs that is paid by the beneficiary after the deductible is met, and the 75 percent of costs that is paid by the Part D plan after the deductible is met.) Beyond this limit, the beneficiary pays all costs until the beneficiary's total out-of-pocket expenditures reach the catastrophic threshold. (Included in the total out-of-pocket expenditures are the deductible, the 25 percent coinsurance payments made for expenses up to the initial benefit limit, and the 100 percent the beneficiary pays for costs above the initial benefit limit.) Thereafter, the beneficiary pays the greatest of (1) 5 percent of the cost or (2) $2 for generic or preferred multiple-source drugs or $5 for preferred single-source drugs. Covered drugs may vary by plan. (Original sources of authority, such as the laws, regulations, and rulings for Part D, should be consulted if more specific details are required.)
f. Estimated national weighed average standard monthly premium rates are displayed. The actual premium a beneficiary pays will vary according to the plan in which the beneficiary has enrolled. (Some beneficiaries will pay lower premiums than those displayed, and others will pay more.) In certain cases, there is a late enrollment penalty for those beneficiaries who enroll after their initial enrollment period. Enrollment in Part D is voluntary.
g. 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 premium 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.) Enrollment in Part B is voluntary.
h. Beginning in July 1973 for the disabled.
i. Benefit not provided.
j. Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance, beginning in April 1968.
k. Beginning in April 1968.
l. Home health services not subject to coinsurance, beginning in January 1973.
m. Standard monthly premiums for July and August 1973 were reduced to $5.80 and $6.10, respectively, by the Cost of Living Council.
n. Home health services not subject to deductible.
o. Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance, beginning in April 1968, but only when physician accepts assignment.
p. Effective October 1, 1982, professional inpatient services of pathologists and radiologists are subject to deductible and coinsurance.
q. 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).
r. 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.
s. 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.
t. A reduced premium is available to individuals aged 65 and 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 Medicare-covered employment. The reduced premium is $184, $183, $188, $187, $170, $170, $166, $165, $175, $174, $189, $206, and $216 for 1994 to 2006, respectively.
u. A temporary Medicare-endorsed prescription drug discount card program is offered. For beneficiaries voluntarily enrolling and paying up to $30 annually, discounts on certain prescription drugs are available, as specified by card sponsors. Under a Transitional Assistance (TA) provision, beneficiaries whose incomes do not exceed 135 percent of the federal poverty level and who 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 for the discount card. Enrollment begins May 2004, discount availability begins June 2004, and program phases out as full Part D becomes available in January 2006.
v. As estimated in August 2005, based on bids received from Part D drug plan applicants.

CONTACT: Sol Mussey (410) 786-6386 or Rona Blumenthal (410) 965-0163.

Table 2.C2—Federal medical assistance percentage and enhanced federal medical assistance percentage, by state or other area, 2004–2006

State or area	Federal medical assistance percentage [a]			Enhanced federal medical assistance percentage [b]		
	2004 [c]	2005 [d]	2006 [e]	2004 [c]	2005 [d]	2006 [e]
Alabama	70.75	70.83	69.51	79.53	79.58	78.66
Alaska	58.39	57.58	50.16	70.87	70.31	65.11
Arizona	67.62	67.45	66.98	77.08	77.22	76.89
Arkansas	74.67	74.75	73.77	82.27	82.33	81.64
California	50.00	50.00	50.00	65.00	65.00	65.00
Colorado	50.00	50.00	50.00	65.00	65.00	65.00
Connecticut	50.00	50.00	50.00	65.00	65.00	65.00
Delaware	50.00	50.38	50.09	65.00	65.27	65.06
District of Columbia	70.00	70.00	70.00	79.00	79.00	79.00
Florida	58.93	58.90	58.89	71.25	71.23	71.22
Georgia	59.58	60.44	60.60	71.71	72.31	72.42
Hawaii	58.90	58.47	58.81	71.23	70.93	71.17
Idaho	70.46	70.62	69.91	79.32	79.43	78.94
Illinois	50.00	50.00	50.00	65.00	65.00	65.00
Indiana	62.32	62.78	62.98	73.62	73.95	74.09
Iowa	63.93	63.55	63.61	74.75	74.49	74.53
Kansas	60.82	61.01	60.41	72.57	72.71	72.29
Kentucky	70.09	69.60	69.26	79.06	78.72	78.48
Louisiana	71.63	71.04	69.79	80.14	79.73	78.85
Maine	66.01	64.89	62.90	76.21	75.42	74.03
Maryland	50.00	50.00	50.00	65.00	65.00	65.00
Massachusetts	50.00	50.00	50.00	65.00	65.00	65.00
Michigan	55.89	56.71	56.59	69.12	69.70	69.61
Minnesota	50.00	50.00	50.00	65.00	65.00	65.00
Mississippi	77.08	77.08	76.00	83.96	83.96	83.20
Missouri	61.47	61.15	61.93	73.03	72.81	73.35
Montana	72.85	71.90	70.54	81.00	80.33	79.38
Nebraska	59.89	59.64	59.68	71.92	71.75	71.78
Nevada	54.93	55.90	54.76	68.45	69.13	68.33
New Hampshire	50.00	50.00	50.00	65.00	65.00	65.00
New Jersey	50.00	50.00	50.00	65.00	65.00	65.00
New Mexico	74.85	74.30	71.15	82.40	82.01	79.81
New York	50.00	50.00	50.00	65.00	65.00	65.00
North Carolina	62.85	63.63	63.49	74.00	74.54	74.44
North Dakota	68.31	67.49	65.85	77.82	77.24	76.10
Ohio	59.23	59.68	59.88	71.46	71.78	71.92
Oklahoma	70.24	70.18	67.91	79.17	79.13	77.54
Oregon	60.81	61.12	61.57	72.57	72.78	73.10
Pennsylvania	54.76	53.84	55.05	68.33	67.69	68.54
Rhode Island	56.03	55.38	54.45	69.22	68.77	68.12
South Carolina	69.86	69.89	69.32	78.90	78.92	78.52
South Dakota	65.67	66.03	65.07	75.97	76.22	75.55
Tennessee	64.40	64.81	63.99	75.08	75.37	74.79
Texas	60.22	60.87	60.66	72.15	72.61	72.46
Utah	71.72	72.14	70.76	80.20	80.50	79.53
Vermont	61.34	60.11	58.49	72.94	72.08	70.94
Virginia	50.00	50.00	50.00	65.00	65.00	65.00
Washington	50.00	50.00	50.00	65.00	65.00	65.00
West Virginia	75.19	74.65	72.99	82.63	82.26	81.09
Wisconsin	58.41	58.31	57.65	70.89	70.82	70.36
Wyoming	59.77	57.90	54.23	71.84	70.53	67.96

(Continued)

Table 2.C2—Federal medical assistance percentage and enhanced federal medical assistance percentage, by state or other area, 2004–2006—*Continued*

State or area	Federal medical assistance percentage [a]			Enhanced federal medical assistance percentage [b]		
	2004 [c]	2005 [d]	2006 [e]	2004 [c]	2005 [d]	2006 [e]
Outlying areas						
American Samoa	[f] 50.00	[f] 50.00	[f] 50.00	[f] 65.00	[f] 65.00	[f] 65.00
Guam	[f] 50.00	[f] 50.00	[f] 50.00	[f] 65.00	[f] 65.00	[f] 65.00
Northern Mariana Islands	[f] 50.00	[f] 50.00	[f] 50.00	[f] 65.00	[f] 65.00	[f] 65.00
Puerto Rico	[f] 50.00	[f] 50.00	[f] 50.00	[f] 65.00	[f] 65.00	[f] 65.00
Virgin Islands	[f] 50.00	[f] 50.00	[f] 50.00	[f] 65.00	[f] 65.00	[f] 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-year average national per capita personal income; S = 3-year average state per capita personal income. Federal medical assistance percentage: State share = $(S^2/N^2) \times 45$ or $(45/N^2) \times S^2$; Federal share = 100 – 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, 2003, through September 30, 2004.
d. Effective October 1, 2004, through September 30, 2005.
e. Effective October 1, 2005, through September 30, 2006.
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, 2004

Office	Number
Headquarters (Baltimore, Maryland)	1
Regional offices [a]	10
Field offices [b]	1,321
Level 1	616
Level 2	661
Resident stations	44
Teleservice centers	36
Program service centers [c]	6
Data operations center [d]	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 Amy Prether for Office of Hearings and Appeals data (703) 605-7160.

Table 2.F2—Number of SSA employees and percentage with selected characteristics by grade, September 30, 2004

Characteristic	All grade levels	GS 1–4	GS 5–8	GS 9–12	GS 13–15	SES
			Number			
Total [a]	64,409	1,096	20,061	33,071	8,564	145
			Percentage of total			
Women	70.3	76.9	79.3	72.2	51.6	36.6
Minorities	44.8	52.2	57.9	42.3	27.0	29.0
Black	27.7	43.7	35.5	25.5	18.4	19.3
Hispanic	12.2	5.7	16.6	12.0	5.1	8.3
Asian or Pacific Islander	3.7	2.2	4.6	3.6	2.5	0.7
American Indian or Alaska Native	1.2	0.6	1.2	1.3	1.1	0.7
Severely disabled	2.2	8.2	3.8	1.4	0.8	0.7

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 1994–2004

Year	Full-time permanent staff [a]	Total work years [b]
1994	62,434	66,741
1995 [c]	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
2004	63,186	[d] 66,154

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).
d. Includes 178 work years for activities related to Medicare Modernization Act.

CONTACT: Donna Frocke (410) 965-3094.

Table 2.F4—Number of Old-Age and Survivors Insurance claims, fiscal year 2004 (in thousands)

Workload	Total	Worker	Family members and survivors
Beginning-of-year pending	77.3	32.9	44.4
Received	3,443.4	1,935.4	1,508.0
Processed [a]	3,399.5	1,908.7	1,490.8
End-of-year pending	121.2	59.6	61.6

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 2004 (in thousands)

Workload	Total	Worker	Family members and survivors
Beginning-of-year pending	540.0	514.6	25.4
Received	2,504.6	2,240.0	264.6
Processed [a]	2,448.9	2,187.2	261.7
End-of-year pending	595.7	567.4	28.3

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 2004 (in thousands)

Workload	Total	Aged	Blind or disabled
Beginning-of-year pending	450.3	3.2	447.1
Received	2,361.7	181.8	2,179.9
Processed [a]	2,293.6	181.1	2,112.5
End-of-year pending	518.4	3.9	514.5

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.

Table 2.F7—Accuracy rates and use of 800 telephone number, fiscal years 2000–2004

Item	2000	2001	2002	2003	2004
			Accuracy rates (percent)		
OASI payments					
Index of dollar accuracy	99.6	99.9	[a]	[a]	[a]
Payment review/stewardship results					
Excess payments	99.9	99.9	99.9	99.9	--
Underpayments	99.9	99.8	99.9	99.9	--
SSI payments					
Index of dollar accuracy [b]	94.0	91.4	[a]	[a]	[a]
Payment review/stewardship results [c]					
Excess payments	94.7	93.3	93.4	93.9	--
Underpayments	98.6	98.8	98.6	98.8	--
Disability Insurance benefits [d]					
Initial claims	94.2	93.9	94.2	93.3	93.70
Allowances	97.0	96.8	97.1	96.6	96.50
Denials	92.4	92.0	92.4	91.5	92.00
Reconsideration	92.2	91.0	90.5	90.9	90.60
Reversals of denials	96.9	96.8	95.9	96.6	96.50
Affirmations of denials	91.3	89.9	89.4	89.9	89.60
			National 800 number network (1-800-772-1213)		
Number of calls received (millions)	76.3	74.8	62.3	64.0	67.20
Average time calls answered (minutes)	2.5	2.8	4.7	3.8	4.17

SOURCE: Social Security Administration, Office of Finance, Assessment and Management, Office of Central Operations.

NOTE: -- = not available.

a. OASI and SSI Index of Dollar Accuracy Reviews were terminated in 2003.
b. Excludes determinations of disability.
c. Beginning with fiscal year 2000, the SSI payment review/stewardship results are reported as the percentage of payments free of preventable error.
d. Represents cases free of decisional and documentation errors.

CONTACT: Bob Marks (410) 965-4527 or John Hebert (410) 965-3915.

Table 2.F8—Workload of SSA's Administrative Law Judges (ALJs), fiscal years 2003–2005

Item	2003	2004	2005
Number of ALJs	975	944	980
Average monthly hearing dispositions per ALJ	49	50	51
Average hearings pending per ALJ	581	607	589

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.

CONTACT: Beverly Nateghi (703) 605-8788.

Table 2.F9—Number of hearing receipts, dispositions, and end-of-year pending cases, fiscal years 2004–2005

	Hearing receipts		Hearing dispositions		End-of-year pending cases	
Program	2004	2005	2004	2005	2004	2005
Total	634,175	649,200	561,461	599,875	664,276	713,601
OASI	2,480	3,236	2,350	3,113	3,332	3,484
Disability						
DI	214,335	225,753	183,816	208,636	225,571	248,953
SSI	155,994	169,697	142,761	137,113	181,375	211,814
DI and SSI	203,802	204,314	168,452	176,138	225,323	249,350
Medicare (Parts A and B and adversarial)	57,564	46,200	64,082	74,875	28,675	0
Black Lung	0	0	0	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.

CONTACT: Beverly Nateghi (703) 605-8788.

Table 2.F11—Number of SSA Appeals Council cases, fiscal years 2003–2005

Cases	2003	2004	2005
Beginning-of-year pending	59,781	51,072	45,911
Receipts	92,047	92,540	101,859
Dispositions	100,750	97,701	101,859
End-of-year pending	51,078	45,911	45,911

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.

CONTACT: Beverly Nateghi (703) 605-8788.

Section 3. Social Welfare and the Economy

Employment and Earnings 3.1

Interprogram Data 3.3

Poverty 3.13

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 1938–2004

Effective date	Minimum hourly wage for workers in jobs first covered by—				Production workers in manufacturing [a]	
			1966 and subsequent amendments [d]			
	1938 act [b] (dollars)	1961 amendments [c] (dollars)	Nonfarm (dollars)	Farm (dollars)	Average gross hourly earnings (dollars)	Average weekly hours
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 [e]	3.80	3.80	3.80	3.80	10.83	40.8
1991 [e]	4.25	4.25	4.25	4.25	11.18	40.7
1992 [e]	4.25	4.25	4.25	4.25	11.46	41.0
1993 [e]	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 [e]	4.75	4.75	4.75	4.75	12.77	41.6
September 1, 1997 [e]	5.15	5.15	5.15	5.15	13.17	42.0

(Continued)

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 1938–2004—*Continued*

Effective date	Minimum hourly wage for workers in jobs first covered by—				Production workers in manufacturing [a]	
			1966 and subsequent amendments [d]			
	1938 act [b] (dollars)	1961 amendments [c] (dollars)	Nonfarm (dollars)	Farm (dollars)	Average gross hourly earnings (dollars)	Average weekly hours
January 1						
1998 [e]	5.15	5.15	5.15	5.15	13.45	41.4
1999 [e]	5.15	5.15	5.15	5.15	13.85	41.4
2000 [e]	5.15	5.15	5.15	5.15	14.32	41.3
2001 [e]	5.15	5.15	5.15	5.15	14.76	40.3
2002 [e]	5.15	5.15	5.15	5.15	15.29	40.5
2003 [e]	5.15	5.15	5.15	5.15	15.74	40.4
2004 [e]	5.15	5.15	5.15	5.15	16.14	40.8

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 1965–2004 (in millions of dollars)

Program and source	1965	1970	1975	1980	1985	1995	1999	2000	2001	2002	2003	2004
Social Security trust funds												
Old-Age and Survivors Insurance [a]	16,017	30,257	56,815	103,456	178,010	309,906	407,023	432,977	453,354	468,107	468,574	486,726
Employer	7,618	14,489	27,184	49,731	83,682	143,978	188,461	200,431	210,659	215,897	217,675	223,311
Employee	7,440	14,204	26,947	49,436	83,400	143,335	187,160	198,736	207,999	215,039	216,222	222,118
Self-employed	959	1,564	2,684	4,289	7,720	17,103	20,503	22,216	22,793	24,262	22,179	26,703
Taxation of benefits	. . .	. . .	. . .	. . .	3,208	5,490	10,899	11,594	11,903	12,909	12,497	14,593
Disability Insurance [a]	1,188	4,481	7,444	13,255	17,204	54,695	63,827	71,813	75,743	78,202	78,386	81,287
Employer	564	2,154	3,562	6,307	8,119	25,665	29,936	33,971	35,759	36,655	36,962	37,922
Employee	551	2,117	3,530	6,254	8,087	25,545	29,730	33,701	35,312	36,503	36,716	37,720
Self-employed	73	210	352	694	776	3,144	3,500	3,420	3,861	4,114	3,764	4,534
Taxation of benefits	. . .	. . .	. . .	. . .	222	341	661	721	811	930	944	1,111
Medicare trust funds												
Hospital Insurance [a]	. . .	4,880	11,510	23,866	47,173	103,301	140,306	154,520	160,896	162,650	159,164	166,977
Employer	. . .	2,379	5,578	11,591	22,613	45,839	61,826	67,526	71,181	71,334	69,885	72,760
Employee	. . .	2,332	5,530	11,518	22,549	45,852	61,826	67,526	71,181	71,334	69,885	72,760
Self-employed	. . .	169	395	739	1,970	6,743	8,655	9,299	9,631	10,040	9,472	10,964
Voluntarily enrolled [b]	. . .	. . .	7	18	41	954	1,447	1,382	1,370	1,626	1,604	1,915
Taxation of benefits	. . .	. . .	. . .	. . .	. . .	3,913	6,552	8,787	7,533	8,316	8,318	8,577
Supplementary Medical Insurance [a,c]	. . .	1,096	1,917	3,011	5,613	19,717	18,966	20,556	22,764	25,066	27,402	31,435
Aged	. . .	1,096	1,759	2,707	5,105	17,651	16,604	17,892	19,905	21,610	23,546	26,737
Disabled	. . .	. . .	158	304	508	2,066	2,362	2,664	2,859	3,456	3,856	4,699

SOURCE: Department of the Treasury.

NOTE: . . . = not applicable.

a. Totals do not necessarily equal the sum of rounded components. Employment taxes depend on tax rates and, for the Old-Age and Survivors Insurance and Disability Insurance Trust Funds, wage bases (taxable maximums). (Beginning in 1994, no wage base applies to Medicare's Hospital Insurance program.) Employer and employee contributions differ by estimated amounts of employee tax overpayments and by employee tax on tips.
b. Beginning in July 1973, aged ineligibles 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.

Table 3.C4—Average monthly amount of Social Security and selected public assistance programs, December 1950–2004 (in current and 2004 dollars)

Year	Average monthly Social Security benefit in current-payment status				Average monthly amount per recipient under—				Consumer price index [a]
	Retired workers		Widowed mother or father and 2 children		Supplemental Security Income [b]		Temporary Assistance for Needy Families [c]		
	Current dollars	2004 dollars	Current dollars	2004 dollars	Current dollars	2004 dollars	Current dollars	2004 dollars	
1950	43.86	333.86	93.90	714.77	43.05	327.70	20.85	158.71	25.0
1951	42.14	302.61	93.80	673.59	44.55	319.92	22.00	157.98	26.5
1952	49.25	351.02	106.00	755.50	48.80	347.81	23.45	167.14	26.7
1953	51.10	361.50	111.90	791.62	48.90	345.94	23.20	164.12	26.9
1954	59.14	421.51	130.50	930.12	48.70	347.10	23.25	165.71	26.7
1955	61.90	439.54	135.40	961.44	50.05	355.39	23.50	166.87	26.8
1956	63.09	435.00	141.00	972.18	53.25	367.15	24.80	170.99	27.6
1957	64.58	432.73	146.30	980.31	55.50	371.89	25.40	170.20	28.4
1958	66.35	436.90	151.70	998.91	56.95	375.00	26.65	175.48	28.9
1959	72.78	471.09	170.70	1,104.91	56.70	367.01	27.30	176.71	29.4
1960	74.04	472.81	188.00	1,200.55	58.90	376.13	28.35	181.04	29.8
1961	75.65	479.87	189.30	1,200.79	57.60	365.38	29.45	186.81	30.0
1962	76.19	476.94	190.70	1,193.76	61.55	385.29	29.30	183.41	30.4
1963	76.88	473.47	192.50	1,185.53	62.80	386.76	29.70	182.91	30.9
1964	77.57	473.13	193.40	1,179.62	63.65	388.22	31.50	192.13	31.2
1965	83.92	502.20	219.80	1,315.34	63.10	377.61	32.85	196.58	31.8
1966	84.35	487.90	221.90	1,283.51	68.05	393.61	36.25	209.68	32.9
1967	85.37	479.23	224.40	1,259.68	70.15	393.79	39.50	221.74	33.9
1968	98.86	529.95	257.10	1,378.20	69.55	372.83	44.75	239.89	35.5
1969	100.40	506.79	255.80	1,291.21	73.90	373.03	45.15	227.91	37.7
1970	118.10	564.68	291.10	1,391.87	77.65	371.28	50.30	240.50	39.8
1971	132.17	611.97	320.00	1,481.65	77.50	358.84	52.30	242.16	41.1
1972	162.35	726.95	383.10	1,715.39	79.95	357.99	54.10	242.24	42.5
1973	166.42	685.49	391.00	1,610.55	76.15	313.67	56.95	234.58	46.2
1974	188.21	690.10	438.40	1,607.47	91.06	333.89	63.37	232.36	51.9
1975	207.18	710.38	468.60	1,606.75	90.93	311.78	69.69	238.96	55.5
1976	224.86	735.24	503.40	1,646.00	94.37	308.57	75.20	245.89	58.2
1977	243.00	744.65	546.60	1,675.01	96.62	296.08	80.08	245.40	62.1
1978	263.20	739.84	591.90	1,663.79	100.43	282.30	83.60	234.99	67.7
1979	294.30	730.19	655.00	1,625.12	122.67	304.36	90.34	224.14	76.7
1980	341.40	752.82	759.20	1,674.11	128.20	282.69	97.10	214.12	86.3
1981	385.97	781.38	858.00	1,736.99	137.81	278.99	103.15	208.82	94.0
1982	419.30	817.55	885.50	1,726.54	145.69	284.07	106.33	207.32	97.6
1983	440.77	828.02	923.00	1,733.93	157.89	296.61	109.93	206.51	101.3
1984	460.57	832.35	948.30	1,713.78	157.88	285.32	114.72	207.32	105.3
1985	478.62	833.32	981.50	1,708.87	164.26	285.99	118.17	205.74	109.3
1986	488.44	841.18	994.00	1,711.84	173.66	299.07	122.09	210.26	110.5
1987	512.65	845.38	1032.30	1,702.31	180.64	297.88	125.19	206.44	115.4
1988	536.77	847.70	1070.40	1,690.43	188.23	297.26	130.30	205.78	120.5
1989	566.85	855.44	1120.04	1,690.27	198.81	300.03	131.89	199.04	126.1
1990	602.56	857.00	1177.70	1,675.01	212.66	302.46	135.96	193.37	133.8
1991	629.32	868.45	1216.76	1,679.11	221.30	305.39	134.98	186.27	137.9
1992	652.64	875.25	1252.40	1,679.58	227.39	304.95	132.92	178.26	141.9
1993	674.06	879.79	1282.60	1,674.07	236.52	308.71	132.87	173.42	145.8
1994	697.34	886.46	1328.40	1,688.67	242.54	308.32	133.71	169.97	149.7
1995	719.80	892.36	1365.50	1,692.86	250.65	310.74	134.35	166.56	153.5
1996	744.96	893.86	1450.60	1,740.54	260.75	312.87	133.53	160.22	158.6
1997	774.84	914.15	1502.60	1,772.75	268.46	316.73	170.71	201.40	161.3
1998	779.69	905.28	1537.70	1,785.38	277.45	322.14	129.04	149.82	163.9
1999	804.30	909.44	1590.40	1,798.30	289.19	326.99	133.41	150.85	168.3

(Continued)

Table 3.C4—Average monthly amount of Social Security and selected public assistance programs, December 1950–2004 (in current and 2004 dollars)—*Continued*

Year	Average monthly Social Security benefit in current-payment status				Average monthly amount per recipient under—				Consumer price index [a]
	Retired workers		Widowed mother or father and 2 children		Supplemental Security Income [b]		Temporary Assistance for Needy Families [c]		
	Current dollars	2004 dollars	Current dollars	2004 dollars	Current dollars	2004 dollars	Current dollars	2004 dollars	
2000	844.48	923.59	1675.40	1,832.35	299.69	327.76	151.29	165.46	174.0
2001	874.44	941.74	1755.10	1,890.18	314.22	338.40	155.83	167.82	176.7
2002	895.00	941.51	1812.10	1,906.26	330.04	347.19	160.09	168.41	180.9
2003	922.08	952.10	1880.97	1,942.21	342.28	353.42	161.47	166.73	184.3
2004	954.89	954.89	1,952.80	1,952.80	350.53	350.53	165.80	165.80	190.3

SOURCES: Social Security Administration, Supplemental Security Record, and the Department of Health and Human Services, 100 percent data.

a. Data from Bureau of Labor Statistics, consumer price index for all urban consumers (CPI-U) for all items (1982–1984 = 100).
b. 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.
c. 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.

CONTACT: Stella M. Coleman (410) 965-0157.

Table 3.C5—Population aged 65 or older receiving Social Security (OASDI) benefits, Supplemental Security Income (SSI) payments, or both, by state, December 1940–2004, selected years

Year and state	Population aged 65 or older receiving— OASDI: Number per 1,000	OASDI: State rank	SSI [a]: Number per 1,000	SSI [a]: State rank	OASDI and SSI, number per 1,000	OASDI, SSI, or both, number per 1,000	Persons receiving both OASDI and SSI as a percentage of— OASDI beneficiaries	SSI recipients
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	908	. . .	55	. . .	32	932	3.5	57.4
2004								
United States	926	. . .	54	. . .	31	950	3.3	57.0
Alabama	929	26	61	11	48	942	5.2	78.9
Alaska	917	33	72	6	42	947	4.6	58.6
Arizona	854	48	31	30	18	867	2.1	58.2
Arkansas	921	31	52	13	43	930	4.7	82.4
California	835	50	133	1	64	904	7.7	48.6
Colorado	907	39	30	31	17	920	1.9	57.1
Connecticut	937	17	26	37	12	951	1.3	47.3
Delaware	952	9	22	41	14	959	1.5	63.7
District of Columbia	787	51	64	9	38	813	4.9	59.7
Florida	853	49	47	19	24	875	2.8	51.6
Georgia	910	36	61	10	44	927	4.8	71.5
Hawaii	881	45	49	14	23	908	2.6	46.1
Idaho	969	2	19	44	14	974	1.5	74.9
Illinois	901	42	38	24	16	923	1.8	42.5
Indiana	942	16	16	49	11	947	1.2	68.4
Iowa	952	8	16	48	12	956	1.2	71.4
Kansas	933	22	18	45	12	940	1.3	63.9
Kentucky	929	25	67	8	49	947	5.3	73.6
Louisiana	902	41	72	4	53	921	5.9	74.0
Maine	948	12	29	33	23	953	2.5	81.3
Maryland	869	47	39	23	18	889	2.1	47.4
Massachusetts	909	37	56	12	31	934	3.4	55.1
Michigan	952	7	29	32	17	964	1.8	57.7
Minnesota	936	18	26	38	13	950	1.3	48.3
Mississippi	927	27	91	2	72	945	7.8	79.9

(Continued)

Table 3.C5—Population aged 65 or older receiving Social Security (OASDI) benefits, Supplemental Security Income (SSI) payments, or both, by state, December 1940–2004, selected years—*Continued*

Year and state	Population aged 65 or older receiving—						Persons receiving both OASDI and SSI as a percentage of—	
	OASDI		SSI [a]		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				
2004 (cont.)								
Missouri	935	21	27	36	19	943	2.0	70.9
Montana	936	19	19	43	15	940	1.6	77.2
Nebraska	948	13	17	47	12	953	1.2	70.0
Nevada	908	38	33	28	19	922	2.0	57.0
New Hampshire	981	1	12	51	8	985	0.8	66.4
New Jersey	913	34	45	20	20	938	2.2	45.1
New Mexico	894	44	68	7	46	915	5.2	68.3
New York	878	46	89	3	41	927	4.6	45.7
North Carolina	944	14	48	17	37	955	4.0	77.5
North Dakota	951	10	20	42	15	956	1.6	74.9
Ohio	927	28	24	39	14	937	1.5	58.9
Oklahoma	925	29	35	26	25	935	2.7	73.4
Oregon	958	6	27	35	16	970	1.6	57.6
Pennsylvania	936	20	33	27	20	949	2.2	60.6
Rhode Island	920	32	48	18	30	939	3.2	61.5
South Carolina	933	23	49	16	38	944	4.1	77.1
South Dakota	960	5	29	34	20	969	2.0	67.9
Tennessee	944	15	49	15	37	956	3.9	75.5
Texas	895	43	72	5	48	919	5.4	67.6
Utah	910	35	18	46	9	919	1.0	50.7
Vermont	950	11	32	29	26	956	2.7	80.0
Virginia	905	40	42	22	26	921	2.8	61.1
Washington	931	24	36	25	14	954	1.5	37.7
West Virginia	923	30	45	21	31	936	3.4	69.6
Wisconsin	966	3	22	40	15	974	1.5	64.9
Wyoming	961	4	14	50	11	964	1.2	79.4

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.

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 2004

Type of benefit	All OASDI beneficiaries [a]	Number receiving SSI			Percentage of all OASDI beneficiaries		
		Total	Aged	Blind and disabled	Total	Aged	Blind and disabled
Total	47,707,330	2,454,900	691,410	1,763,490	5.1	1.4	3.7
Retirement	33,024,800	1,040,840	563,580	477,260	3.2	1.7	1.4
Workers aged 65 or older	27,285,620	779,490	503,240	276,250	2.9	1.8	1.0
Men	14,065,120	309,580	193,600	115,980	2.2	1.4	0.8
Women	13,220,500	469,910	309,640	160,270	3.6	2.3	1.2
Workers aged 62–64	2,686,350	33,430	0	33,430	1.2	0	1.2
Men	1,372,950	21,380	0	21,380	1.6	0	1.6
Women	1,313,400	12,050	0	12,050	0.9	0	0.9
Wives and husbands	2,569,560	129,340	60,310	69,030	5.0	2.3	2.7
Aged 65 or older	2,265,180	116,750	60,310	56,440	5.2	2.7	2.5
Aged 62–64	261,870	11,610	0	11,610	4.4	0	4.4
Under age 62 with children	42,510	980	0	980	2.3	0	2.3
Disabled adult children	192,390	94,380	[b]	[b]	49.1	[b]	[b]
Aged 65 or older	990	390	[b]	[b]	39.4	[b]	[b]
Aged 18–64	191,400	93,990	0	93,990	49.1	0	49.1
Children under age 18 and students aged 18–19	290,880	4,200	0	4,200	1.4	0	1.4
Survivors	6,730,320	446,830	126,980	319,850	6.6	1.9	4.8
Nondisabled widow(er)s	4,431,020	224,250	124,070	100,180	5.1	2.8	2.3
Aged 65 or older	3,979,110	217,820	124,070	93,750	5.5	3.1	2.4
Aged 60–64	451,910	6,430	0	6,430	1.4	0	1.4
Disabled widow(er)s	209,700	36,120	0	36,120	17.2	0	17.2
Widowed mothers and fathers	182,900	4,600	[b]	[b]	2.5	[b]	[b]
Parents	2,030	100	[b]	[b]	4.9	[b]	[b]
Disabled adult children	506,990	159,270	2,800	156,470	31.4	0.6	30.9
Aged 65 or older	67,640	22,070	2,800	19,270	32.6	4.1	28.5
Aged 18–64	439,350	137,200	0	137,200	31.2	0	31.2
Children under age 18 and students aged 18–19	1,397,680	22,490	0	22,490	1.6	0	1.6
Disability	7,952,210	967,230	850	966,380	12.2	0	12.2
Workers under age 65	6,192,210	863,420	0	863,420	13.9	0	13.9
Men	3,373,410	377,140	0	377,140	11.2	0	11.2
Women	2,818,800	486,280	0	486,280	17.3	0	17.3
Wives and husbands	154,070	10,570	850	9,720	6.9	0.6	6.3
Aged 65 or older	26,350	3,210	850	2,360	12.2	3.2	9.0
Aged 62–64	35,940	2,050	0	2,050	5.7	0	5.7
Under age 62 with children	91,780	5,310	0	5,310	5.8	0	5.8
Disabled adult children aged 18–64	65,870	45,790	0	45,790	69.5	0	69.5
Children under age 18 and students aged 18–19	1,540,060	47,450	0	47,450	3.1	0	3.1

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

NOTE: Social Security is the Old-Age, Survivors, and Disability Insurance (OASDI) program.

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 1978–2004

Year	Unduplicated total [a]	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	[b] 1,260,981	486,145
1979	4,662,528	3,419,624	2,870,590	419,201	129,833	1,726,553	[b] 1,242,904	483,649
1980	4,662,546	3,418,434	2,858,680	432,174	127,580	1,730,847	[b] 1,244,112	486,735
1981	4,570,071	3,340,701	2,776,519	442,592	121,590	1,702,895	[b] 1,229,370	473,525
1982	4,366,314	3,169,449	2,603,599	449,478	116,372	1,655,279	[b] 1,196,865	458,414
1983	4,367,241	3,143,111	2,569,029	462,491	111,591	1,699,774	[b] 1,224,130	475,644
1984	4,460,188	3,183,618	2,596,516	477,951	109,151	1,780,459	[b] 1,276,570	503,889
1985	4,591,316	3,258,200	2,656,638	494,557	107,005	1,879,168	[b] 1,333,116	546,052
1986	4,812,143	3,346,603	2,728,463	511,166	106,974	2,010,458	[b] 1,465,540	544,918
1987	4,904,785	3,416,529	2,785,859	524,388	106,282	2,118,710	[b] 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	[c] 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
2004	9,792,950	7,019,198	6,116,444	692,019	210,735	4,017,108	2,773,752	1,243,356

SOURCE: Social Security Administration, Master Beneficiary Record and Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes persons receiving Old-Age, Survivors, and Disability Insurance (OASDI), SSI, or both.
b. 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.
c. 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.

Table 3.C7a—Number of persons aged 15 or older, reporting only one race, with Social Security benefits or Supplemental Security Income in March 2005, by sex, age, and race, and average annual benefit in 2004

Sex and age	All persons		White	Black or African American	American Indian, Alaska Native	Asian	Native Hawaiian and Other Pacific Islander
	Total [a]	Reporting only one race					
			Social Security beneficiaries (thousands)				
Total	41,087	40,679	35,583	3,927	219	918	31
Sex							
Male	17,899	17,707	15,599	1,592	102	399	[b]
Female	23,188	22,972	19,984	2,335	118	519	[b]
Age							
15–54	4,806	4,710	3,667	892	62	81	[b]
55–64	5,237	5,167	4,410	616	38	100	[b]
65–74	15,776	15,638	13,754	1,348	74	444	[b]
75 or older	15,268	15,165	13,753	1,071	45	293	[b]
			Supplemental Security Income recipients (thousands)				
Total	5,334	5,202	3,645	1,281	69	199	8
Sex							
Male	2,276	2,218	1,578	532	[b]	73	[b]
Female	3,058	2,984	2,068	749	[b]	126	[b]
Age							
15–54	3,212	3,119	2,167	833	[b]	68	[b]
55–64	943	919	690	192	[b]	23	[b]
65–74	635	625	424	151	[b]	40	[b]
75 or older	544	539	363	104	[b]	68	[b]
			Average annual benefit in 2004 (dollars)				
Social Security	10,364	10,366	10,525	9,140	8,911	9,793	[b]
Supplemental Security Income	5,730	5,722	5,668	5,727	[b]	6,857	[b]

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2005 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 2005, by sex, age, and race, and average annual benefit in 2004

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 [a]	Reporting only one race	Reporting two or more races					
				Social Security beneficiaries (thousands)				
Total [b]	41,087	40,679	408	35,934	3,995	563	952	57
Sex								
Male	17,899	17,707	192	15,763	1,619	266	416	c
Female	23,188	22,972	216	20,171	2,376	297	537	c
Age								
15–54	4,806	4,710	97	3,753	909	135	94	c
55–64	5,237	5,167	70	4,466	630	101	102	c
65–74	15,776	15,638	138	13,868	1,369	192	459	c
75 or older	15,268	15,165	103	13,846	1,087	136	296	c
				Supplemental Security Income recipients (thousands)				
Total [b]	5,334	5,202	132	3,762	1,323	161	210	13
Sex								
Male	2,276	2,218	58	1,629	546	75	78	c
Female	3,058	2,984	74	2,132	777	85	132	c
Age								
15–54	3,212	3,119	93	2,251	862	105	77	c
55–64	943	919	24	711	202	30	24	c
65–74	635	625	10	434	151	17	41	c
75 or older	544	539	5	366	107	9	68	c
				Average annual benefit in 2004 (dollars)				
Social Security	10,364	10,366	10,152	10,519	9,172	9,680	9,874	c
Supplemental Security Income	5,730	5,722	6,029	5,685	5,761	5,583	6,777	c

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2005 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.

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 2005, by age and sex, and average annual benefit in 2004

Age	All beneficiaries (thousands)			Hispanic origin [a] (thousands)			Hispanic origin as a percentage of all beneficiaries [a]		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Social Security beneficiaries									
Total, all ages	41,087	17,899	23,188	2,495	1,069	1,426	6.1	6.0	6.1
15–34	1,536	733	803	161	74	87	10.5	10.0	10.9
35–44	1,255	564	691	121	53	68	9.7	9.4	9.9
45–54	2,015	951	1,064	185	82	103	9.2	8.6	9.7
55–64	5,237	2,335	2,902	348	139	209	6.6	5.9	7.2
65–74	15,776	7,257	8,519	970	424	545	6.1	5.8	6.4
75 or older	15,268	6,058	9,210	711	298	413	4.7	4.9	4.5
Supplemental Security Income recipients									
Total, all ages	5,334	2,276	3,058	806	316	490	15.1	13.9	16.0
15–34	1,292	621	672	164	84	80	12.7	13.6	11.9
35–44	869	431	438	123	61	62	14.2	14.2	14.2
45–54	1,050	463	587	132	56	76	12.5	12.1	12.9
55–64	943	400	543	148	55	92	15.6	13.9	17.0
65–74	635	230	405	131	33	98	20.6	14.1	24.3
75 or older	544	131	413	108	27	81	19.8	20.5	19.6
Average annual benefit in 2004 (dollars)									
Social Security	10,364	11,872	9,200	8,942	9,923	8,206	. . .	. . .	. . .
Supplemental Security Income	5,730	6,213	5,370	5,659	6,357	5,209	. . .	. . .	. . .

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2005 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.

CONTACT: Curt Pauzenga (410) 965-7210.

Table 3.E1—Weighted average poverty thresholds for nonfarm families, by size, 1959–2004 (in dollars)

Year	Unrelated individuals			Families								Annual average CPI [a]
				2 persons								
	All ages	Under age 65	Aged 65 or older	All ages	Householder under age 65	Householder aged 65 or older	3 persons	4 persons	5 persons	6 persons	7 persons or more	
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)

Table 3.E1—Weighted average poverty thresholds for nonfarm families, by size, 1959–2004 (in dollars)—*Continued*

Year	Unrelated individuals			Families								Annual average CPI [a]
				2 persons								
	All ages	Under age 65	Aged 65 or older	All ages	Householder under age 65	Householder aged 65 or older	3 persons	4 persons	5 persons	6 persons	7 persons or more	
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
2004	9,645	9,827	9,060	12,334	12,714	11,430	15,067	19,307	22,831	25,788	. . .	188.9

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	7 persons	8 persons	9 persons or more
1980	12,761	14,199	16,896
1981	14,110	15,655	18,572
1982	15,036	16,719	19,698
1983	15,500	17,170	20,310
1984	16,096	17,961	21,247
1985	16,656	18,512	22,083
1986	17,049	18,791	22,497
1987	17,649	19,515	23,105
1988	18,232	20,253	24,129
1989	19,162	21,328	25,480
1990	20,241	22,582	26,848
1991	21,058	23,605	27,942
1992	21,594	24,053	28,745
1993	22,383	24,838	29,529
1994	22,923	25,427	30,300
1995	23,552	26,237	31,280
1996	24,268	27,091	31,971
1997	24,802	27,593	32,566
1998	25,257	28,166	33,339
1999	25,912	28,967	34,417
2000	26,754	29,701	35,060
2001	27,517	30,627	36,286
2002	28,001	30,907	37,062
2003	28,544	31,589	37,656
2004	29,236	32,641	39,048

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 1959–2003

Age and family status [a]	1959	1970	1980	1985	1990 [b]	1995	2000	2002	2003
					Total population [c] (millions)				
All ages	176.5	202.5	225.0	236.6	248.6	263.7	275.9	285.3	287.7
Children under 18 in families—	64.0	69.9	62.2	62.0	64.9	70.3	70.6	71.5	71.9
With male householder [d]	58.3	60.8	50.6	49.5	49.5	52.1	54.5	54.3	54.5
With female householder	5.7	9.0	11.5	12.5	15.4	18.2	16.1	17.2	17.4
18–54 [e]	81.0	94.9	116.3	125.2	132.3	140.7	147.4	151.2	151.7
55–64	15.5	18.4	21.7	22.1	21.3	21.1	23.8	27.4	28.4
65 or older	15.6	19.3	24.7	27.3	30.1	31.7	33.0	34.2	34.7
In families	11.9	13.4	16.7	18.4	20.1	21.1	22.3	22.9	23.2
Unrelated individuals	3.7	5.8	8.0	8.9	10.0	10.6	10.7	11.3	11.5
Men	1.2	1.4	1.7	2.0	2.3	2.7	2.9	3.2	3.3
Women	2.5	4.4	6.3	7.0	7.7	7.9	7.8	8.2	8.2
					Number poor [c] (millions)				
All ages	39.5	25.3	29.3	33.1	33.6	36.4	31.1	34.6	35.8
Children under 18 in families—	17.2	10.5	11.1	12.5	13.3	14.4	11.1	11.6	11.7
With male householder [d]	13.1	5.7	5.2	5.8	5.3	5.6	4.9	5.0	5.1
With female householder	4.1	4.8	5.9	6.7	8.0	8.9	6.2	6.6	6.6
18–54 [e]	13.4	8.2	12.2	14.8	14.6	16.5	14.1	16.5	17.6
55–64	3.3	2.1	2.1	2.3	2.1	2.2	2.2	2.6	2.8
65 or older	5.5	4.7	3.9	3.5	3.7	3.3	3.4	3.6	3.6
In families	3.2	2.0	1.4	1.2	1.2	1.1	1.1	1.4	1.4
Unrelated individuals	2.3	2.7	2.4	2.3	2.5	2.3	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	2.0	1.9	2.1	1.9	1.7	1.7	1.7
					Percentage poor [c]				
All ages	22.4	12.6	13.0	14.0	13.5	13.8	11.3	12.1	12.5
Children under 18 in families—	26.9	15.0	17.9	20.1	20.5	20.5	15.7	16.2	17.1
With male householder [d]	22.4	9.3	10.4	11.7	10.7	10.7	8.9	9.2	9.3
With female householder	72.2	53.4	50.8	53.6	52.1	48.6	38.4	38.6	38.8
18–54 [e]	16.5	8.7	10.5	11.8	11.0	11.7	9.6	10.9	11.3
55–64	21.5	11.4	9.5	10.5	9.7	10.2	9.4	9.4	9.4
65 or older	35.2	24.6	15.7	12.6	12.2	10.5	10.2	10.4	10.2
In families	26.9	14.7	8.5	6.4	5.9	5.0	5.1	6.0	6.2
Unrelated individuals	61.9	47.1	30.6	25.6	24.8	21.4	20.8	19.5	19.8
Men	59.0	38.9	24.4	20.5	17.3	14.3	18.3	16.1	16.3
Women	63.3	49.7	32.3	27.0	26.9	23.8	21.8	20.8	21.1

SOURCES: U.S. Census Bureau, Current Population Survey, public-use file of the March 2004 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.

Table 3.E3—Shares of money income from earnings and other sources for aged and nonaged families, 2003

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 [a]	Total	Nonpoor	Poor [a]	Total	Nonpoor	Poor [a]	Total	Nonpoor	Poor [a]
Number of families and unrelated individuals (millions)	11.4	9.2	2.2	11.7	11	0.7	36.2	28.2	7.9	64.6	58.1	6.8
Percentage receiving income of specified type [b]												
Earnings	16	18	3	44	44	20	82	93	38	94	97	66
Public program payments												
Social Security [c]	92	94	84	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	3	3	4	6	10	9	14	11	10	23
Other programs [d]	5	5	2	8	9	5	7	8	4	12	12	8
Other sources												
Dividends, interest, rent	55	61	25	63	68	30	43	50	15	59	63	18
Employment-related pensions, alimony, annuities	39	47	7	51	54	12	6	7	3	16	16	16
Percentage distribution of income, by type												
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
Earnings	18	18	1	34	34	11	89	89	46	90	91	65
Public program payments												
Social Security [c]	46	43	84	33	33	66	2	1	20	2	2	10
Supplemental Security Income	1	1	9	1	[e]	9	1	[e]	16	[e]	[e]	6
Other public assistance	1	1	[e]	[e]	[e]	2	2	2	10	1	1	9
Other programs [d]	2	2	1	1	1	2	1	1	4	1	1	3
Other sources												
Dividends, interest, rent	16	17	2	12	12	3	3	3	2	3	3	1
Employment-related pensions, alimony, annuities	20	21	3	19	19	7	3	3	3	3	3	5
Median income (dollars)	14,864	17,112	6,293	33,967	36,121	8,661	24,293	30,306	3,822	56,127	56,476	8,964

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2004 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 2003. 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 0.5 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 2004

Living arrangement	Population (thousands)			Percentage distribution			Percentage officially poor
	Total	Poor	Nonpoor	Total	Poor	Nonpoor	
All persons aged 65 or older							
Total	34,659	3,552	31,107	100.0	100.0	100.0	10.2
Unrelated individuals	11,401	2,056	9,345	31.9	57.9	30.0	19.4
Family members	23,258	1,496	21,762	67.1	42.1	70.0	5.9
Householder or spouse	20,788	1,312	19,476	59.9	36.9	62.6	6.0
Other relative [a]	2,480	184	2,296	7.2	5.2	7.4	7.0
Poor by own income	992	136	856	2.9	3.8	2.8	13.4
Not poor by own income	1,488	48	1,440	4.3	1.4	4.6	3.0
Men							
Subtotal	14,719	1,074	13,645	42.5	30.2	43.9	7.8
Unrelated individuals	3,216	495	2,721	9.3	13.9	8.7	16.0
Family members	11,513	579	10,934	33.2	16.3	35.2	5.4
Householder	7,907	402	7,505	22.8	11.3	24.2	5.5
Spouse of householder	3,052	134	2,918	8.8	3.8	9.4	5.5
Other relative [a]	554	43	511	1.6	1.2	1.6	6.6
Poor by own income	173	33	140	0.5	0.9	0.4	15.9
Not poor by own income	381	10	371	1.1	0.3	1.2	2.1
Women							
Subtotal	19,940	2,478	17,462	57.5	69.8	56.1	12.5
Unrelated individuals	8,185	1,561	6,624	23.6	44.0	21.3	21.3
Family members	11,755	917	10,838	33.9	25.8	34.8	6.9
Householder, no husband present	1,734	270	1,464	5.0	7.6	4.7	13.7
Householder with husband present	2,289	165	2,124	6.6	4.6	6.8	5.0
Wife of householder	5,806	341	5,465	16.7	9.6	17.6	5.1
Other relative [a]	1,926	141	1,785	5.6	4.0	5.7	7.8
Poor by own income	819	104	715	2.4	2.9	2.3	12.6
Not poor by own income	1,107	37	1,070	3.2	1.1	3.4	3.7

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2004 Income Supplement.

NOTES: Living arrangements as of March 2004.

Poverty status in 2003 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.

Table 3.E6—Percentage distribution of aged families receiving Social Security benefits, by share of income from benefits and race, 2003

Social Security share of money income for year [a]	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
All races [b]								
Number (thousands)	11,504	9,261	2,243	. . .	12,165	11,193	972	. . .
Percent	100	100	100	19	100	100	100	7
No Social Security benefits	7	6	16	38	9	7	35	27
Some Social Security benefits	93	94	84	17	91	93	65	5
Less than one-fourth of income	11	11	1	3	21	22	1	1
One-fourth to one-half of income	17	21	2	3	25	26	4	1
One-half to three-fourths of income	19	21	9	9	19	21	9	2
Three-fourths or more of income	46	41	72	30	25	23	51	14
White only								
Number (thousands)	9,977	8,246	1,731	. . .	10,355	9,790	565	. . .
Percent	100	100	100	17	100	100	100	5
No Social Security benefits	7	6	14	35	7	6	36	25
Some Social Security benefits	93	94	86	16	93	94	64	4
Less than one-fourth of income	11	11	1	2	21	23	1	1
One-fourth to one-half of income	16	21	3	3	26	27	3	1
One-half to three-fourths of income	19	21	8	7	21	21	8	2
Three-fourths or more of income	47	41	75	26	25	23	52	10
Black only								
Number (thousands)	1,127	711	416	. . .	996	811	185	. . .
Percent	100	100	100	36	100	100	100	20
No Social Security benefits	13	12	17	45	16	12	28	35
Some Social Security benefits	87	88	83	33	84	88	72	17
Less than one-fourth of income	7	10	2	17	21	24	2	2
One-fourth to one-half of income	12	17	3	5	20	23	5	5
One-half to three-fourths of income	16	19	10	25	15	16	14	15
Three-fourths or more of income	52	42	68	48	28	24	51	35

SOURCE: U.S. Census Bureau, Current Population Survey, public-use file of the March 2004 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 2003 to any family member as reported in the March 2004 Current Population Survey.
b. Includes other races.

CONTACT: Curt Pauzenga (410) 965-7210.

Table 3.E8—Poverty guidelines for families of specified size, 1965–2005 (dollars)

Date of issuance [a]	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	Increment [b]
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)

Table 3.E8—Poverty guidelines for families of specified size, 1965–2005 (dollars)—*Continued*

Date of issuance [a]	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	Increment [b]
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
February 2005	9,570	12,830	16,090	19,350	22,610	25,870	29,130	32,390	3,260

SOURCE: Department of Health and Human Services, *Federal Register*, vol. 70, no. 33, February 18, 2005, pp. 8373–8375.

NOTES: Except for Alaska and Hawaii. Guidelines for Alaska and Hawaii since 1980 are:

	Alaska		Hawaii	
Year	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
2005	11,950	4,080	11,010	3,750

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.

a. The guidelines are effective from the date of issuance (unless otherwise specified by a particular program using them).
b. 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) 690-7507.

Section 4. Old-Age, Survivors, and Disability Insurance

Trust Funds 4.1

Covered Workers 4.12

Insured Workers 4.36

Table 4.A1—Old-Age and Survivors Insurance, selected years 1937–2004 (in millions of dollars)

	Receipts					Expenditures				Assets	
Year	Total	Net contri-butions [a]	Income from taxation of benefits	Net interest [b]	Payments from the general fund of the Treasury [c]	Total	Benefit payments [d]	Adminis-trative 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	. . .	257	4	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	. . .	644	78	18,967	18,267	256	444	2,335	20,570
1967	24,034	23,138	. . .	818	78	20,382	19,468	406	508	3,652	24,222
1968	25,040	23,719	. . .	939	382	23,557	22,643	476	438	1,483	25,704
1969	29,554	27,947	. . .	1,165	442	25,176	24,210	474	491	4,378	30,082
1970	32,220	30,256	. . .	1,515	449	29,848	28,798	471	579	2,371	32,454
1971	35,877	33,723	. . .	1,667	488	34,542	33,414	514	613	1,335	33,789
1972	40,050	37,781	. . .	1,794	475	38,522	37,124	674	724	1,528	35,318
1973	48,344	45,975	. . .	1,928	442	47,175	45,745	647	783	1,169	36,487
1974	54,688	52,081	. . .	2,159	447	53,397	51,623	865	909	1,291	37,777
1975	59,605	56,816	. . .	2,364	425	60,395	58,517	896	982	-790	36,987
1976	66,276	63,362	. . .	2,301	614	67,876	65,705	959	1,212	-1,600	35,388
1977	72,412	69,572	. . .	2,227	613	75,309	73,121	981	1,208	-2,897	32,491
1978	78,094	75,471	. . .	2,008	615	83,064	80,361	1,115	1,589	-4,971	27,520
1979	90,274	87,919	. . .	1,797	557	93,133	90,573	1,113	1,448	-2,860	24,660
1980	105,841	103,456	. . .	1,845	540	107,678	105,083	1,154	1,442	-1,837	22,823
1981	125,361	122,627	. . .	2,060	675	126,695	123,803	1,307	1,585	-1,334	21,490
1982	125,198	123,673	. . .	845	680	142,119	138,806	1,519	1,793	[e] 598	22,088
1983	150,584	138,337	. . .	6,706	5,541	152,999	149,221	1,528	2,251	-2,416	19,672
1984	169,328	164,122	2,835	2,266	105	161,883	157,841	1,638	2,404	7,445	27,117
1985	184,239	176,958	3,208	1,871	2,203	171,150	167,248	1,592	2,310	[e] 8,725	35,842
1986	197,393	190,741	3,424	3,069	160	181,000	176,813	1,601	2,585	[e] 3,239	39,081
1987	210,736	202,735	3,257	4,690	55	187,668	183,587	1,524	2,557	23,068	62,149
1988	240,770	229,775	3,384	7,568	43	200,020	195,454	1,776	2,790	40,750	102,899
1989	264,653	250,195	2,439	11,985	34	212,489	207,971	1,673	2,845	52,164	155,063
1990	286,653	267,530	4,848	16,363	-2,089	227,519	222,987	1,563	2,969	59,134	214,197
1991	299,286	272,574	5,864	20,829	19	245,634	240,467	1,792	3,375	53,652	267,849
1992	311,162	280,992	5,852	24,303	14	259,861	254,883	1,830	3,148	51,301	319,150
1993	323,277	290,905	5,335	27,027	10	273,104	267,755	1,996	3,353	50,173	369,322
1994	328,271	293,323	4,995	29,946	7	284,133	279,068	1,645	3,420	44,138	413,460

(Continued)

Table 4.A1—Old-Age and Survivors Insurance, selected years 1937–2004 (in millions of dollars)—*Continued*

	Receipts					Expenditures				Assets	
Year	Total	Net contri-butions [a]	Income from taxation of benefits	Net interest [b]	Payments from the general fund of the Treasury [c]	Total	Benefit payments [d]	Adminis-trative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1995	342,801	304,620	5,490	32,820	-129	297,760	291,630	2,077	4,052	45,041	458,502
1996	363,741	321,557	6,471	35,706	7	308,217	302,861	1,802	3,554	55,524	514,026
1997	397,169	349,946	7,426	39,795	2	322,073	316,257	2,128	3,688	75,096	589,121
1998	424,848	371,207	9,149	44,491	1	332,324	326,762	1,899	3,662	92,524	681,645
1999	457,040	396,352	10,899	49,788	[f]	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	71,184	414	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
2004	566,338	472,758	14,593	78,986	1	421,047	415,034	2,384	3,628	145,292	1,500,622

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. 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.
c. 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.
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, 1957–2004 (in millions of dollars)

Year	Receipts					Expenditures				Assets	
	Total	Net contri-butions [a]	Income from taxation of benefits	Net interest [b]	Payments from the general fund of the Treasury [c]	Total	Benefit payments [d]	Adminis-trative 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	. . .	58	16	1,947	1,784	137	25	133	1,739
1967	2,379	2,286	. . .	78	16	2,089	1,950	109	31	290	2,029
1968	3,454	3,316	. . .	106	32	2,458	2,311	127	20	996	3,025
1969	3,792	3,599	. . .	177	16	2,716	2,557	138	21	1,075	4,100
1970	4,774	4,481	. . .	277	16	3,259	3,085	164	10	1,514	5,614
1971	5,031	4,620	. . .	361	50	4,000	3,783	205	13	1,031	6,645
1972	5,572	5,107	. . .	414	51	4,759	4,502	233	24	813	7,457
1973	6,443	5,932	. . .	458	52	5,973	5,764	190	20	470	7,927
1974	7,378	6,826	. . .	500	52	7,196	6,957	217	22	182	8,109
1975	8,035	7,444	. . .	502	90	8,790	8,505	256	29	-754	7,354
1976	8,757	8,233	. . .	422	103	10,366	10,055	285	26	-1,609	5,745
1977	9,570	9,138	. . .	304	128	11,945	11,547	399	[e]	-2,375	3,370
1978	13,810	13,413	. . .	256	142	12,954	12,599	325	30	856	4,226
1979	15,590	15,114	. . .	358	118	14,186	13,786	371	30	1,404	5,630
1980	13,871	13,255	. . .	485	130	15,872	15,515	368	-12	-2,001	3,629
1981	17,078	16,738	. . .	172	168	17,658	17,192	436	29	-580	3,049
1982	22,715	21,995	. . .	546	174	17,992	17,376	590	26	[f] -358	2,691
1983	20,682	17,991	. . .	1,569	1,121	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	870	1,017	19,478	18,827	608	43	[f] 2,363	6,321
1986	19,439	18,399	238	803	. . .	20,522	19,853	600	68	[f] 1,459	7,780
1987	20,303	19,691	[g] -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	883	-775	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)

Table 4.A2—Disability Insurance, 1957–2004 (in millions of dollars)—*Continued*

Year	Receipts					Expenditures				Assets	
	Total	Net contri-butions [a]	Income from taxation of benefits	Net interest [b]	Payments from the general fund of the Treasury [c]	Total	Benefit payments [d]	Adminis-trative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1995	56,696	54,401	341	2,158	-203	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	6,942	-836	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
2004	91,380	80,281	1,111	9,988	0	80,597	78,229	2,152	215	10,783	186,217

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. 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.
c. 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.
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. Less than $500,000.
f. Amount equals total receipts less total expenditures, less amounts loaned or plus amounts repaid under interfund borrowing provisions.
g. 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, 1957–2004 (in millions of dollars)

Year	Receipts					Expenditures				Assets	
	Total	Net contri-butions [a]	Income from taxation of benefits	Net interest [b]	Payments from the general fund of the Treasury [c]	Total	Benefit payments [d]	Adminis-trative 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	. . .	702	94	20,913	20,051	393	469	2,467	22,308
1967	26,413	25,424	. . .	896	94	22,471	21,417	515	539	3,942	26,250
1968	28,493	27,034	. . .	1,045	414	26,015	24,954	603	458	2,479	28,729
1969	33,346	31,546	. . .	1,342	458	27,892	26,767	612	513	5,453	34,182
1970	36,993	34,737	. . .	1,791	465	33,108	31,884	635	589	3,886	38,068
1971	40,908	38,343	. . .	2,027	538	38,542	37,197	719	626	2,366	40,434
1972	45,622	42,888	. . .	2,208	526	43,281	41,625	907	749	2,341	42,775
1973	54,787	51,907	. . .	2,386	494	53,148	51,508	837	802	1,639	44,414
1974	62,066	58,907	. . .	2,660	499	60,593	58,581	1,082	931	1,472	45,886
1975	67,640	64,259	. . .	2,866	515	69,184	67,022	1,152	1,010	-1,544	44,342
1976	75,034	71,595	. . .	2,722	717	78,242	75,759	1,244	1,239	-3,209	41,133
1977	81,982	78,710	. . .	2,531	741	87,254	84,667	1,379	1,208	-5,272	35,861
1978	91,903	88,883	. . .	2,264	757	96,018	92,960	1,440	1,618	-4,115	31,746
1979	105,864	103,034	. . .	2,155	675	107,320	104,359	1,483	1,477	-1,456	30,291
1980	119,712	116,711	. . .	2,330	670	123,550	120,598	1,522	1,430	-3,838	26,453
1981	142,438	139,364	. . .	2,231	843	144,352	140,995	1,743	1,614	-1,914	24,539
1982	147,913	145,667	. . .	1,391	854	160,111	156,182	2,109	1,820	[e] 239	24,778
1983	171,266	156,328	. . .	8,276	6,662	171,177	166,745	2,153	2,279	89	24,867
1984	186,637	180,067	3,025	3,440	105	180,429	175,739	2,264	2,426	6,208	31,075
1985	203,540	194,149	3,430	2,741	3,220	190,628	186,075	2,200	2,353	[e] 11,088	42,163
1986	216,833	209,140	3,662	3,871	160	201,522	196,667	2,202	2,653	[e] 4,698	46,861
1987	231,039	222,425	3,221	5,338	55	209,093	204,106	2,373	2,614	21,946	68,807
1988	263,469	251,814	3,445	8,168	43	222,514	217,149	2,513	2,851	40,955	109,762
1989	289,448	274,189	2,534	12,692	34	236,242	230,882	2,427	2,934	53,206	162,968
1990	315,443	296,070	4,992	17,245	-2,864	253,135	247,816	2,270	3,049	62,309	225,277
1991	329,676	301,711	6,054	21,892	19	274,205	268,162	2,587	3,457	55,471	280,747
1992	342,591	311,128	6,084	25,365	14	291,865	285,995	2,664	3,206	50,726	331,473
1993	355,578	322,090	5,616	27,862	10	308,766	302,368	2,963	3,435	46,812	378,285
1994	381,111	344,695	5,306	31,103	7	323,011	316,812	2,674	3,526	58,100	436,385

(Continued)

Table 4.A3—Combined OASI and DI, 1957–2004 (in millions of dollars)—*Continued*

Year	Receipts					Expenditures				Assets	
	Total	Net contri-butions [a]	Income from taxation of benefits	Net interest [b]	Payments from the general fund of the Treasury [c]	Total	Benefit payments [d]	Adminis-trative expenses	Transfers to Railroad Retirement program	Net increase during year	Amount at end of year
1995	399,497	359,021	5,831	34,977	-332	339,815	332,554	3,141	4,120	59,683	496,068
1996	424,451	378,881	6,844	38,718	7	353,569	347,050	2,962	3,556	70,883	566,950
1997	457,668	405,984	7,896	43,787	2	369,108	361,952	3,409	3,747	88,560	655,510
1998	489,204	430,174	9,707	49,323	1	382,255	374,969	3,467	3,819	106,950	762,460
1999	526,582	459,556	11,559	55,466	[f]	392,908	385,765	3,328	3,816	133,673	896,133
2000	568,433	492,484	12,314	64,471	-836	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	80,362	414	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
2004	657,718	553,040	15,703	88,974	1	501,644	493,263	4,536	3,844	156,075	1,686,839

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. 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.
c. 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.
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 1937–2004 (in millions of dollars)

Year	Total benefits	Cash benefits [a]		Service benefits		Rehabilitation services [b]		Personal income [c]	Total benefits as a percentage of personal income
		Old-Age and Survivors Insurance [d]	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)

Table 4.A4—Total annual benefits paid, by type of benefit and trust fund, and as a percentage of personal income, selected years 1937–2004 (in millions of dollars)—*Continued*

Year	Total benefits	Cash benefits [a]		Service benefits		Rehabilitation services [b]		Personal income [c]	Total benefits as a percentage of personal income
		Old-Age and Survivors Insurance [d]	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
2004	795,868	415,082	78,202	167,554	134,978	3	49	9,689,600	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 1937–2004 (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 [a]	Parents		
1937	1	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	1
1938	10	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	10
1939	14	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	14
1940	35	15	2	[b]	3	2	[b]	[b]	. . .	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)

Table 4.A5—Total annual benefits paid from OASI trust fund, by type of benefit, selected years 1937–2004 (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 [a]	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	[b]	218
1999	334,437	238,478	18,415	1,992	12,125	1,415	61,769	27	[b]	216
2000	352,706	253,542	18,969	2,133	12,532	1,406	63,884	26	[b]	214
2001	372,370	268,976	19,491	2,332	13,134	1,441	66,758	26	[b]	212
2002	388,170	281,624	19,884	2,475	13,690	1,476	68,782	25	[b]	213
2003	399,892	291,518	19,951	2,583	14,072	1,486	70,052	24	[b]	206
2004	415,082	304,261	20,164	2,714	14,538	1,515	71,660	24	[b]	205

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

NOTES: Amounts by type of benefit are estimated. Unnegotiated checks are not deducted. Totals do not necessarily equal the sum of rounded components.

. . . = not applicable.

a. Aged widow(er)s and disabled widow(er)s.
b. 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, 1957–2004 (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
2004	78,202	71,685	455	6,062

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

NOTES: Amounts by type of benefit are estimated. Unnegotiated checks are not deducted. Totals do not necessarily equal the sum of rounded components.

. . . = not applicable.

CONTACT: Jeff Kunkel (410) 965-3013.

Table 4.B1—Number of workers with taxable earnings, amount of earnings, and Social Security numbers issued, selected years 1937–2004

Year	Number [a] (thousands)			Earnings					Social Security numbers issued [b] (thousands)
				Total in covered employment [d] (millions of dollars)	Reported taxable [a]		Average per worker (dollars)		
	Total	With maximum earnings	New entrants into covered employment [c]		Amount (millions of dollars)	Percentage of total	Total earnings [d]	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 1937–2004—*Continued*

Year	Number [a] (thousands)			Earnings					Social Security numbers issued [b] (thousands)
					Reported taxable [a]		Average per worker (dollars)		
	Total	With maximum earnings	New entrants into covered employment [c]	Total in covered employment [d] (millions of dollars)	Amount (millions of dollars)	Percentage of total	Total earnings [d]	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	154,732	9,556	5,014	4,819,870	4,008,500	83.2	31,150	25,906	5,476
2001 [e]	155,130	9,202	4,473	4,919,650	4,166,100	84.7	31,713	26,856	5,883
2002 [e]	154,488	8,398	4,259	4,929,940	4,246,000	86.1	31,911	27,484	5,699
2003 [f]	154,471	8,491	4,163	5,060,606	4,359,200	86.1	32,761	28,220	5,372
2004 [g]	156,764	. . .	. . .	5,363,470	4,539,000	84.6	34,214	28,954	6,065

SOURCES: Social Security Administration, Master Earnings File, 1 percent sample; Bureau of Economic Analysis; Bureau of Labor Statistics.

NOTE: . . . = not available.

a. Relates to wage and salary workers from 1937 to 1950. Beginning in 1951, includes self-employment. See Table 2.A3 for annual maximum taxable earnings.
b. Excludes railroad account numbers. Since program began, 425.5 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. From 1937 to 2001, 318.0 million different persons reported with taxable earnings.
d. Total wages, including estimated amounts above taxable limit, from 1937 to 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.

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Table 4.B2—Number with taxable earnings and amount of earnings, by type of earnings, 1951–2004

Year	Number [a] (thousands)		Wage and salary					Self-employed				
			Total in covered employment [b] (millions of dollars)	Reported taxable		Average per worker (dollars)		Total in covered employment [c] (millions of dollars)	Reported taxable		Average per worker (dollars)	
	Wage and salary	Self-employed		Amount [d] (millions of dollars)	Percentage of total wages	Total wages [b]	Reported taxable [d]		Amount [d] (millions of dollars)	Percentage of total self-employment	Total earnings [c]	Reported taxable [d]
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, 1951–2004—*Continued*

Year	Number [a] (thousands)		Wage and salary					Self-employed				
			Total in covered employment [b] (millions of dollars)	Reported taxable		Average per worker (dollars)		Total in covered employment [c] (millions of dollars)	Reported taxable		Average per worker (dollars)	
	Wage and salary	Self-employed		Amount [d] (millions of dollars)	Percentage of total wages	Total wages [b]	Reported taxable [d]		Amount [d] (millions of dollars)	Percentage of total self-employment	Total earnings [c]	Reported taxable [d]
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	146,097	14,675	4,494,170	3,798,400	84.5	30,762	25,999	325,700	210,100	64.5	22,194	14,317
2001 [e]	146,360	14,840	4,589,150	3,950,100	86.1	31,355	26,989	330,500	216,000	65.4	22,271	14,555
2002 [e]	145,578	15,100	4,592,540	4,022,000	87.6	31,547	27,628	337,400	224,000	66.4	22,344	14,834
2003 [f]	145,271	15,600	4,710,106	4,125,800	87.6	32,423	28,401	350,500	233,400	66.6	22,468	14,962
2004 [g]	147,454	15,807	4,984,059	4,291,500	86.1	33,801	29,104	379,411	247,500	65.2	24,003	15,658

SOURCES: Social Security Administration, Master Earnings File, 1 percent sample; Bureau of Economic Analysis; Bureau of Labor Statistics.

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.

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Table 4.B3—Number of workers and median annual earnings, by type of earnings and sex, selected years 1937–2003

Year	All workers [a]			Wage and salary			Self-employed [b]		
	Total	Men	Women	Subtotal	Men	Women	Subtotal	Men	Women
					Number (thousands)				
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	154,732	81,654	73,078	146,097	76,033	70,064	14,675	9,277	5,398
2001 [c]	155,130	81,840	73,290	146,360	76,172	70,188	14,840	9,241	5,599
2002 [c]	154,488	81,280	73,208	145,578	75,587	69,991	15,100	9,293	5,807
2003 [c]	154,471	81,174	73,294	145,271	75,348	69,920	15,600	9,535	6,065

(Continued)

Table 4.B3—Number of workers and median annual earnings, by type of earnings and sex, selected years 1937–2003—*Continued*

Year	All workers [a]			Wage and salary			Self-employed [b]		
	Total	Men	Women	Subtotal	Men	Women	Subtotal	Men	Women
				Median earnings [d] (dollars)					
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	20,225	25,032	16,287	20,885	25,999	16,801	14,927	18,538	10,270
2001 [c]	20,909	25,650	17,042	21,630	26,649	17,598	14,614	18,065	10,374
2002 [c]	21,198	25,780	17,468	21,981	26,879	18,086	14,257	17,612	10,456
2003 [c]	21,581	26,156	17,828	22,411	27,280	18,462	13,980	17,468	10,492

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.

Table 4.B4—Percentage of workers with earnings below annual maximum taxable, by sex, selected years 1937–2003

Year	All workers [a]			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 1937–2003—*Continued*

Year	All workers [a]			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	93.8	90.6	97.4	92.5	90.1	96.6	76,200
2001 [b]	94.1	91.0	97.5	94.5	92.7	97.5	80,400
2002 [b]	94.6	91.8	97.7	94.9	93.2	97.7	84,900
2003 [b]	94.5	91.8	97.5	95.1	93.4	97.7	87,000

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

NOTE: . . . = not applicable.

a. From 1937 to 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.

Table 4.B5—Number of workers, by sex and age, selected years 1937–2003 (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
								All workers							
1937	32,900	3,277	6,302	5,480	4,413	3,688	3,055	2,580	1,918	1,308	384	398	[a] 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	154,732	12,413	16,703	16,438	17,715	19,245	19,199	16,990	14,156	9,681	2,876	3,243	3,159	829	2,083
2001 [b]	155,130	11,734	16,953	16,053	17,653	18,747	19,297	17,417	14,544	10,266	2,980	3,328	3,226	827	2,104
2002 [b]	154,488	11,029	16,994	15,921	17,302	18,049	19,153	17,642	14,582	10,896	3,258	3,419	3,290	810	2,145
2003 [b]	154,471	10,407	17,003	15,850	16,864	17,432	18,973	17,793	14,940	11,455	3,502	3,579	3,454	875	2,341
								Men							
1937	23,810	2,020	4,021	3,797	3,237	3,775	2,387	2,091	1,606	1,110	330	351	[a] 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	81,654	6,323	8,544	8,573	9,492	10,285	10,102	8,838	7,365	5,184	1,588	1,796	1,805	488	1,271
2001 [b]	81,840	5,934	8,673	8,405	9,439	10,041	10,170	9,088	7,550	5,474	1,626	1,846	1,845	476	1,273
2002 [b]	81,280	5,554	8,677	8,273	9,248	9,669	10,069	9,200	7,543	5,774	1,761	1,881	1,875	460	1,296
2003 [b]	81,174	5,195	8,679	8,226	8,982	9,373	9,999	9,245	7,727	6,032	1,893	1,959	1,959	507	1,397

(Continued)

Table 4.B5—Number of workers, by sex and age, selected years 1937–2003 (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
								Women							
1937	9,090	1,257	2,281	1,683	1,176	913	668	489	312	198	54	47	[a] 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	73,078	6,089	8,159	7,865	8,224	8,960	9,097	8,152	6,791	4,497	1,288	1,448	1,355	341	812
2001 [b]	73,290	5,801	8,280	7,648	8,214	8,706	9,127	8,329	6,994	4,792	1,354	1,482	1,381	350	832
2002 [b]	73,207	5,475	8,317	7,648	8,055	8,380	9,083	8,442	7,038	5,122	1,497	1,538	1,415	350	849
2003 [b]	73,294	5,212	8,323	7,624	7,883	8,058	8,974	8,548	7,213	5,423	1,609	1,619	1,495	368	943

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.

Table 4.B6—Median earnings of workers, by sex and age, selected years 1937–2003 (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
								All workers							
1937	761	170	570	829	998	1,061	1,126	1,121	1,177	1,020	1,010	927	[a] 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	20,225	2,716	10,721	20,597	24,817	26,385	27,814	29,403	29,529	26,698	22,884	16,499	9,465	7,295	5,376
2001 [b]	20,909	2,718	10,698	20,979	25,607	27,237	28,549	30,133	30,423	27,705	23,684	17,736	10,555	7,857	5,749
2002 [b]	21,198	2,673	10,335	20,944	25,913	27,742	29,020	30,363	31,030	28,412	24,466	18,583	11,133	8,192	5,902
2003 [b]	21,581	2,603	10,217	20,981	26,445	28,319	29,492	30,945	31,615	29,198	25,480	19,382	11,925	8,708	6,106
								Men							
1937	945	174	647	1,117	1,202	1,286	1,338	1,308	1,232	1,137	1,131	1,008	[a] 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	25,032	2,804	12,191	23,403	29,404	32,354	35,218	36,932	37,917	34,717	28,850	21,076	10,487	7,903	5,791
2001 [b]	25,650	2,787	12,001	23,498	30,136	33,127	35,810	37,437	38,368	35,323	29,872	21,980	12,004	8,557	6,235
2002 [b]	25,780	2,743	11,535	23,237	30,452	33,701	36,043	37,635	38,346	35,880	30,738	22,845	12,587	8,827	6,422
2003 [b]	26,156	2,700	11,257	23,274	30,891	34,334	36,604	38,239	38,820	36,490	31,644	23,986	13,425	9,505	6,437

(Continued)

Table 4.B6—Median earnings of workers, by sex and age, selected years 1937–2003 (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
								Women							
1937	484	163	477	602	621	609	604	589	576	563	585	582	[a] 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	16,287	2,638	9,454	17,774	19,893	20,387	21,536	23,202	23,074	20,664	17,993	12,876	8,472	6,459	4,947
2001 [b]	17,042	2,648	9,529	18,339	20,742	21,117	22,231	24,041	24,153	21,814	18,750	14,052	9,217	7,112	5,209
2002 [b]	17,468	2,610	9,317	18,538	21,210	21,686	22,793	24,420	25,096	22,868	19,574	15,074	9,760	7,547	5,336
2003 [b]	17,828	2,524	9,270	18,617	21,726	22,295	23,198	24,970	25,838	23,557	20,510	15,596	10,486	7,933	5,674

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.

Table 4.B7—Number of wage and salary workers, by sex and amount of taxable earnings, 1992–2003 (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,	80,000–86,999	
All wage and salary workers													
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	146,097	8,241	17,978	15,995	28,443	24,306	17,384	11,330	7,056	4,439	1,994	. . .	8,933
2001 [a]	146,360	8,129	17,545	15,570	27,686	23,937	17,630	11,759	7,453	4,721	3,148	176	8,604
2002 [a]	145,578	8,180	17,346	15,359	26,817	23,443	17,572	11,832	7,652	4,950	3,328	1,265	7,834
2003 [a]	145,271	8,215	17,128	15,190	26,132	22,921	17,507	11,983	7,803	5,182	3,466	1,821	7,923
Men													
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	76,033	3,858	7,822	6,788	12,241	11,958	9,755	7,070	4,734	3,170	1,474	. . .	7,163
2001 [a]	76,171	3,848	7,747	6,682	11,958	11,603	9,743	7,158	4,900	3,262	2,281	136	6,854
2002 [a]	75,588	3,947	7,707	6,662	11,643	11,224	9,586	7,048	4,918	3,334	2,370	937	6,210
2003 [a]	75,298	3,961	7,671	6,564	11,352	10,948	9,437	7,056	4,922	3,431	2,428	1,308	6,220
Women													
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	70,064	4,383	10,156	9,206	16,203	12,348	7,630	4,260	2,321	1,268	519	. . .	1,770
2001 [a]	70,189	4,282	9,799	8,888	15,728	12,333	7,887	4,601	2,553	1,460	867	41	1,750
2002 [a]	69,990	4,233	9,639	8,696	15,175	12,219	7,986	4,784	2,734	1,615	958	328	1,623
2003 [a]	69,973	4,254	9,457	8,626	14,781	11,973	8,070	4,927	2,881	1,751	1,039	513	1,703

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 1951–2003 (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
								All self-employed workers							
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	14,675	173	554	1,016	1,495	1,948	2,093	2,014	1,785	1,345	443	522	591	180	515
2001 [a]	14,840	177	603	1,039	1,517	1,889	2,087	2,023	1,805	1,409	453	526	610	178	523
2002 [a]	15,100	178	627	1,062	1,544	1,844	2,100	2,055	1,825	1,503	492	549	618	169	532
2003 [a]	15,600	173	670	1,067	1,568	1,839	2,131	2,119	1,898	1,574	541	594	665	179	582
								Men							
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	9,277	106	328	604	913	1,193	1,310	1,268	1,128	856	294	348	415	130	383
2001 [a]	9,242	105	347	614	902	1,143	1,293	1,260	1,123	879	294	348	424	129	382
2002 [a]	9,293	107	356	600	899	1,110	1,268	1,278	1,128	933	315	358	428	121	390
2003 [a]	9,523	107	369	599	899	1,091	1,279	1,296	1,170	976	340	383	455	129	429

(Continued)

Table 4.B8—Number of self-employed workers, by sex and age, selected years 1951–2003 (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
								Women							
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	5,398	68	226	412	582	754	783	747	657	489	148	173	176	50	132
2001 [a]	5,598	72	256	426	615	746	794	763	682	530	159	179	186	49	141
2002 [a]	5,807	71	271	462	645	734	832	777	697	570	177	191	190	48	142
2003 [a]	6,077	66	301	468	668	748	852	823	729	598	201	210	210	50	152

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, 1992–2003 (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	80,000–86,999	
All self-employed workers													
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	14,675	502	2,474	2,618	3,019	1,730	1,189	811	560	399	269	. . .	1,104
2001 [a]	14,840	504	2,526	2,653	3,147	1,757	1,198	842	589	403	318	83	819
2002 [a]	15,100	512	2,594	2,706	3,251	1,733	1,175	839	598	422	303	198	768
2003 [a]	15,600	533	2,675	2,832	3,377	1,750	1,197	861	617	428	320	245	765
Men													
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	9,280	238	1,285	1,425	1,908	1,159	830	585	415	304	211	. . .	920
2001 [a]	9,242	239	1,296	1,442	1,948	1,168	819	601	427	308	250	67	678
2002 [a]	9,293	246	1,342	1,450	1,973	1,138	798	584	435	308	229	156	634
2003 [a]	9,523	256	1,379	1,501	2,008	1,147	807	610	443	315	242	191	624
Women													
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	5,395	265	1,189	1,192	1,111	570	359	226	145	95	58	. . .	184
2001 [a]	5,598	265	1,230	1,212	1,200	589	378	241	163	96	68	17	141
2002 [a]	5,807	266	1,252	1,256	1,278	595	377	255	163	114	75	42	133
2003 [a]	6,077	277	1,296	1,331	1,369	603	390	251	174	113	78	54	140

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.

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, 2003

State or area [a]	Number [b] (thousands)			Taxable earnings [c] (millions of dollars)			OASDI contributions [d] (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
All areas	154,471	145,271	15,600	4,359,200	4,125,800	233,400	540,541	511,599	28,942
Alabama	2,263	2,142	209	56,271	53,676	2,595	6,978	6,656	322
Alaska	377	355	42	10,429	9,838	591	1,293	1,220	73
Arizona	2,699	2,565	237	74,353	70,895	3,458	9,220	8,791	429
Arkansas	1,424	1,332	157	32,062	30,235	1,828	3,976	3,749	227
California	16,729	15,354	2,114	515,417	477,038	38,379	63,912	59,153	4,759
Colorado	2,371	2,203	283	68,683	64,457	4,226	8,517	7,993	524
Connecticut	1,957	1,827	216	66,285	61,886	4,399	8,219	7,674	546
Delaware	496	477	34	14,837	14,330	507	1,840	1,777	63
District of Columbia	347	331	29	12,290	11,586	704	1,524	1,437	87
Florida	8,763	8,220	933	226,267	215,063	11,204	28,057	26,668	1,389
Georgia	4,495	4,242	435	124,813	118,954	5,859	15,477	14,750	727
Hawaii	699	661	64	19,636	18,644	992	2,435	2,312	123
Idaho	743	701	79	17,608	16,634	974	2,183	2,063	121
Illinois	6,587	6,221	648	194,425	185,065	9,360	24,109	22,948	1,161
Indiana	3,541	3,393	290	94,736	90,702	4,034	11,747	11,247	500
Iowa	1,715	1,606	192	43,028	40,575	2,453	5,336	5,031	304
Kansas	1,549	1,465	154	41,161	39,044	2,118	5,104	4,841	263
Kentucky	2,145	2,018	221	52,319	49,720	2,599	6,488	6,165	322
Louisiana	2,122	1,988	214	50,650	47,746	2,904	6,281	5,920	360
Maine	782	729	91	18,966	17,715	1,251	2,352	2,197	155
Maryland	3,126	2,978	274	105,396	100,891	4,505	13,069	12,510	559
Massachusetts	3,470	3,235	382	112,707	105,695	7,012	13,976	13,106	869
Michigan	5,485	5,235	451	160,554	154,404	6,150	19,909	19,146	763
Minnesota	3,062	2,899	313	91,043	86,562	4,482	11,289	10,734	556
Mississippi	1,388	1,307	137	31,296	29,494	1,802	3,881	3,657	223
Missouri	3,123	2,949	306	78,946	75,016	3,930	9,789	9,302	487
Montana	535	493	75	11,414	10,491	923	1,415	1,301	114
Nebraska	1,047	988	113	26,168	24,798	1,370	3,245	3,075	170
Nevada	1,148	1,097	91	30,218	28,706	1,512	3,747	3,560	188
New Hampshire	821	768	87	24,552	23,068	1,484	3,044	2,860	184
New Jersey	4,792	4,546	429	168,239	160,162	8,077	20,862	19,860	1,002
New Mexico	911	861	89	22,124	21,002	1,122	2,743	2,604	139
New York	9,979	9,330	1,081	313,557	297,118	16,439	38,881	36,843	2,038
North Carolina	4,509	4,249	436	119,329	113,309	6,020	14,797	14,050	747
North Dakota	380	356	47	8,832	8,160	672	1,095	1,012	83
Ohio	5,962	5,620	564	156,376	148,643	7,734	19,391	18,432	959
Oklahoma	1,820	1,703	198	42,704	40,467	2,238	5,295	5,018	277
Oregon	1,889	1,773	187	50,890	47,980	2,910	6,310	5,950	361
Pennsylvania	6,760	6,426	570	194,161	184,992	9,169	24,076	22,939	1,137
Rhode Island	613	585	55	18,196	17,365	831	2,256	2,153	103
South Carolina	2,165	2,058	184	54,289	51,869	2,420	6,732	6,432	300
South Dakota	478	445	60	10,637	9,851	787	1,319	1,221	98
Tennessee	3,136	2,934	345	80,946	75,580	5,367	10,037	9,372	665
Texas	10,607	9,878	1,222	286,360	269,338	17,022	35,509	33,398	2,111
Utah	1,217	1,168	103	30,053	28,896	1,157	3,727	3,583	143

(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, 2003—*Continued*

State or area [a]	Number [b] (thousands)			Taxable earnings [c] (millions of dollars)			OASDI contributions [d] (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
Vermont	419	392	50	10,322	9,681	641	1,280	1,200	80
Virginia	4,170	3,967	361	129,778	124,184	5,594	16,092	15,399	694
Washington	3,310	3,141	293	100,525	95,509	5,016	12,465	11,843	622
West Virginia	882	838	77	20,847	19,819	1,028	2,585	2,457	128
Wisconsin	3,209	3,065	266	89,776	86,102	3,675	11,132	10,677	456
Wyoming	309	290	34	7,423	6,984	440	921	866	55
Outlying area									
Puerto Rico	1,191	1,127	72	20,194	18,886	1,308	2,504	2,342	162
Other and unknown [e]	749	743	8	17,103	16,975	128	2,121	2,105	16

SOURCE: Social Security Administration, Continuous Work History Sample, 1 percent sample.

NOTE: Data are based on preliminary estimates.

a. 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.
b. 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.
c. Annual maximum taxable earnings for Social Security (OASDI) from a single employer or from self-employment were $87,000 in 2003.
d. For 2003 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.
e. 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.

Table 4.B11—Number of workers with Social Security (OASDI) taxable earnings, amount taxable, and contributions, by type of earnings, selected years 1937–2004

Year	Number [a] (thousands)			Taxable earnings [b] (millions of dollars)			OASDI contributions [c,d] (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 1937–2004—*Continued*

Year	Number [a] (thousands)			Taxable earnings [b] (millions of dollars)			OASDI contributions [c,d] (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	154,732	146,097	14,675	4,008,500	3,798,400	210,100	497,054	471,002	26,052
2001 [e]	155,130	146,360	14,840	4,166,100	3,950,100	216,000	516,596	489,812	26,784
2002 [e]	154,488	145,578	15,100	4,246,000	4,022,000	224,000	526,504	498,728	27,776
2003 [f]	154,471	145,271	15,600	4,359,200	4,125,800	233,400	540,541	511,599	28,942
2004 [g]	156,764	147,454	15,807	4,539,000	4,291,500	247,500	562,836	532,146	30,690

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample; Bureau of Economic Analysis; Bureau of Labor Statistics.

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.

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, 2003

State or area [a]	Number [b] (thousands)			Taxable earnings [c] (millions of dollars)			HI contributions [d] (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
All areas	158,117	149,059	16,260	5,261,500	4,911,000	350,500	152,584	142,419	10,165
Alabama	2,280	2,159	215	62,383	58,857	3,526	1,809	1,707	102
Alaska	404	384	43	13,032	12,147	885	378	352	26
Arizona	2,713	2,580	246	83,505	78,654	4,850	2,422	2,281	141
Arkansas	1,431	1,339	160	34,827	32,646	2,181	1,010	947	63
California	17,553	16,212	2,199	674,225	615,559	58,666	19,553	17,851	1,701
Colorado	2,530	2,373	295	87,134	81,040	6,093	2,527	2,350	177
Connecticut	1,996	1,868	231	92,929	84,703	8,226	2,695	2,456	239
Delaware	499	480	35	16,630	15,823	807	482	459	23
District of Columbia	355	339	31	16,226	14,433	1,792	471	419	52
Florida	8,834	8,292	969	266,566	251,636	14,931	7,730	7,297	433
Georgia	4,600	4,351	453	149,174	140,497	8,677	4,326	4,074	252
Hawaii	720	683	66	22,355	21,105	1,251	648	612	36
Idaho	747	705	80	19,088	17,885	1,203	554	519	35
Illinois	6,794	6,436	682	245,416	230,580	14,837	7,117	6,687	430
Indiana	3,561	3,413	301	103,996	98,367	5,629	3,016	2,853	163
Iowa	1,723	1,613	198	46,562	43,628	2,933	1,350	1,265	85
Kansas	1,557	1,473	161	46,303	43,625	2,677	1,343	1,265	78
Kentucky	2,194	2,070	227	60,941	56,146	4,795	1,767	1,628	139
Louisiana	2,290	2,162	220	62,821	59,011	3,811	1,822	1,711	111
Maine	814	762	93	21,805	20,338	1,467	632	590	43
Maryland	3,185	3,038	291	125,436	117,738	7,697	3,638	3,414	223
Massachusetts	3,690	3,470	406	149,671	138,608	11,063	4,340	4,020	321
Michigan	5,513	5,264	475	183,468	175,352	8,117	5,321	5,085	235
Minnesota	3,078	2,913	326	105,685	100,109	5,576	3,065	2,903	162
Mississippi	1,396	1,315	140	33,612	31,268	2,344	975	907	68
Missouri	3,194	3,022	316	90,962	85,172	5,790	2,638	2,470	168
Montana	539	497	76	12,397	11,212	1,186	360	325	34
Nebraska	1,052	993	116	28,897	27,159	1,738	838	788	50
Nevada	1,212	1,163	96	37,096	34,841	2,255	1,076	1,010	65
New Hampshire	832	779	89	29,088	27,208	1,881	844	789	55
New Jersey	4,818	4,571	464	214,596	199,434	15,162	6,223	5,784	440
New Mexico	923	872	90	24,190	22,891	1,299	702	664	38
New York	10,018	9,367	1,140	406,508	371,986	34,523	11,789	10,788	1,001
North Carolina	4,528	4,267	452	133,520	125,196	8,324	3,872	3,631	241
North Dakota	383	358	48	9,369	8,644	725	272	251	21
Ohio	6,428	6,115	586	196,517	186,021	10,496	5,699	5,395	304
Oklahoma	1,840	1,723	203	46,424	43,866	2,559	1,346	1,272	74
Oregon	1,899	1,783	193	56,201	52,530	3,672	1,630	1,523	106
Pennsylvania	6,808	6,473	602	225,504	212,439	13,065	6,540	6,161	379
Rhode Island	621	593	59	20,669	19,588	1,081	599	568	31
South Carolina	2,173	2,066	189	59,346	56,274	3,071	1,721	1,632	89
South Dakota	482	448	61	11,427	10,500	927	331	305	27
Tennessee	3,156	2,954	357	93,660	85,419	8,241	2,716	2,477	239
Texas	11,137	10,428	1,263	350,450	326,633	23,817	10,163	9,472	691
Utah	1,228	1,178	107	34,520	32,607	1,913	1,001	946	55

(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, 2003—*Continued*

State or area [a]	Number [b] (thousands)			Taxable earnings [c] (millions of dollars)			HI contributions [d] (millions of dollars)		
	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed	Total	Wage and salary	Self-employed
Vermont	420	393	51	11,426	10,663	763	331	309	22
Virginia	4,207	4,004	381	151,853	143,034	8,819	4,404	4,148	256
Washington	3,341	3,171	306	119,118	112,316	6,803	3,454	3,257	197
West Virginia	890	845	79	22,637	21,151	1,487	656	613	43
Wisconsin	3,221	3,077	278	100,116	95,571	4,546	2,903	2,772	132
Wyoming	311	292	36	8,078	7,459	619	234	216	18
Outlying area									
Puerto Rico	1,231	1,166	72	22,134	20,598	1,536	642	597	45
Other and unknown [e]	770	764	8	21,004	20,833	170	609	604	5

SOURCE: Social Security Administration, Continuous Work History Sample, 1 percent sample.

NOTE: Data are based on preliminary estimates.

a. 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.
b. 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.
c. No annual maximum taxable earnings amount for Medicare.
d. For 2003 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.
e. 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.

Table 4.B13—Social Security (OASDI) taxable earnings, by sex and age, 2003

Sex	Total, all ages	Under 20	20–29	30–39	40–49	50–59	60–61	62–64	65–69	70 or older
					Social Security (OASDI) taxable earnings (in millions of dollars)					
All workers	4,359,200	42,173	602,211	1,105,138	1,317,027	962,786	113,070	98,501	72,172	46,082
Men	2,648,632	22,445	339,875	680,930	805,968	585,604	72,156	63,298	47,620	30,710
Women	1,710,568	19,728	262,336	424,207	511,059	377,182	40,913	35,204	24,551	15,373
					Percentage distribution, by age					
All workers	100	1	14	25	30	22	3	2	2	1
Men	100	1	13	26	30	22	3	2	2	1
Women	100	1	15	25	30	22	2	2	1	1
					Percentage distribution, by sex					
All workers	100	100	100	100	100	100	100	100	100	100
Men	61	53	56	62	61	61	64	64	66	67
Women	39	47	44	38	39	39	36	36	34	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, 2003

Sex	Total, all ages	Under 20	20–29	30–39	40–49	50–59	60–61	62–64	65–69	70 or older
					Medicare (HI) taxable earnings (in millions of dollars)					
All workers	5,261,500	42,205	629,201	1,266,656	1,638,462	1,255,044	147,327	127,244	95,376	59,928
Men	3,368,170	22,471	356,697	800,966	1,059,586	826,495	102,081	88,628	68,372	42,838
Women	1,893,330	19,735	272,504	465,691	578,876	428,550	45,246	38,616	27,004	17,090
					Percentage distribution, by age					
All workers	100	1	12	24	31	24	3	2	2	1
Men	100	1	11	24	31	25	3	3	2	1
Women	100	1	14	25	31	23	2	2	1	1
					Percentage distribution, by sex					
All workers	100	100	100	100	100	100	100	100	100	100
Men	64	53	57	63	65	66	69	70	72	71
Women	36	47	43	37	35	34	31	30	28	29

SOURCE: Social Security Administration, Master Earnings File, 1 percent sample.

CONTACT: Greg Diez (410) 965-0153 or William Kearns (410) 965-6750.

Table 4.C1—Estimated number, by insured status, December 31, 1940–2005 (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	143.0	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	148.3	96.9	51.4	107.1
1985	151.0	100.1	50.8	109.6
1986	153.3	103.4	49.9	111.6
1987	155.8	107.4	48.3	113.5
1988	158.3	110.7	47.7	115.7
1989	161.5	113.7	47.8	118.1
1990	164.0	116.4	47.6	120.1
1991	165.8	118.6	47.2	121.5
1992	167.4	121.1	46.4	122.9
1993	169.3	123.7	45.6	124.4
1994	170.9	126.0	44.9	126.2

(Continued)

Table 4.C1—Estimated number, by insured status, December 31, 1940–2005 (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	131.0	44.4	130.3
1997	177.9	133.8	44.0	132.4
1998	180.4	136.4	44.0	134.7
1999	182.9	138.7	44.2	137.1
2000	185.5	140.6	44.8	139.5
2001	187.7	142.6	45.2	141.4
2002	189.6	144.5	45.1	142.5
2003	191.5	146.6	44.9	144.0
2004	193.7	148.5	45.2	146.1
2005	195.8	150.4	45.4	148.2

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.C2—Estimated number, insured status, sex, and age, December 31, 1970–2005, 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
Fully insured for retirement benefits, survivor benefits, or both														
Total														
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	140,475	6,558	19,154	19,269	17,201	12,784	10,241	9,211	9,403	9,270	8,244	6,984	5,219	6,937
1985	150,955	4,301	17,726	20,773	19,297	17,112	12,777	10,213	9,044	9,018	8,838	7,538	5,915	8,402
1990	163,959	4,805	16,449	20,458	21,102	19,312	17,146	12,713	10,055	8,755	8,728	8,161	6,397	9,878
1991	165,827	4,325	16,436	19,964	21,324	19,794	17,429	13,742	10,481	8,815	8,608	8,123	6,612	10,174
1992	167,448	3,960	16,143	19,388	21,350	20,305	17,758	14,484	11,115	9,005	8,514	8,167	6,765	10,494
1993	169,254	3,743	15,770	18,878	21,399	20,649	18,271	15,209	11,660	9,268	8,536	8,213	6,867	10,792
1994	170,885	3,753	15,242	18,549	21,245	20,984	18,789	16,065	12,153	9,479	8,413	8,143	7,028	11,043
1995	173,203	3,983	14,811	18,600	20,848	21,260	19,329	17,027	12,506	9,741	8,514	8,135	7,082	11,368
1996	175,402	4,226	14,586	18,554	20,355	21,439	19,800	17,312	13,532	10,164	8,545	8,098	7,062	11,730
1997	177,863	4,377	14,725	18,432	19,824	21,493	20,313	17,641	14,263	10,789	8,820	8,069	7,097	12,021
1998	180,380	4,641	15,018	18,169	19,372	21,596	20,661	18,146	14,975	11,322	9,093	7,985	7,105	12,298
1999	182,921	4,860	15,399	17,844	19,122	21,489	21,021	18,683	15,811	11,809	9,245	8,025	7,047	12,567
2000	185,455	4,930	15,888	17,371	19,204	21,162	21,328	19,213	16,700	12,210	9,541	8,052	7,049	12,806
2001	187,749	4,828	16,306	17,151	19,200	20,706	21,553	19,701	17,069	13,037	9,996	8,153	7,018	13,031
2002	189,611	4,409	16,603	17,181	19,120	20,190	21,656	20,174	17,438	13,778	10,509	8,305	6,990	13,259
2003	191,518	4,283	16,478	17,308	18,875	19,774	21,701	20,588	17,869	14,533	11,069	8,607	6,942	13,491
2004	193,699	4,285	16,367	17,688	18,475	19,532	21,625	20,953	18,392	15,351	11,485	8,875	7,001	13,668
2005	195,835	4,317	16,138	18,155	18,055	19,500	21,328	21,270	18,939	16,112	11,982	9,186	7,062	13,791
Male														
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	9,228	7,153	5,847	5,368	5,543	5,527	4,920	4,279	3,426	2,413	3,024
1980	76,637	3,700	10,223	10,198	9,312	7,119	5,788	5,247	5,338	5,213	4,568	3,763	2,752	3,416
1985	80,711	2,325	9,402	10,872	10,232	9,229	7,027	5,680	5,074	5,050	4,845	3,992	3,067	3,917
1990	86,459	2,568	8,653	10,722	11,052	10,177	9,128	6,886	5,518	4,851	4,783	4,336	3,298	4,487
1991	87,218	2,303	8,614	10,467	11,171	10,408	9,215	7,406	5,717	4,876	4,713	4,316	3,409	4,604
1992	87,866	2,077	8,468	10,160	11,185	10,668	9,344	7,757	6,037	4,964	4,662	4,335	3,484	4,726
1993	88,556	1,958	8,246	9,876	11,218	10,831	9,584	8,094	6,299	5,089	4,646	4,331	3,539	4,845
1994	89,233	1,962	7,958	9,688	11,133	10,992	9,842	8,504	6,535	5,173	4,586	4,296	3,618	4,945
1995	90,208	2,078	7,680	9,685	10,928	11,121	10,112	8,966	6,694	5,285	4,631	4,300	3,634	5,094
1996	91,122	2,177	7,544	9,634	10,660	11,201	10,350	9,067	7,216	5,485	4,627	4,278	3,624	5,257
1997	92,164	2,255	7,589	9,533	10,363	11,216	10,608	9,202	7,567	5,802	4,748	4,244	3,647	5,391
1998	93,245	2,387	7,707	9,374	10,100	11,264	10,772	9,444	7,899	6,057	4,874	4,197	3,652	5,519
1999	94,342	2,503	7,860	9,175	9,945	11,196	10,940	9,712	8,298	6,292	4,935	4,212	3,630	5,645
2000	95,617	2,537	8,136	8,926	10,024	11,036	11,087	9,971	8,724	6,487	5,067	4,216	3,647	5,760
2001	96,613	2,475	8,348	8,784	9,989	10,805	11,187	10,208	8,870	6,899	5,287	4,253	3,639	5,871
2002	97,392	2,250	8,501	8,793	9,910	10,532	11,228	10,437	9,022	7,248	5,539	4,320	3,624	5,990
2003	98,431	2,219	8,545	8,908	9,768	10,314	11,244	10,645	9,223	7,609	5,794	4,459	3,597	6,108
2004	99,427	2,210	8,489	9,106	9,537	10,182	11,200	10,821	9,474	8,004	5,993	4,577	3,622	6,213
2005	100,393	2,224	8,360	9,350	9,297	10,147	11,055	10,962	9,743	8,362	6,251	4,715	3,638	6,290
Female														
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	63,838	2,858	8,931	9,071	7,889	5,666	4,452	3,963	4,065	4,057	3,676	3,221	2,468	3,521
1985	70,244	1,976	8,324	9,901	9,065	7,883	5,750	4,533	3,971	3,968	3,994	3,546	2,848	4,485
1990	77,501	2,237	7,796	9,736	10,050	9,136	8,018	5,827	4,537	3,904	3,945	3,825	3,099	5,391
1991	78,609	2,023	7,823	9,497	10,153	9,386	8,214	6,335	4,764	3,940	3,895	3,808	3,203	5,571
1992	79,582	1,883	7,675	9,228	10,166	9,637	8,414	6,727	5,078	4,041	3,853	3,832	3,281	5,768
1993	80,699	1,786	7,524	9,003	10,181	9,817	8,687	7,114	5,361	4,179	3,890	3,882	3,328	5,947
1994	81,652	1,791	7,284	8,861	10,111	9,992	8,947	7,560	5,619	4,306	3,827	3,847	3,410	6,098
1995	82,995	1,905	7,130	8,915	9,920	10,139	9,217	8,061	5,812	4,456	3,882	3,836	3,448	6,274
1996	84,280	2,048	7,041	8,921	9,695	10,238	9,449	8,245	6,315	4,679	3,918	3,820	3,438	6,473
1997	85,699	2,122	7,136	8,898	9,461	10,277	9,704	8,440	6,696	4,988	4,073	3,826	3,449	6,630
1998	87,135	2,254	7,311	8,795	9,272	10,333	9,889	8,702	7,076	5,266	4,219	3,788	3,452	6,779
1999	88,579	2,356	7,539	8,668	9,178	10,293	10,081	8,971	7,514	5,516	4,310	3,813	3,417	6,922

(Continued)

Table 4.C2—Estimated number, insured status, sex, and age, December 31, 1970–2005, 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	89,838	2,394	7,753	8,444	9,181	10,126	10,241	9,241	7,977	5,723	4,474	3,837	3,403	7,047
2001	91,136	2,354	7,958	8,367	9,212	9,900	10,366	9,494	8,199	6,139	4,709	3,901	3,380	7,160
2002	92,218	2,158	8,103	8,388	9,210	9,658	10,428	9,737	8,416	6,530	4,970	3,985	3,366	7,269
2003	93,086	2,064	7,933	8,401	9,107	9,460	10,458	9,943	8,646	6,924	5,275	4,148	3,345	7,384
2004	94,272	2,076	7,878	8,582	8,938	9,350	10,425	10,132	8,919	7,348	5,492	4,299	3,379	7,455
2005	95,442	2,093	7,778	8,806	8,758	9,353	10,273	10,308	9,196	7,750	5,731	4,471	3,423	7,501
Insured for disability benefits														
Total														
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	139,536	4,742	14,589	15,532	16,725	18,506	18,766	17,087	14,850	10,798	7,941	. . .	. . .	. . .
2001	141,425	4,626	14,884	15,267	16,818	18,159	18,985	17,600	15,346	11,497	8,243	. . .	. . .	. . .
2002	142,453	4,156	14,809	15,319	16,686	17,711	19,126	18,010	15,573	12,321	8,743	. . .	. . .	. . .
2003	144,010	4,074	14,745	15,469	16,512	17,392	19,165	18,396	15,975	12,880	9,145	258	. . .	. . .
2004	146,149	4,075	14,693	15,849	16,243	17,227	19,131	18,754	16,525	13,605	9,517	528	. . .	. . .
2005	148,168	4,104	14,563	16,307	15,929	17,235	18,881	19,022	17,055	14,297	9,961	814	. . .	. . .
Male														
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	74,847	2,435	7,540	8,134	9,075	10,170	10,230	9,167	7,892	5,844	4,360	. . .	. . .	. . .
2001	75,603	2,366	7,669	7,973	9,064	9,966	10,317	9,434	8,123	6,197	4,495	. . .	. . .	. . .
2002	75,937	2,113	7,636	7,952	8,963	9,694	10,361	9,647	8,216	6,604	4,753	. . .	. . .	. . .
2003	76,795	2,101	7,717	8,097	8,852	9,501	10,371	9,830	8,404	6,843	4,940	139	. . .	. . .
2004	77,668	2,093	7,695	8,293	8,671	9,372	10,310	9,976	8,666	7,195	5,112	285	. . .	. . .
2005	78,509	2,106	7,611	8,529	8,464	9,329	10,153	10,084	8,934	7,517	5,342	439	. . .	. . .
Female														
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	. . .	. . .	. . .

(Continued)

Table 4.C2—Estimated number, insured status, sex, and age, December 31, 1970–2005, 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
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	. . .	. . .	. . .
2000	64,689	2,307	7,049	7,398	7,651	8,336	8,535	7,920	6,958	4,954	3,581	. . .	. . .	. . .
2001	65,822	2,260	7,215	7,294	7,755	8,193	8,668	8,166	7,223	5,300	3,748	. . .	. . .	. . .
2002	66,515	2,044	7,173	7,367	7,724	8,017	8,764	8,363	7,357	5,716	3,990	. . .	. . .	. . .
2003	67,215	1,973	7,028	7,373	7,660	7,891	8,794	8,566	7,570	6,037	4,205	118	. . .	. . .
2004	68,481	1,983	6,998	7,555	7,572	7,855	8,821	8,779	7,859	6,410	4,405	244	. . .	. . .
2005	69,659	1,998	6,952	7,778	7,465	7,906	8,728	8,938	8,121	6,780	4,619	375	. . .	. . .

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, 2001–2005 (in thousands)

Age at end of year	2001 Population	2001 Percentage fully insured	2002 Population	2002 Percentage fully insured	2003 Population	2003 Percentage fully insured	2004 Population	2004 Percentage fully insured	2005 Population	2005 Percentage fully insured
Total										
Total	292,717	[a] 87	295,615	[a] 87	297,994	[a] 87	300,428	[a] 87	302,927	[a] 87
Under 15	62,707	[b]	62,909	[b]	62,953	[b]	62,894	[b]	62,790	[b]
15–19	20,287	24	20,360	22	20,544	21	20,845	21	21,178	20
20–24	20,398	80	20,862	80	20,996	78	20,979	78	20,902	77
25–29	19,330	89	19,506	88	19,770	88	20,197	88	20,726	88
30–34	21,244	90	21,254	90	21,032	90	20,655	89	20,245	89
35–39	22,524	92	22,150	91	21,748	91	21,534	91	21,559	90
40–44	23,407	92	23,483	92	23,498	92	23,420	92	23,145	92
45–49	21,483	92	21,979	92	22,439	92	22,818	92	23,141	92
50–54	18,890	90	19,155	91	19,562	91	20,090	92	20,648	92
55–59	14,965	87	15,706	88	16,463	88	17,269	89	18,008	89
60–64	11,608	86	12,110	87	12,635	88	13,104	88	13,623	88
65–69	9,701	84	9,814	85	9,996	86	10,202	87	10,449	88
70–74	8,838	79	8,752	80	8,671	80	8,638	81	8,645	82
75 or older	17,334	75	17,574	75	17,685	76	17,785	77	17,869	77
Male										
Subtotal	144,816	[a] 92	146,362	[a] 92	147,604	[a] 92	148,874	[a] 92	150,172	[a] 92
Under 15	32,037	[b]	32,135	[b]	32,158	[b]	32,127	[b]	32,073	[b]
15–19	10,455	24	10,476	21	10,526	21	10,656	21	10,822	21
20–24	10,537	79	10,804	79	10,891	78	10,881	78	10,823	77
25–29	9,908	89	10,025	88	10,172	88	10,398	88	10,673	88
30–34	10,829	92	10,846	91	10,732	91	10,536	91	10,329	90
35–39	11,410	95	11,240	94	11,050	93	10,952	93	10,963	93
40–44	11,756	95	11,800	95	11,814	95	11,785	95	11,662	95
45–49	10,701	95	10,955	95	11,193	95	11,392	95	11,559	95
50–54	9,334	95	9,463	95	9,666	95	9,931	95	10,213	95
55–59	7,333	94	7,703	94	8,073	94	8,468	95	8,830	95
60–64	5,591	95	5,834	95	6,093	95	6,326	95	6,588	95
65–69	4,541	94	4,602	94	4,701	95	4,810	95	4,934	96
70–74	3,948	92	3,918	92	3,897	92	3,897	93	3,917	93
75 or older	6,438	91	6,560	91	6,638	92	6,714	93	6,785	93
Female										
Subtotal	147,901	[a] 83	149,253	[a] 83	150,390	[a] 83	151,554	[a] 83	152,755	[a] 84
Under 15	30,670	[b]	30,774	[b]	30,796	[b]	30,767	[b]	30,717	[b]
15–19	9,832	24	9,885	22	10,018	21	10,188	20	10,357	20
20–24	9,861	81	10,057	81	10,105	79	10,098	78	10,079	77
25–29	9,423	89	9,481	88	9,598	88	9,799	88	10,052	88
30–34	10,415	88	10,408	88	10,300	88	10,119	88	9,916	88
35–39	11,114	89	10,910	89	10,698	88	10,582	88	10,595	88
40–44	11,651	89	11,684	89	11,683	90	11,636	90	11,483	89
45–49	10,782	88	11,024	88	11,247	88	11,426	89	11,582	89
50–54	9,556	86	9,692	87	9,896	87	10,158	88	10,434	88
55–59	7,632	80	8,003	82	8,390	83	8,800	83	9,178	84
60–64	6,018	78	6,275	79	6,543	81	6,777	81	7,034	81
65–69	5,160	76	5,212	76	5,295	78	5,392	80	5,515	81
70–74	4,891	69	4,834	70	4,774	70	4,740	71	4,728	72
75 or older	10,896	66	11,014	66	11,047	67	11,071	67	11,084	68

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.

Table 4.C6—Period life table, 2001

Exact age	Male: Death probability [a]	Male: Number of lives [b]	Male: Life expectancy	Female: Death probability [a]	Female: Number of lives [b]	Female: Life expectancy	Exact age	Male: Death probability [a]	Male: Number of lives [b]	Male: Life expectancy	Female: Death probability [a]	Female: Number of lives [b]	Female: Life expectancy
0	0.007505	100,000	74.14	0.006132	100,000	79.45	60	0.012395	84,671	19.72	0.007853	90,802	23.06
1	0.000546	99,250	73.70	0.000458	99,387	78.94	61	0.013579	83,622	18.96	0.008634	90,089	22.24
2	0.000373	99,195	72.74	0.000290	99,341	77.97	62	0.014867	82,486	18.21	0.009473	89,311	21.43
3	0.000284	99,158	71.77	0.000221	99,312	77.00	63	0.016259	81,260	17.48	0.010369	88,465	20.63
4	0.000243	99,130	70.79	0.000181	99,291	76.01	64	0.017774	79,939	16.76	0.011336	87,548	19.84
5	0.000208	99,106	69.81	0.000161	99,273	75.03	65	0.019457	78,518	16.05	0.012421	86,555	19.06
6	0.000187	99,085	68.82	0.000148	99,257	74.04	66	0.021316	76,990	15.36	0.013626	85,480	18.30
7	0.000170	99,067	67.83	0.000138	99,242	73.05	67	0.023327	75,349	14.68	0.014917	84,315	17.54
8	0.000149	99,050	66.84	0.000128	99,228	72.06	68	0.025491	73,591	14.02	0.016291	83,058	16.80
9	0.000125	99,035	65.85	0.000118	99,215	71.07	69	0.027840	71,715	13.38	0.017781	81,704	16.07
10	0.000108	99,023	64.86	0.000111	99,204	70.08	70	0.030484	69,719	12.75	0.019490	80,252	15.35
11	0.000118	99,012	63.87	0.000114	99,193	69.09	71	0.033406	67,593	12.13	0.021415	78,688	14.65
12	0.000176	99,001	62.88	0.000135	99,181	68.09	72	0.036495	65,335	11.53	0.023470	77,002	13.96
13	0.000295	98,983	61.89	0.000176	99,168	67.10	73	0.039733	62,951	10.95	0.025645	75,195	13.28
14	0.000458	98,954	60.91	0.000232	99,151	66.11	74	0.043214	60,450	10.38	0.028019	73,267	12.62
15	0.000637	98,909	59.93	0.000297	99,128	65.13	75	0.047155	57,838	9.83	0.030782	71,214	11.97
16	0.000806	98,846	58.97	0.000358	99,098	64.15	76	0.051620	55,110	9.29	0.033971	69,022	11.33
17	0.000960	98,766	58.02	0.000404	99,063	63.17	77	0.056515	52,265	8.77	0.037480	66,677	10.71
18	0.001087	98,671	57.07	0.000429	99,023	62.20	78	0.061864	49,312	8.27	0.041317	64,178	10.11
19	0.001189	98,564	56.14	0.000437	98,980	61.22	79	0.067769	46,261	7.78	0.045597	61,526	9.52
20	0.001292	98,447	55.20	0.000443	98,937	60.25	80	0.074337	43,126	7.31	0.050496	58,721	8.95
21	0.001391	98,319	54.27	0.000454	98,893	59.28	81	0.081707	39,920	6.85	0.056130	55,756	8.40
22	0.001449	98,183	53.35	0.000465	98,848	58.30	82	0.089979	36,658	6.42	0.062508	52,626	7.87
23	0.001456	98,040	52.42	0.000478	98,802	57.33	83	0.099237	33,360	6.00	0.069693	49,337	7.36
24	0.001426	97,898	51.50	0.000493	98,755	56.36	84	0.109475	30,049	5.61	0.077747	45,898	6.88
25	0.001384	97,758	50.57	0.000511	98,706	55.39	85	0.120655	26,760	5.24	0.086724	42,330	6.42
26	0.001351	97,623	49.64	0.000530	98,656	54.41	86	0.132745	23,531	4.89	0.096675	38,659	5.98
27	0.001330	97,491	48.71	0.000552	98,604	53.44	87	0.145731	20,407	4.56	0.107642	34,921	5.56
28	0.001333	97,361	47.77	0.000578	98,549	52.47	88	0.159624	17,433	4.25	0.119661	31,162	5.17
29	0.001357	97,231	46.84	0.000609	98,492	51.50	89	0.174446	14,651	3.97	0.132761	27,434	4.81
30	0.001387	97,100	45.90	0.000644	98,432	50.53	90	0.190224	12,095	3.70	0.146960	23,791	4.47
31	0.001423	96,965	44.96	0.000685	98,369	49.56	91	0.206975	9,794	3.45	0.162269	20,295	4.15
32	0.001483	96,827	44.03	0.000739	98,301	48.60	92	0.224711	7,767	3.22	0.178690	17,002	3.86
33	0.001574	96,683	43.09	0.000807	98,229	47.63	93	0.243431	6,022	3.01	0.196216	13,964	3.59
34	0.001690	96,531	42.16	0.000887	98,150	46.67	94	0.263120	4,556	2.82	0.214827	11,224	3.35
35	0.001827	96,368	41.23	0.000977	98,062	45.71	95	0.282776	3,357	2.64	0.233706	8,813	3.13
36	0.001974	96,192	40.30	0.001072	97,967	44.76	96	0.302155	2,408	2.49	0.252615	6,753	2.93
37	0.002125	96,002	39.38	0.001173	97,862	43.80	97	0.320995	1,680	2.35	0.271293	5,047	2.75
38	0.002276	95,798	38.46	0.001277	97,747	42.86	98	0.339027	1,141	2.22	0.289462	3,678	2.58
39	0.002431	95,580	37.55	0.001387	97,622	41.91	99	0.355978	754	2.11	0.306829	2,613	2.43
40	0.002598	95,348	36.64	0.001507	97,487	40.97	100	0.373777	486	2.00	0.325239	1,811	2.29
41	0.002788	95,100	35.73	0.001637	97,340	40.03	101	0.392466	304	1.89	0.344754	1,222	2.15
42	0.003011	94,835	34.83	0.001770	97,180	39.09	102	0.412089	185	1.79	0.365439	801	2.02
43	0.003272	94,549	33.94	0.001905	97,008	38.16	103	0.432694	109	1.69	0.387365	508	1.89
44	0.003566	94,240	33.05	0.002046	96,824	37.23	104	0.454328	62	1.59	0.410607	311	1.77
45	0.003892	93,904	32.16	0.002203	96,625	36.31	105	0.477045	34	1.50	0.435243	184	1.66
46	0.004235	93,538	31.29	0.002377	96,413	35.39	106	0.500897	18	1.41	0.461358	104	1.55
47	0.004571	93,142	30.42	0.002564	96,183	34.47	107	0.525942	9	1.33	0.489039	56	1.44
48	0.004892	92,716	29.56	0.002763	95,937	33.56	108	0.552239	4	1.25	0.518382	29	1.34
49	0.005212	92,263	28.70	0.002981	95,672	32.65	109	0.579851	2	1.17	0.549485	14	1.25

(Continued)

Table 4.C6—Period life table, 2001—*Continued*

Exact age	Male: Death probability [a]	Male: Number of lives [b]	Male: Life expectancy	Female: Death probability [a]	Female: Number of lives [b]	Female: Life expectancy	Exact age	Male: Death probability [a]	Male: Number of lives [b]	Male: Life expectancy	Female: Death probability [a]	Female: Number of lives [b]	Female: Life expectancy
50	0.005566	91,782	27.85	0.003226	95,387	31.75	110	0.608844	1	1.10	0.582454	6	1.16
51	0.005972	91,271	27.00	0.003501	95,079	30.85	111	0.639286	0	1.03	0.617401	3	1.07
52	0.006416	90,726	26.16	0.003807	94,746	29.95	112	0.671250	0	0.96	0.654445	1	0.99
53	0.006905	90,144	25.32	0.004145	94,385	29.07	113	0.704812	0	0.89	0.693712	0	0.91
54	0.007448	89,521	24.50	0.004521	93,994	28.18	114	0.740053	0	0.83	0.735334	0	0.84
55	0.008056	88,855	23.68	0.004941	93,569	27.31	115	0.777056	0	0.77	0.777056	0	0.77
56	0.008740	88,139	22.86	0.005410	93,107	26.44	116	0.815908	0	0.71	0.815908	0	0.71
57	0.009507	87,369	22.06	0.005930	92,603	25.58	117	0.856704	0	0.66	0.856704	0	0.66
58	0.010366	86,538	21.27	0.006507	92,054	24.73	118	0.899539	0	0.61	0.899539	0	0.61
59	0.011324	85,641	20.49	0.007142	91,455	23.89	119	0.944516	0	0.56	0.944516	0	0.56

SOURCES: National Center for Health Statistics and the U.S. Census Bureau.

NOTE: The period life expectancy at a given age for 2001 represents the average number of years of life remaining if a group of persons at that age were to experience the mortality rates for 2001 over the course of their remaining life.

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

Benefits in Current-Payment Status

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Table 5.A1—Number and average monthly benefit, by type of benefit and race, December 2004

Type of benefit	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
Total, OASDI [d]	47,707,380	871.80	39,914,910	901.50	4,900,440	735.10	2,746,370	688.90
OASI	39,755,170	895.30	34,337,420	919.50	3,510,700	756.50	1,809,980	710.70
Retirement benefits	33,024,800	910.74	29,106,610	928.88	2,671,080	799.64	1,176,430	719.37
Retired workers	29,971,970	955.00	26,433,790	973.20	2,451,480	835.10	1,023,760	777.20
Spouses of retired workers	2,569,560	478.10	2,322,600	490.00	121,200	396.50	118,830	331.90
Children of retired workers	483,270	465.90	350,220	494.10	98,400	412.80	33,840	330.50
Survivor benefits	6,730,320	819.77	5,230,770	867.52	839,610	619.16	633,550	694.43
Children of deceased workers	1,904,670	625.00	1,201,490	675.40	404,970	524.20	285,780	557.20
Widowed mothers and fathers	182,900	687.20	122,840	735.80	26,800	592.90	31,990	582.70
Nondisabled widow(er)s	4,431,020	920.20	3,771,610	942.70	371,010	734.80	276,520	861.70
Disabled widow(er)s	209,700	582.10	133,780	594.50	36,610	515.40	38,550	603.00
Parents of deceased workers	2,030	830.10	1,050	865.90	220	853.50	710	782.50
DI	7,952,210	754.20	5,577,490	790.90	1,389,740	681.10	936,390	646.90
Disabled workers	6,192,210	894.10	4,417,140	925.90	1,040,980	829.20	694,260	794.80
Spouses of disabled workers	154,070	229.60	116,010	241.30	17,750	203.90	19,720	184.50
Children of disabled workers	1,605,930	264.80	1,044,340	280.60	331,010	240.80	222,410	226.30

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 145,660 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.

Table 5.A1.1—Number and average monthly benefit for retired workers, by sex, age, and race, December 2004

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				All retired workers				
Total	29,971,970	955.00	26,433,790	973.20	2,451,480	835.10	1,023,760	777.20
62–64	2,686,350	885.50	2,324,510	901.90	233,740	824.80	127,310	697.70
62	757,510	858.10	653,570	874.60	63,650	804.20	39,780	673.60
63	937,680	886.70	812,270	902.70	82,110	826.20	43,170	700.10
64	991,160	905.10	858,670	921.80	87,980	838.20	44,360	717.00
65–69	7,814,170	974.70	6,730,950	995.80	720,370	872.40	358,530	786.70
65	1,469,430	979.60	1,256,980	999.70	136,270	888.70	75,040	807.30
66	1,704,600	1,005.00	1,470,250	1,026.40	155,750	901.60	77,820	809.00
67	1,614,090	990.90	1,388,970	1,013.20	150,330	883.80	74,040	790.90
68	1,536,120	954.90	1,326,260	975.50	139,730	855.00	69,360	762.10
69	1,489,930	938.50	1,288,490	959.20	138,290	828.40	62,270	756.50
70–74	6,658,000	942.40	5,834,830	961.90	572,800	825.20	242,590	756.50
70	1,433,790	934.70	1,243,860	955.00	130,450	828.30	58,140	742.90
71	1,334,060	941.10	1,159,630	961.40	119,870	826.20	53,380	764.10
72	1,333,260	954.00	1,164,410	973.70	119,940	835.50	47,720	774.30
73	1,285,780	943.90	1,137,640	962.50	103,110	820.80	43,010	753.70
74	1,271,110	938.80	1,129,290	957.20	99,430	811.70	40,340	747.80
75–79	5,526,740	950.70	4,944,500	967.30	417,010	815.30	146,710	795.50
75	1,181,510	938.00	1,049,900	955.20	93,250	811.40	35,070	778.30
76	1,164,720	950.30	1,040,030	966.80	88,770	819.90	32,250	800.10
77	1,128,260	957.00	1,009,240	974.30	85,140	816.20	30,120	794.70
78	1,051,870	949.00	945,200	964.20	77,260	815.20	25,260	798.40
79	1,000,380	961.00	900,130	977.20	72,590	813.90	24,010	812.20
80–84	4,036,720	941.70	3,652,210	956.30	277,680	798.40	89,730	801.10
80	954,950	946.50	861,290	961.80	67,830	803.70	22,010	800.70
81	871,730	940.00	788,220	954.50	59,440	798.40	20,800	804.00
82	798,460	940.20	720,270	954.90	56,420	802.60	18,110	799.00
83	754,910	939.60	685,930	954.00	50,220	789.50	15,530	799.20
84	656,670	941.00	596,500	954.90	43,770	795.30	13,280	802.40
85–89	2,161,080	1,021.10	1,966,480	1,036.40	144,410	848.90	39,740	894.20
85	549,760	957.80	497,390	973.10	39,010	802.50	10,600	815.00
86	505,850	999.90	461,710	1,014.40	32,610	835.80	9,170	855.10
87	429,090	1,029.10	391,560	1,043.60	27,450	852.70	7,900	926.70
88	364,860	1,090.90	331,630	1,108.00	25,360	896.50	6,260	975.40
89	311,520	1,074.50	284,190	1,089.20	19,980	894.90	5,810	968.80
90–94	860,200	1,021.20	778,050	1,038.50	63,500	829.30	15,200	910.70
95 or older	228,710	929.40	202,260	950.60	21,970	746.50	3,950	844.00
				Men				
Subtotal	15,438,070	1,076.50	13,678,160	1,100.70	1,159,820	912.60	573,370	836.40
62–64	1,372,950	1,053.20	1,183,740	1,084.50	121,280	901.30	67,510	778.10
62	379,370	1,029.20	327,100	1,060.20	32,100	882.30	19,880	759.00
63	480,030	1,055.20	413,350	1,086.90	43,600	900.20	23,000	777.60
64	513,550	1,069.10	443,290	1,100.20	45,580	915.80	24,630	794.00
65–69	4,270,060	1,125.60	3,694,910	1,157.60	364,860	958.20	208,310	854.40
65	790,660	1,146.40	679,610	1,179.40	69,200	975.90	41,450	891.40
66	930,220	1,166.20	805,670	1,199.20	78,290	993.40	45,890	883.60
67	886,840	1,144.60	766,570	1,178.20	76,820	971.80	43,100	856.60
68	844,020	1,094.10	731,370	1,124.90	71,200	936.40	41,110	819.90
69	818,320	1,071.50	711,690	1,100.90	69,350	908.20	36,760	812.00

(Continued)

Table 5.A1.1—Number and average monthly benefit for retired workers, by sex, age, and race, December 2004—*Continued*

Age	All races [a] Number [c]	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
Men (cont.)								
70–74	3,618,000	1,066.60	3,192,410	1,092.80	283,470	900.40	137,750	808.80
70	782,580	1,063.60	683,020	1,092.50	65,560	902.50	33,440	793.70
71	727,330	1,067.00	636,110	1,094.70	59,490	902.70	31,030	818.20
72	721,840	1,082.50	634,470	1,109.30	59,690	911.50	26,930	833.50
73	697,060	1,064.40	621,710	1,088.40	50,020	894.50	24,140	808.40
74	689,190	1,055.30	617,100	1,078.50	48,710	887.30	22,210	789.10
75–79	2,897,740	1,060.90	2,613,600	1,080.80	195,920	888.00	80,430	846.40
75	632,830	1,050.70	567,590	1,071.30	44,740	888.00	19,030	834.40
76	617,200	1,065.70	555,630	1,085.80	42,320	898.70	17,900	856.40
77	591,560	1,070.20	533,340	1,091.70	39,760	887.80	16,720	834.40
78	547,270	1,052.60	495,470	1,071.10	35,920	882.00	14,140	840.10
79	508,880	1,065.70	461,570	1,084.50	33,180	881.10	12,640	873.20
80–84	1,981,840	1,012.30	1,806,100	1,028.20	119,540	851.00	49,360	834.50
80	480,070	1,038.60	436,400	1,056.10	30,010	868.90	12,170	840.70
81	435,340	1,018.70	396,400	1,034.80	26,090	856.80	11,500	840.10
82	393,200	1,008.30	357,010	1,024.80	24,740	852.30	10,010	825.90
83	362,500	998.40	332,180	1,013.00	20,860	835.60	8,180	828.30
84	310,730	983.90	284,110	997.80	17,840	828.40	7,500	834.10
85–89	927,540	1,097.30	851,810	1,111.60	51,650	923.00	20,070	941.60
85	250,300	1,006.40	228,380	1,020.60	15,250	855.10	5,610	848.40
86	222,700	1,062.80	204,890	1,077.00	12,190	896.20	4,680	881.00
87	182,740	1,112.20	168,560	1,125.20	9,480	936.30	3,890	971.20
88	149,230	1,203.70	137,070	1,220.30	8,440	998.00	3,090	1,048.20
89	122,570	1,193.50	112,910	1,206.20	6,290	1,019.10	2,800	1,070.60
90–94	306,730	1,123.90	279,600	1,140.10	18,070	931.20	7,840	964.10
95 or older	63,210	1,013.60	55,990	1,035.10	5,030	807.40	2,100	907.40
Women								
Subtotal	14,533,900	826.00	12,755,630	836.50	1,291,660	765.50	450,390	702.00
62–64	1,313,400	710.10	1,140,770	712.30	112,460	742.20	59,800	606.80
62	378,140	686.40	326,470	688.70	31,550	724.70	19,900	588.20
63	457,650	710.10	398,920	711.90	38,510	742.60	20,170	611.70
64	477,610	728.80	415,380	731.30	42,400	754.80	19,730	620.70
65–69	3,544,110	793.00	3,036,040	799.00	355,510	784.20	150,220	692.90
65	678,770	785.20	577,370	788.30	67,070	798.70	33,590	703.50
66	774,380	811.20	664,580	816.90	77,460	808.80	31,930	701.80
67	727,250	803.50	622,400	810.10	73,510	791.80	30,940	699.40
68	692,100	785.10	594,890	791.90	68,530	770.40	28,250	678.00
69	671,610	776.40	576,800	784.30	68,940	748.20	25,510	676.50
70–74	3,040,000	794.60	2,642,420	803.80	289,330	751.40	104,840	687.70
70	651,210	779.80	560,840	787.50	64,890	753.30	24,700	674.10
71	606,730	790.30	523,520	799.30	60,380	750.90	22,350	689.00
72	611,420	802.30	529,940	811.30	60,250	760.30	20,790	697.60
73	588,720	801.20	515,930	810.90	53,090	751.40	18,870	683.70
74	581,920	801.00	512,190	811.10	50,720	739.10	18,130	697.30
75–79	2,629,000	829.30	2,330,900	839.90	221,090	750.90	66,280	733.70
75	548,680	808.10	482,310	818.60	48,510	740.60	16,040	711.90
76	547,520	820.10	484,400	830.20	46,450	748.10	14,350	729.80
77	536,700	832.30	475,900	842.70	45,380	753.50	13,400	745.20
78	504,600	836.60	449,730	846.30	41,340	757.20	11,120	745.40
79	491,500	852.70	438,560	864.40	39,410	757.30	11,370	744.50

(Continued)

Table 5.A1.1—Number and average monthly benefit for retired workers, by sex, age, and race, December 2004—*Continued*

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				Women (cont.)				
80–84	2,054,880	873.60	1,846,110	886.00	158,140	758.70	40,370	760.30
80	474,880	853.50	424,890	865.00	37,820	751.90	9,840	751.20
81	436,390	861.50	391,820	873.30	33,350	752.70	9,300	759.40
82	405,260	874.20	363,260	886.20	31,680	763.80	8,100	765.60
83	392,410	885.30	353,750	898.50	29,360	756.70	7,350	766.90
84	345,940	902.40	312,390	915.90	25,930	772.50	5,780	761.20
85–89	1,233,540	963.80	1,114,670	978.90	92,760	807.60	19,670	845.90
85	299,460	917.10	269,010	932.80	23,760	768.80	4,990	777.40
86	283,150	950.50	256,820	964.50	20,420	799.70	4,490	828.10
87	246,350	967.50	223,000	981.90	17,970	808.60	4,010	883.60
88	215,630	1,012.80	194,560	1,028.80	16,920	845.90	3,170	904.50
89	188,950	997.20	171,280	1,012.10	13,690	837.90	3,010	874.00
90–94	553,470	964.30	498,450	981.50	45,430	788.80	7,360	853.90
95 or older	165,500	897.30	146,270	918.30	16,940	728.40	1,850	772.00

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 62,940 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.

Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2004

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				All disabled workers				
Total	6,192,210	894.10	4,417,140	925.90	1,040,980	829.20	694,260	794.80
Under 20	1,210	375.90	740	377.40	210	380.80	260	367.50
20–24	55,470	486.00	35,180	490.10	10,570	461.20	9,330	499.50
20	3,360	398.90	2,140	403.10	650	364.90	550	431.00
21	6,280	429.60	4,090	432.80	990	392.90	1,160	444.70
22	11,370	462.30	7,030	468.80	2,150	438.50	2,070	465.90
23	15,140	499.00	9,890	501.90	2,750	459.80	2,390	532.10
24	19,320	523.20	12,030	527.90	4,030	506.70	3,160	529.00
25–29	135,860	589.70	86,340	604.20	26,420	569.40	22,060	563.90
25	23,000	551.10	14,850	563.30	4,650	525.70	3,350	536.50
26	24,420	565.30	15,240	576.60	5,120	551.10	3,850	546.70
27	28,490	591.80	18,060	601.00	5,730	590.30	4,540	561.80
28	28,630	606.40	18,290	624.20	5,070	577.10	5,020	578.30
29	31,320	619.90	19,900	640.40	5,850	592.90	5,300	581.70
30–34	220,920	666.80	142,510	688.10	40,250	641.90	36,180	615.90
30	34,670	639.70	21,570	663.50	6,950	615.00	5,910	588.60
31	37,000	640.50	23,300	665.70	7,140	613.60	6,250	582.00
32	42,930	660.40	27,410	678.80	7,820	636.80	7,250	621.50
33	49,370	676.90	32,340	698.00	8,600	659.20	8,050	616.40
34	56,950	696.40	37,890	714.30	9,740	670.50	8,720	653.80
35–39	368,060	731.60	245,410	752.70	66,190	694.90	52,830	685.30
35	59,450	706.10	39,400	728.90	10,330	669.80	9,150	658.40
36	66,280	717.10	44,090	733.80	11,820	686.00	9,790	683.10
37	70,000	731.80	46,050	754.60	13,000	688.40	10,140	689.40
38	79,810	743.70	53,410	766.00	14,280	705.10	11,330	696.20
39	92,520	747.60	62,460	768.40	16,760	713.00	12,420	693.70
40–44	617,850	789.60	427,630	815.50	109,140	722.60	76,230	747.20
40	104,560	767.50	71,110	791.30	18,850	715.90	13,810	720.70
41	111,580	774.30	76,710	800.50	19,460	711.30	14,490	728.20
42	123,000	782.70	85,110	808.10	21,810	706.30	15,250	755.40
43	133,470	799.70	93,200	825.80	23,430	725.40	15,730	766.00
44	145,240	813.70	101,500	840.70	25,590	747.40	16,950	760.20
45–49	860,730	850.90	594,530	879.40	155,740	783.70	104,170	792.70
45	156,860	827.10	108,400	854.50	28,390	756.30	18,970	780.30
46	162,390	833.00	112,250	858.30	29,390	769.70	19,620	788.60
47	173,890	848.50	120,640	875.50	31,200	783.20	20,730	791.40
48	181,590	862.10	124,550	895.30	33,190	789.30	22,490	789.90
49	186,000	877.80	128,690	907.00	33,570	813.80	22,360	810.90
50–54	1,069,350	915.80	743,700	942.90	190,110	862.30	126,930	838.80
50	193,630	888.40	133,650	918.10	34,600	828.00	23,780	813.90
51	204,090	907.20	142,050	935.10	36,680	848.70	23,810	833.30
52	216,450	916.80	152,020	943.30	37,540	860.50	25,290	841.20
53	225,380	927.20	156,210	952.50	40,180	878.20	27,080	854.80
54	229,800	934.30	159,770	961.00	41,110	889.70	26,970	847.00
55–59	1,351,330	972.20	978,620	997.90	218,560	920.50	144,870	880.20
55	248,910	950.20	172,830	973.00	44,390	911.60	29,400	877.00
56	268,280	968.00	191,300	992.10	43,740	917.30	30,700	895.10
57	291,840	980.80	213,880	1,003.90	45,250	930.90	30,720	895.70
58	281,940	982.80	209,300	1,009.30	42,940	925.30	28,220	878.00
59	260,360	976.30	191,310	1,007.10	42,240	917.30	25,830	850.20

(Continued)

Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2004—*Continued*

Age	All races [a] Number [c]	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
				All disabled workers (cont.)				
60–65	1,511,430	992.00	1,162,480	1,022.10	223,790	917.50	121,400	845.30
60	279,590	990.50	212,280	1,018.40	42,630	928.80	23,810	858.20
61	305,310	995.90	233,480	1,024.00	45,510	930.80	25,460	856.90
62	301,190	1,001.70	232,370	1,034.30	43,520	924.10	24,470	833.60
63	281,600	992.20	217,200	1,023.30	41,370	911.40	22,420	844.90
64	263,090	983.40	204,350	1,014.60	38,840	898.50	19,470	829.10
65	80,650	973.00	62,800	1,001.40	11,920	885.80	5,770	846.30
				Men				
Subtotal	3,373,410	1,002.00	2,448,890	1,047.60	537,620	888.50	362,990	872.80
Under 20	710	381.80	440	392.00	110	378.60	160	356.00
20–24	32,670	497.60	20,960	501.70	5,800	465.80	5,690	517.10
20	1,940	412.10	1,270	417.30	380	364.10	270	473.50
21	3,710	443.40	2,390	451.60	570	400.80	730	451.90
22	6,640	472.30	4,110	483.10	1,260	433.00	1,200	476.40
23	9,190	513.40	6,110	514.60	1,480	464.90	1,540	555.20
24	11,190	532.20	7,080	533.60	2,110	521.90	1,950	542.40
25–29	75,740	599.00	48,060	619.10	14,220	567.10	12,880	565.20
25	13,050	563.80	8,380	580.40	2,590	522.40	1,980	551.50
26	13,900	570.20	8,660	586.70	2,670	550.50	2,420	539.50
27	15,760	602.20	9,870	620.80	3,210	582.00	2,620	558.80
28	15,890	621.90	10,400	642.70	2,480	589.80	2,840	584.70
29	17,140	624.90	10,750	651.00	3,270	584.20	3,020	582.00
30–34	117,190	682.10	75,180	705.40	20,710	645.50	20,090	638.70
30	18,520	647.80	11,510	670.00	3,720	605.30	3,140	621.80
31	19,350	649.90	12,060	676.20	3,710	623.10	3,380	593.70
32	23,050	673.50	14,720	696.40	4,050	628.30	4,080	639.90
33	26,140	700.00	16,990	725.30	4,310	663.20	4,580	645.80
34	30,130	715.00	19,900	733.20	4,920	691.60	4,910	672.90
35–39	198,500	749.70	131,090	776.70	35,500	697.60	29,620	699.00
35	32,280	717.80	21,240	741.60	5,650	679.00	5,050	669.70
36	35,630	732.40	23,290	751.00	6,360	691.50	5,520	706.00
37	37,840	749.10	24,820	781.00	6,940	682.40	5,590	697.60
38	42,890	763.90	28,580	793.30	7,350	710.10	6,460	704.40
39	49,860	770.90	33,160	799.60	9,200	714.90	7,000	710.80
40–44	334,690	826.00	231,430	859.00	58,450	738.70	41,840	775.50
40	56,960	798.00	38,520	829.10	10,320	728.90	7,670	741.50
41	60,040	803.70	40,740	834.60	10,780	725.90	7,910	761.60
42	66,780	816.90	46,440	847.80	11,420	719.80	8,440	784.40
43	72,300	837.90	50,530	872.00	12,560	741.20	8,520	792.70
44	78,610	860.00	55,200	895.50	13,370	770.50	9,300	791.70
45–49	464,020	916.30	322,680	955.60	83,640	811.10	53,980	851.50
45	84,880	880.10	58,820	917.60	15,170	772.40	10,250	831.00
46	87,440	891.90	60,810	925.10	15,720	800.10	10,220	842.50
47	93,430	914.90	65,110	955.00	16,780	805.60	10,740	849.00
48	98,990	930.70	68,100	977.00	18,210	817.70	11,830	845.60
49	99,280	955.70	69,840	994.00	17,760	852.10	10,940	887.90
50–54	572,500	1,017.30	408,360	1,053.80	96,030	917.20	63,050	938.60
50	103,750	971.80	73,110	1,010.60	17,790	875.30	11,820	888.20
51	108,750	1,001.50	77,570	1,038.20	18,580	897.30	11,810	926.80
52	115,990	1,019.80	84,070	1,055.60	18,340	917.50	12,730	934.40
53	120,910	1,038.10	85,480	1,074.10	20,630	938.50	13,710	964.00
54	123,100	1,046.90	88,130	1,081.90	20,690	949.50	12,980	972.30

(Continued)

Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2004—*Continued*

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				Men (cont.)				
55–59	736,630	1,116.60	544,780	1,154.80	111,750	1,010.90	74,390	1,005.40
55	134,960	1,071.40	95,430	1,108.00	23,050	983.20	15,120	984.20
56	146,500	1,105.40	106,690	1,141.20	22,170	1,003.20	15,990	1,021.60
57	159,650	1,126.00	119,020	1,161.00	23,650	1,030.40	15,710	1,015.60
58	153,770	1,137.30	116,870	1,174.90	21,430	1,020.00	14,640	1,015.00
59	141,750	1,138.10	106,770	1,181.60	21,450	1,018.00	12,930	986.70
60–65	840,760	1,169.10	665,910	1,206.60	111,410	1,047.40	61,290	989.20
60	154,500	1,159.90	120,510	1,196.60	21,170	1,054.10	12,310	992.70
61	167,730	1,172.10	132,110	1,209.00	22,600	1,056.30	12,460	998.20
62	167,280	1,183.10	133,070	1,222.40	22,050	1,050.80	11,660	990.30
63	157,600	1,171.30	124,880	1,209.90	20,690	1,046.70	11,730	985.80
64	148,180	1,163.00	118,910	1,199.90	18,960	1,035.70	10,110	971.80
65	45,470	1,149.90	36,430	1,184.00	5,940	1,015.60	3,020	1,005.60
				Women				
Subtotal	2,818,800	765.00	1,968,250	774.60	503,360	765.90	331,270	709.40
Under 20	500	367.50	300	356.10	100	383.20	100	385.80
20–24	22,800	469.40	14,220	473.10	4,770	455.70	3,640	472.10
20	1,420	380.90	870	382.50	270	366.00	280	390.10
21	2,570	409.60	1,700	406.40	420	382.20	430	432.60
22	4,730	448.20	2,920	448.60	890	446.30	870	451.40
23	5,950	476.70	3,780	481.50	1,270	453.80	850	490.20
24	8,130	510.80	4,950	519.80	1,920	490.10	1,210	507.30
25–29	60,120	578.00	38,280	585.50	12,200	572.00	9,180	562.00
25	9,950	534.50	6,470	541.20	2,060	529.80	1,370	514.90
26	10,520	558.80	6,580	563.20	2,450	551.70	1,430	558.80
27	12,730	579.00	8,190	577.00	2,520	600.80	1,920	565.90
28	12,740	587.00	7,890	599.80	2,590	564.80	2,180	569.90
29	14,180	613.80	9,150	628.00	2,580	603.90	2,280	581.30
30–34	103,730	649.50	67,330	668.90	19,540	638.00	16,090	587.50
30	16,150	630.50	10,060	656.10	3,230	626.20	2,770	550.90
31	17,650	630.10	11,240	654.50	3,430	603.50	2,870	568.30
32	19,880	645.20	12,690	658.40	3,770	646.00	3,170	597.70
33	23,230	650.90	15,350	667.90	4,290	655.30	3,470	577.70
34	26,820	675.50	17,990	693.30	4,820	649.00	3,810	629.20
35–39	169,560	710.40	114,320	725.30	30,690	691.70	23,210	667.90
35	27,170	692.30	18,160	714.10	4,680	658.70	4,100	644.60
36	30,650	699.40	20,800	714.50	5,460	679.50	4,270	653.50
37	32,160	711.30	21,230	723.70	6,060	695.20	4,550	679.30
38	36,920	720.40	24,830	734.60	6,930	699.80	4,870	685.40
39	42,660	720.40	29,300	733.00	7,560	710.70	5,420	671.80
40–44	283,160	746.60	196,200	764.20	50,690	704.00	34,390	712.70
40	47,600	731.00	32,590	746.60	8,530	700.10	6,140	694.80
41	51,540	740.10	35,970	761.80	8,680	693.10	6,580	687.90
42	56,220	742.10	38,670	760.40	10,390	691.30	6,810	719.60
43	61,170	754.60	42,670	771.20	10,870	707.20	7,210	734.40
44	66,630	759.00	46,300	775.50	12,220	722.20	7,650	721.90
45–49	396,710	774.40	271,850	788.90	72,100	751.90	50,190	729.50
45	71,980	764.50	49,580	779.50	13,220	737.90	8,720	720.70
46	74,950	764.30	51,440	779.30	13,670	734.80	9,400	729.90
47	80,460	771.40	55,530	782.40	14,420	757.20	9,990	729.50
48	82,600	780.00	56,450	796.70	14,980	754.90	10,660	728.10
49	86,720	788.60	58,850	803.70	15,810	770.70	11,420	737.20

(Continued)

Table 5.A1.2—Number and average monthly benefit for disabled workers, by sex, age, and race, December 2004—*Continued*

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				Women (cont.)				
50–54	496,850	798.80	335,340	807.90	94,080	806.40	63,880	740.30
50	89,880	792.00	60,540	806.40	16,810	778.00	11,960	740.60
51	95,340	799.70	64,480	811.00	18,100	798.70	12,000	741.20
52	100,460	797.90	67,950	804.50	19,200	806.00	12,560	746.80
53	104,470	798.90	70,730	805.40	19,550	814.50	13,370	742.80
54	106,700	804.40	71,640	812.10	20,420	829.10	13,990	730.80
55–59	614,700	799.20	433,840	800.90	106,810	826.00	70,480	748.10
55	113,950	806.60	77,400	806.60	21,340	834.30	14,280	763.40
56	121,780	802.80	84,610	803.90	21,570	829.00	14,710	757.50
57	132,190	805.50	94,860	806.90	21,600	822.10	15,010	770.30
58	128,170	797.40	92,430	800.00	21,510	831.10	13,580	730.30
59	118,610	783.00	84,540	786.70	20,790	813.30	12,900	713.40
60–65	670,670	769.90	496,570	774.60	112,380	788.80	60,110	698.50
60	125,090	781.30	91,770	784.30	21,460	805.20	11,500	714.20
61	137,580	781.00	101,370	783.00	22,910	807.00	13,000	721.40
62	133,910	775.10	99,300	782.20	21,470	793.90	12,810	690.90
63	124,000	764.50	92,320	771.00	20,680	775.90	10,690	690.40
64	114,910	751.80	85,440	756.80	19,880	767.60	9,360	675.00
65	35,180	744.30	26,370	749.20	5,980	756.90	2,750	671.40

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 39,830 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.

Table 5.A1.3—Number and average monthly benefit for spouses, by marital status, basis of entitlement, age, and race, December 2004

Basis of entitlement and age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				All spouses				
Total	2,723,680	464.00	2,438,650	478.20	138,960	371.90	138,550	310.90
				Wives				
Subtotal	2,681,600	467.20	2,412,970	480.40	133,910	375.20	127,370	317.60
Entitlement based on care of children	139,880	261.30	101,900	282.00	17,970	229.70	19,430	184.40
Under 35	18,610	146.60	12,950	157.20	2,320	123.50	3,290	121.10
35–39	20,560	183.70	14,550	196.90	2,560	162.00	3,320	143.40
40–44	27,390	220.40	19,590	236.20	3,450	193.00	4,200	171.30
45–49	27,460	274.10	19,290	292.70	3,920	255.30	4,140	206.90
50–54	19,880	321.50	14,740	343.40	2,600	279.50	2,460	237.30
55–59	14,060	355.00	10,950	377.30	1,680	296.30	1,380	253.60
60–61	4,580	407.30	3,720	429.50	560	324.60	290	285.90
62–64	7,340	440.90	6,110	453.00	880	400.70	350	332.20
Entitlement based on age	2,541,720	478.50	2,311,070	489.10	115,940	397.70	107,940	341.50
62–64	288,690	428.60	255,610	442.60	14,710	347.00	17,830	295.90
62	76,110	418.70	67,530	431.90	3,750	336.50	4,560	290.30
63	100,810	423.30	89,390	436.40	5,110	351.30	6,170	292.90
64	111,770	440.20	98,690	455.40	5,850	350.00	7,100	302.10
65–69	676,370	481.40	600,670	495.30	35,890	403.00	38,870	341.50
65	132,120	463.30	116,940	477.80	6,870	373.40	8,120	331.00
66	136,890	485.30	121,160	499.10	7,500	415.30	8,090	344.70
67	136,110	487.50	120,890	501.90	7,230	415.10	7,800	334.30
68	135,350	485.80	120,470	499.50	6,850	411.70	7,840	343.50
69	135,900	484.50	121,210	497.60	7,440	398.40	7,020	355.40
70–74	642,000	483.90	584,650	494.30	29,760	406.80	26,050	344.20
70	134,230	481.80	120,560	493.50	7,060	412.00	6,290	341.70
71	127,520	484.70	115,310	497.30	5,920	390.30	6,050	341.60
72	128,520	484.60	117,450	494.70	5,950	397.20	4,790	352.00
73	126,510	485.20	116,510	494.10	5,280	414.10	4,370	340.50
74	125,220	483.00	114,820	491.70	5,550	421.20	4,550	346.70
75–79	512,650	482.50	474,210	490.20	21,100	404.50	15,510	359.70
75	115,340	482.10	106,150	491.50	4,880	399.40	3,980	343.40
76	111,060	480.80	102,290	488.90	4,850	401.00	3,460	361.70
77	105,690	485.00	98,400	491.60	4,120	416.30	2,820	360.90
78	93,510	482.30	86,810	489.90	3,730	396.50	2,660	362.70
79	87,050	482.20	80,560	488.70	3,520	411.10	2,590	377.50
80–84	301,730	484.30	282,950	490.10	10,280	400.70	7,140	376.50
85–89	98,770	520.00	93,090	525.90	3,140	416.10	2,080	420.40
90–94	19,690	528.80	18,230	535.00	920	446.20	440	448.60
95 or older	1,820	536.00	1,660	543.80	140	457.70	20	437.70
				Husbands				
Subtotal	42,080	263.40	25,680	271.40	5,050	285.10	11,180	235.40
Under 62	1,780	160.90	1,210	159.40	280	164.80	290	163.70
62–64	1,800	210.40	1,230	211.20	250	236.30	310	183.80
65–69	10,070	273.60	6,200	275.00	1,200	308.10	2,670	254.80
70–74	11,450	275.00	6,540	289.90	1,480	294.40	3,410	237.90
75–79	9,220	265.80	5,600	275.40	980	298.40	2,590	232.70
80–84	4,870	257.50	2,930	276.30	560	263.90	1,330	212.70
85–89	1,860	276.90	1,190	277.40	210	332.80	440	255.20
90 or older	1,030	286.50	780	299.10	90	210.10	140	272.70

(Continued)

Table 5.A1.3—Number and average monthly benefit for spouses, by marital status, basis of entitlement, age, and race, December 2004—*Continued*

Basis of entitlement and age	All races [a] Number [c]	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
Spouses of retired workers								
Total	2,569,560	478.10	2,322,600	490.00	121,200	396.50	118,830	331.90
Wives								
Subtotal	2,532,160	481.10	2,299,920	492.00	116,990	399.80	108,480	340.80
By basis of entitlement								
Care of children	49,160	395.90	38,580	417.20	5,940	351.20	4,530	276.60
Under 35	1,520	330.20	1,200	356.30	150	255.90	160	216.50
35–39	3,070	338.30	2,300	355.70	430	287.20	330	278.90
40–44	6,360	344.10	4,900	365.30	880	306.10	570	223.90
45–49	9,320	385.30	6,790	406.90	1,330	372.80	1,170	276.50
50–54	9,700	406.80	7,780	424.50	1,040	363.50	870	300.80
55–59	8,890	402.80	6,990	430.00	950	339.30	920	268.70
60–61	3,600	437.60	2,980	462.00	420	341.30	190	273.90
62–64	6,700	453.90	5,640	463.10	740	425.90	320	356.70
Age	2,483,000	482.80	2,261,340	493.30	111,050	402.40	103,950	343.60
62–64	254,120	448.30	225,360	463.60	12,540	360.60	15,730	299.60
62	62,520	448.40	55,570	463.70	2,950	359.40	3,780	293.30
63	88,600	442.40	78,800	456.20	4,320	366.20	5,340	301.40
64	103,000	453.30	90,990	470.00	5,270	356.80	6,610	301.80
65–69	657,810	486.30	585,530	500.10	33,960	409.10	37,440	342.60
65	125,110	472.90	111,060	487.50	6,220	384.80	7,650	333.40
66	132,510	491.20	117,570	505.20	7,050	420.50	7,770	345.90
67	133,150	491.00	118,480	505.50	6,910	418.20	7,570	334.00
68	133,120	488.60	118,760	502.00	6,590	417.20	7,580	345.40
69	133,920	486.70	119,660	499.50	7,190	402.80	6,870	355.80
70–74	637,790	484.90	581,340	495.20	29,210	407.90	25,700	344.60
70	132,850	483.30	119,470	494.90	6,880	413.50	6,180	342.40
71	126,550	485.80	114,550	498.40	5,810	390.60	5,950	341.50
72	127,680	486.10	116,770	496.10	5,850	399.60	4,730	352.90
73	125,950	485.70	116,060	494.50	5,210	414.70	4,330	340.70
74	124,760	483.40	114,490	492.00	5,460	421.40	4,510	347.10
75–79	511,490	482.80	473,340	490.40	20,920	405.10	15,400	360.20
75	114,930	482.60	105,820	491.90	4,810	400.40	3,970	343.90
76	110,760	481.10	102,100	489.10	4,780	402.10	3,420	362.00
77	105,520	485.20	98,280	491.80	4,100	416.00	2,790	361.30
78	93,320	482.40	86,640	490.00	3,720	396.20	2,650	363.40
79	86,960	482.50	80,500	489.00	3,510	412.10	2,570	378.30
80–84	301,530	484.40	282,790	490.20	10,240	401.40	7,140	376.50
85–89	98,750	520.10	93,090	525.90	3,120	417.70	2,080	420.40
90–94	19,690	528.80	18,230	535.00	920	446.20	440	448.60
95 or older	1,820	536.00	1,660	543.80	140	457.70	20	437.70
By marital status								
Nondivorced wives	2,405,190	481.40	2,191,840	492.20	103,860	398.20	103,390	338.60
Divorced wives	126,970	476.00	108,080	487.90	13,130	412.90	5,090	384.10
Husbands								
Subtotal	37,400	271.90	22,680	281.40	4,210	302.90	10,350	239.10

(Continued)

Table 5.A1.3—Number and average monthly benefit for spouses, by marital status, basis of entitlement, age, and race, December 2004—*Continued*

Basis of entitlement and age	All races [a] Number [c]	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
				Spouses of disabled workers				
Total	154,070	229.60	116,010	241.30	17,750	203.90	19,720	184.50
				Wives				
Subtotal	149,390	230.60	113,010	242.50	16,910	204.40	18,890	184.20
By basis of entitlement								
Care of children	90,690	188.10	63,300	199.20	12,020	169.20	14,900	156.40
Under 35	17,080	129.90	11,750	136.90	2,160	111.70	3,130	116.20
35–39	17,490	156.50	12,250	167.00	2,130	136.70	2,990	128.50
40–44	21,020	182.50	14,680	192.60	2,570	154.30	3,630	163.10
45–49	18,130	216.30	12,490	229.70	2,590	195.00	2,970	179.50
50–54	10,180	240.20	6,960	252.70	1,560	223.50	1,590	202.50
55–59	5,170	272.70	3,960	284.40	730	240.30	460	223.40
60–61	980	296.00	740	298.40	140	274.60	100	308.50
62–64	640	305.00	470	331.00	140	267.60	30	71.30
Age	58,700	296.40	49,710	297.60	4,890	290.70	3,990	288.10
62–64	34,550	283.50	30,230	285.50	2,170	268.20	2,100	268.20
62	13,570	281.20	11,940	283.30	800	252.20	780	275.90
63	12,210	284.50	10,590	289.20	790	270.00	830	238.20
64	8,770	285.40	7,700	283.90	580	287.90	490	306.60
65–69	18,560	308.30	15,140	309.70	1,930	296.60	1,430	310.40
65	7,010	290.90	5,880	294.00	650	264.50	470	292.80
66	4,380	306.10	3,590	301.30	450	333.80	320	314.40
67	2,960	328.20	2,410	324.00	320	348.10	230	345.00
68	2,230	317.20	1,710	328.10	260	272.60	260	290.30
69	1,980	335.10	1,550	346.00	250	271.70	150	339.30
70–74	4,210	332.60	3,310	331.40	550	351.20	350	314.80
70	1,380	342.20	1,090	344.00	180	354.70	110	303.70
71	970	340.00	760	334.70	110	369.80	100	347.90
72	840	258.60	680	256.20	100	259.20	60	284.20
73	560	375.80	450	381.50	70	373.80	40	315.00
74	460	370.60	330	368.60	90	405.90	40	307.90
75 or older	1,380	349.80	1,030	365.30	240	308.50	110	294.20
By marital status								
Nondivorced wives	143,460	228.60	108,320	241.10	16,140	199.50	18,440	181.40
Divorced wives	5,930	280.10	4,690	273.60	770	307.00	450	301.00
				Husbands				
Subtotal	4,680	195.00	3,000	195.80	840	195.70	830	189.60

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 7,520 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.

Table 5.A1.4—Number and average monthly benefit for children, by type of benefit, age, and race, December 2004

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				All children				
Total	3,993,870	460.90	2,596,050	492.10	834,380	398.60	542,030	407.30
Under age 18	3,104,060	426.10	1,929,440	453.10	672,610	373.30	483,580	391.00
Under 1	9,640	299.10	5,530	303.40	2,100	256.40	1,960	335.90
1	25,610	326.60	15,080	346.10	5,470	273.30	4,970	325.30
2	37,520	330.50	21,820	346.30	7,980	269.70	7,550	352.50
3	52,730	346.70	31,320	364.10	11,030	288.80	10,240	356.70
4	66,250	354.80	39,960	373.20	14,180	300.90	11,910	358.00
5	82,200	362.40	50,520	380.10	16,810	309.30	14,660	363.80
6	97,670	366.00	59,430	389.20	21,170	320.50	16,750	342.80
7	115,490	374.50	70,410	395.00	24,780	331.20	20,020	357.60
8	134,530	384.50	83,440	408.00	28,410	335.50	22,310	361.40
9	154,170	391.00	95,260	413.10	32,630	342.40	25,880	373.30
10	182,180	397.10	111,640	421.30	40,300	350.90	29,410	370.40
11	210,950	400.80	129,700	424.70	47,460	355.60	32,760	373.00
12	243,150	412.00	150,700	440.10	53,300	358.70	37,850	376.50
13	276,780	421.20	171,030	448.70	61,460	374.20	42,420	379.50
14	314,500	437.60	195,220	464.80	69,650	385.00	47,350	401.60
15	340,220	451.90	213,730	481.30	74,700	396.10	49,340	406.50
16	370,190	481.20	235,450	512.00	79,280	420.20	52,340	433.50
17	390,280	495.20	249,200	524.30	81,900	436.30	55,860	448.70
Disabled adult children	765,250	588.40	585,310	608.80	134,020	510.50	43,810	554.80
18–19	11,970	498.10	7,820	515.10	2,570	433.40	1,510	527.80
20–24	60,080	503.10	37,700	519.00	14,540	456.50	7,400	511.80
25–29	63,690	536.90	41,760	557.40	15,540	486.80	6,000	517.20
30–34	73,800	570.40	51,320	588.40	16,440	522.60	5,700	546.90
35–39	91,260	596.20	67,350	615.10	17,510	533.70	6,200	565.70
40–44	111,440	610.30	85,130	630.70	20,390	534.40	5,770	581.20
45–49	102,700	620.70	80,710	644.60	17,810	525.50	3,990	560.80
50–54	80,300	623.80	65,820	642.60	11,440	523.20	2,880	599.00
55–59	59,790	627.90	50,770	643.10	7,110	519.10	1,860	622.10
60–64	41,590	622.20	35,850	632.60	4,410	522.60	1,250	661.00
65–69	27,910	593.80	24,260	605.60	2,820	493.80	800	584.60
70–74	18,830	553.50	16,870	564.20	1,740	454.60	210	520.00
75–79	12,600	520.20	11,450	524.40	960	473.60	190	503.70
80 or older	9,290	492.50	8,500	501.20	740	397.10	50	439.80
Students, aged 18–19	124,560	544.80	81,300	576.70	27,750	471.60	14,640	501.90
18	118,040	545.60	77,590	577.10	25,740	472.30	13,870	501.10
19	6,520	530.30	3,710	568.20	2,010	463.30	770	517.00
				Children of retired workers				
Subtotal	483,270	465.90	350,220	494.10	98,400	412.80	33,840	330.50
Under age 18	275,910	438.20	180,970	469.20	69,070	404.40	25,450	312.00
Under 1	430	429.10	280	393.80	130	488.90	20	534.00
1	1,280	430.70	840	461.40	390	383.90	50	278.80
2	1,790	406.40	1,130	411.80	430	429.00	230	338.20
3	2,610	401.10	1,740	426.60	580	377.80	290	295.20
4	3,770	408.50	2,300	425.40	1,080	402.00	380	331.30
5	4,640	389.20	3,010	405.40	1,080	393.50	550	292.10
6	6,260	381.10	3,880	403.50	1,650	365.40	710	297.10
7	8,050	393.90	5,140	418.40	2,080	392.80	790	239.30
8	9,820	412.00	6,150	439.20	2,740	389.40	920	301.20
9	11,140	411.50	6,880	436.30	3,280	396.60	980	287.50
10	14,480	413.10	8,860	442.10	4,190	402.10	1,400	267.40
11	16,320	405.60	10,420	431.30	4,380	382.70	1,510	297.00
12	21,050	406.00	13,470	437.70	5,500	375.90	2,060	281.20
13	24,290	428.80	16,190	455.10	6,060	401.50	1,970	305.40
14	30,020	428.80	19,520	465.90	7,930	377.80	2,510	304.20
15	35,100	434.10	23,470	463.80	8,530	402.50	3,080	294.50
16	40,300	481.90	27,250	516.50	9,200	436.50	3,790	347.20
17	44,560	488.60	30,440	521.00	9,840	443.60	4,210	360.20

(Continued)

Table 5.A1.4—Number and average monthly benefit for children, by type of benefit, age, and race, December 2004—*Continued*

Age	All races [a] Number [c]	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
Children of retired workers (cont.)								
Disabled adult children	192,390	502.30	158,780	519.10	25,890	430.60	7,340	392.20
18–19	1,810	473.30	1,300	494.40	380	402.80	130	467.90
20–24	10,470	471.70	7,550	496.30	2,160	416.80	710	375.10
25–29	15,170	478.00	11,370	500.30	2,820	428.70	920	360.50
30–34	23,110	495.60	18,580	511.20	3,260	431.60	1,230	431.80
35–39	34,230	517.40	28,350	535.50	4,380	435.90	1,460	411.50
40–44	43,710	519.20	36,870	535.10	5,480	442.60	1,310	395.20
45–49	33,700	507.20	28,620	523.60	4,220	427.00	780	339.40
50–54	18,720	492.80	16,170	504.10	2,000	428.40	500	385.90
55–59	7,730	469.60	6,640	481.90	870	403.60	220	359.00
60–64	2,750	484.00	2,480	488.40	230	428.90	30	322.70
65–69	700	469.80	600	472.80	60	412.80	40	510.90
70 or older	290	404.60	250	410.40	30	364.70	10	377.00
Students, aged 18–19	14,970	509.80	10,470	547.40	3,440	445.20	1,050	346.10
18	14,240	512.00	10,030	547.30	3,230	451.60	970	348.70
19	730	466.30	440	550.70	210	347.30	80	314.50
Children of deceased workers								
Subtotal	1,904,670	625.00	1,201,490	675.40	404,970	524.20	285,780	557.20
Under age 18	1,334,970	613.10	780,500	674.20	297,580	509.90	246,370	545.60
Under 1	2,040	566.30	880	623.30	330	533.60	830	518.90
1	7,090	576.70	3,560	661.50	1,340	463.80	2,160	505.10
2	11,400	582.10	5,800	647.90	2,210	456.90	3,350	557.10
3	18,560	570.40	9,710	640.60	3,770	444.60	5,070	529.30
4	23,630	575.00	12,900	638.30	4,680	478.60	5,980	514.10
5	30,990	580.50	17,320	642.10	6,190	481.60	7,440	520.50
6	37,870	578.00	21,360	648.00	8,400	470.20	8,050	505.30
7	45,400	583.20	25,410	647.90	10,030	481.20	9,890	522.80
8	54,380	592.10	31,860	651.80	11,480	488.00	10,970	528.60
9	63,930	587.70	36,680	650.00	13,920	479.90	13,250	529.90
10	76,460	590.90	43,990	652.50	17,410	483.80	14,760	535.30
11	91,120	585.70	52,560	645.00	21,220	489.40	16,800	524.10
12	107,190	594.70	63,030	658.10	24,230	483.10	19,170	530.50
13	122,340	600.20	70,590	663.00	28,990	503.00	21,730	529.70
14	140,720	619.40	82,250	678.60	32,560	518.70	24,510	556.10
15	153,400	627.00	91,500	687.10	34,410	523.40	25,810	553.50
16	168,400	647.70	101,800	706.80	37,460	540.90	27,090	577.50
17	180,050	656.20	109,300	709.70	38,950	557.70	29,510	589.70
Disabled adult children	506,990	648.90	381,930	671.40	93,060	560.80	30,690	634.60
18–19	5,600	638.20	3,470	676.70	1,260	528.80	840	650.80
20–24	28,060	633.70	15,680	671.70	7,510	556.70	4,640	626.10
25–29	31,370	657.00	19,140	690.50	8,400	588.20	3,580	631.50
30–34	38,620	668.80	24,370	706.20	10,520	594.50	3,540	634.30
35–39	49,610	676.60	33,720	709.90	11,530	592.60	4,210	640.60
40–44	64,960	679.00	46,280	714.80	14,370	572.50	4,230	650.30
45–49	68,700	677.50	51,940	711.80	13,440	559.20	3,210	614.60
50–54	61,540	663.80	49,610	687.90	9,440	543.30	2,380	643.80
55–59	52,050	651.50	44,120	667.50	6,240	535.20	1,640	657.40
60–64	38,840	632.00	33,370	643.30	4,180	527.80	1,220	669.30
65–69	27,210	597.00	23,660	609.00	2,760	495.60	760	588.50
70–74	18,640	555.30	16,700	566.00	1,730	456.20	200	527.20
75–79	12,560	520.40	11,430	524.50	940	474.00	190	503.70
80 or older	9,230	492.90	8,440	501.60	740	397.10	50	439.80
Students, aged 18–19	62,710	684.00	39,060	736.20	14,330	584.40	8,720	612.00
18	59,180	685.80	37,210	737.10	13,160	586.30	8,230	610.40
19	3,530	654.60	1,850	718.00	1,170	562.30	490	638.90

(Continued)

Table 5.A1.4—Number and average monthly benefit for children, by type of benefit, age, and race, December 2004—*Continued*

Age	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				Children of disabled workers				
Subtotal	1,605,930	264.80	1,044,340	280.60	331,010	240.80	222,410	226.30
Under age 18	1,493,180	256.70	967,970	271.90	305,960	233.50	211,760	220.70
Under 1	7,170	215.30	4,370	233.20	1,640	182.20	1,110	195.50
1	17,240	216.10	10,680	231.90	3,740	193.60	2,760	185.40
2	24,330	207.10	14,890	223.90	5,340	179.40	3,970	180.70
3	31,560	210.70	19,870	223.60	6,680	193.20	4,880	181.10
4	38,850	215.70	24,760	230.20	8,420	189.20	5,550	191.60
5	46,570	214.60	30,190	227.20	9,540	188.00	6,670	194.90
6	53,540	214.20	34,190	225.90	11,120	200.80	7,990	183.10
7	62,040	219.20	39,860	230.80	12,670	202.30	9,340	192.60
8	70,330	220.20	45,430	232.80	14,190	201.70	10,420	190.70
9	79,100	229.10	51,700	242.00	15,430	206.80	11,650	202.50
10	91,240	232.20	58,790	245.10	18,700	215.80	13,250	197.50
11	103,510	237.30	66,720	250.10	21,860	220.30	14,450	205.30
12	114,910	242.70	74,200	255.20	23,570	226.80	16,620	210.70
13	130,150	251.50	84,250	267.90	26,410	226.50	18,720	212.90
14	143,760	261.50	93,450	276.40	29,160	237.60	20,330	227.30
15	151,720	278.90	98,760	294.80	31,760	256.40	20,450	238.00
16	161,490	307.30	106,400	324.50	32,620	276.90	21,460	267.00
17	165,670	321.90	109,460	340.20	33,110	291.30	22,140	277.70
Disabled adult children	65,870	374.40	44,600	391.60	15,070	337.40	5,780	337.60
18–19	4,560	336.00	3,050	340.10	930	316.70	540	350.80
20–24	21,550	348.50	14,470	365.40	4,870	319.50	2,050	300.50
25–29	17,150	369.20	11,250	388.80	4,320	327.50	1,500	340.50
30–34	12,070	398.90	8,370	417.20	2,660	349.50	930	366.20
35–39	7,420	421.90	5,280	437.60	1,600	376.70	530	395.40
40 or older	3,120	429.70	2,180	442.80	690	415.60	230	370.60
Students, aged 18–19	46,880	369.80	31,770	390.10	9,980	318.80	4,870	338.40
18	44,620	370.50	30,350	390.70	9,350	318.90	4,670	340.10
19	2,260	356.70	1,420	378.40	630	318.00	200	299.40

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 21,410 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.

Table 5.A1.5—Number and average monthly benefit for widowed mothers and fathers, by age, sex, marital status, and race, December 2004

Age, sex, and marital status	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All widowed mothers and fathers	182,900	687.20	122,840	735.80	26,800	592.90	31,990	582.70
By age								
Under 20	50	461.00	0	. . .	0	. . .	50	461.00
20–24	2,470	546.20	1,500	571.40	170	419.90	800	525.90
20	130	458.40	60	510.20	20	554.50	50	357.80
21	230	513.80	130	515.20	20	404.50	80	538.90
22	500	524.90	290	537.90	10	403.00	200	512.20
23	650	561.80	400	564.40	40	256.30	210	615.00
24	960	566.40	620	609.30	80	474.00	260	492.70
25–29	9,270	547.00	5,700	588.80	1,330	428.20	2,210	514.50
25	1,310	520.00	750	550.50	190	440.90	370	498.90
26	1,390	550.50	790	600.70	210	368.70	390	546.50
27	1,740	531.20	1,150	591.60	240	429.90	340	408.30
28	2,150	565.90	1,250	596.20	320	474.40	570	557.20
29	2,680	553.40	1,760	592.80	370	414.20	540	523.90
30–34	20,440	585.00	13,090	623.60	3,060	505.60	4,170	523.80
30	2,740	586.10	1,770	609.50	320	551.30	640	542.00
31	3,460	592.20	2,210	624.60	510	560.30	730	517.50
32	3,990	566.20	2,450	608.80	680	492.60	810	496.60
33	4,660	584.30	3,000	636.20	760	480.30	880	502.30
34	5,590	593.90	3,660	629.30	790	487.20	1,110	554.30
35–39	31,850	632.70	21,030	681.40	4,280	532.50	6,330	542.90
35	5,840	612.60	3,930	655.00	770	479.80	1,100	559.00
36	5,680	623.30	3,650	669.90	810	541.30	1,170	535.40
37	6,420	630.30	4,030	679.90	960	539.40	1,390	554.80
38	6,870	654.50	4,730	700.10	860	532.00	1,250	569.30
39	7,040	637.70	4,690	694.80	880	563.60	1,420	502.00
40–44	41,610	706.20	28,710	755.40	5,620	599.70	7,020	594.60
40	7,940	688.10	5,540	740.90	940	622.40	1,380	528.20
41	8,250	682.80	5,730	731.10	1,230	560.20	1,240	588.10
42	8,290	704.40	5,400	759.60	1,230	573.30	1,630	621.20
43	8,420	717.50	5,940	764.80	1,110	603.40	1,340	602.30
44	8,710	735.60	6,100	778.60	1,110	649.50	1,430	626.60
45–49	36,550	743.30	24,980	794.60	5,070	644.10	6,250	625.30
45	8,130	740.40	5,640	791.50	1,030	620.40	1,420	630.40
46	7,670	750.10	5,310	801.30	950	643.10	1,320	631.20
47	7,520	734.30	5,150	786.80	1,060	650.00	1,270	599.90
48	7,150	736.10	4,690	795.80	1,130	612.80	1,270	631.30
49	6,080	758.10	4,190	798.60	900	704.70	970	635.00
50–54	20,810	753.50	13,950	804.20	3,390	666.00	3,210	625.30
50	5,030	750.20	3,420	811.20	840	649.50	740	580.90
51	4,610	755.60	3,140	810.10	680	626.90	730	632.50
52	4,290	772.60	2,860	801.20	670	672.10	680	743.30
53	3,880	748.10	2,690	801.30	640	675.20	500	577.80
54	3,000	735.30	1,840	790.00	560	720.60	560	574.10
55–59	11,060	763.50	7,610	802.90	2,040	655.20	1,320	711.20
55	2,580	770.70	1,700	823.80	520	633.90	320	701.80
56	2,270	778.70	1,510	817.70	380	671.40	370	727.20
57	2,410	788.70	1,750	822.30	460	719.50	190	656.50
58	2,080	722.10	1,480	766.70	320	533.90	260	719.60
59	1,720	747.70	1,170	770.20	360	694.50	180	740.30
60–61	3,120	734.60	2,250	766.50	580	646.60	270	647.80
60	1,540	745.30	1,110	782.30	300	628.50	110	667.70
61	1,580	724.20	1,140	751.20	280	665.90	160	634.10
62 or older	5,670	734.70	4,020	768.70	1,260	649.60	360	652.60

(Continued)

Table 5.A1.5—Number and average monthly benefit for widowed mothers and fathers, by age, sex, marital status, and race, December 2004—*Continued*

Age, sex, and marital status	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				By sex and marital status				
Women	171,140	693.50	115,210	743.80	24,730	593.20	29,980	586.50
Mothers	155,110	694.10	103,470	746.60	23,040	593.20	27,440	583.80
Surviving divorced mothers	16,030	687.80	11,740	718.50	1,690	593.40	2,540	616.40
Men	11,760	595.30	7,630	615.70	2,070	590.10	2,010	525.20

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 1,270 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.

Table 5.A1.6—Number and average monthly benefit for nondisabled widow(er)s, by sex, age, marital status, and race, December 2004

Age, sex, and marital status	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All nondisabled widow(er)s	4,431,020	920.20	3,771,610	942.70	371,010	734.80	276,520	861.70
Women								
Subtotal	4,386,430	922.10	3,744,720	944.10	365,210	735.10	264,700	867.90
By age								
60–61	123,780	912.80	41,740	965.50	5,520	752.80	76,440	895.80
60	47,390	909.30	14,570	965.10	2,020	735.20	30,770	894.60
61	76,390	915.00	27,170	965.70	3,500	762.90	45,670	896.60
62–64	305,170	918.70	212,180	938.00	28,970	777.20	63,790	919.50
62	95,920	929.30	59,530	955.20	7,590	790.70	28,720	912.30
63	99,830	918.90	69,000	935.50	9,450	761.60	21,340	934.90
64	109,420	909.20	83,650	927.90	11,930	781.10	13,730	910.60
65–69	628,640	927.10	513,840	948.60	66,070	757.20	47,410	934.80
65	127,450	911.40	96,710	923.20	13,370	726.90	17,160	989.60
66	122,800	947.10	96,290	956.50	12,270	778.40	14,090	1,030.90
67	120,650	934.90	101,690	963.60	12,760	774.40	5,950	796.30
68	127,220	924.90	107,650	954.00	13,750	754.10	5,420	787.10
69	130,520	918.80	111,500	944.90	13,920	755.00	4,790	794.60
70–74	667,300	919.20	575,580	946.40	68,250	746.60	21,670	746.40
70	124,950	923.50	107,400	949.00	13,140	774.90	4,130	740.20
71	121,110	913.50	103,410	944.10	12,890	731.30	4,500	738.60
72	132,010	916.10	113,060	946.10	13,960	732.80	4,610	738.40
73	137,720	921.10	118,980	946.70	14,200	752.00	4,190	765.30
74	151,510	921.10	132,730	945.90	14,060	742.20	4,240	750.80
75–79	827,230	915.50	731,160	938.60	72,060	732.30	21,250	748.90
75	151,540	921.60	132,130	949.10	14,240	722.90	4,550	755.30
76	160,590	917.90	141,610	940.90	14,450	744.60	4,040	736.00
77	169,900	914.40	150,400	936.80	14,550	731.30	4,270	758.60
78	173,850	914.40	154,120	936.00	14,830	734.90	4,370	753.00
79	171,350	910.10	152,900	931.60	13,990	727.70	4,020	739.60
80–84	859,620	922.40	775,900	942.80	62,820	714.20	18,070	758.00
80	178,790	906.90	160,450	927.50	13,790	717.90	4,070	735.30
81	172,060	915.60	154,570	936.80	13,160	715.20	3,720	737.40
82	172,640	919.40	155,400	941.20	12,990	710.50	3,720	744.10
83	174,440	929.00	158,710	947.20	11,860	711.30	3,320	803.70
84	161,690	942.70	146,770	963.00	11,020	715.70	3,240	779.60
85–89	572,470	952.10	524,080	970.20	36,480	726.60	10,030	799.70
85	137,330	946.40	124,750	965.40	9,440	730.30	2,640	826.60
86	128,400	961.50	117,770	978.90	7,870	733.10	2,280	803.70
87	112,030	961.10	102,920	979.10	6,870	730.90	1,930	785.40
88	102,810	946.40	93,860	967.10	6,950	707.90	1,780	767.30
89	91,900	942.90	84,780	958.00	5,350	729.10	1,400	803.20
90–94	297,890	911.80	274,680	928.70	17,890	680.10	4,580	748.00
95 or older	104,330	847.90	95,560	865.60	7,150	630.30	1,460	723.90
By marital status								
Widows	4,058,290	920.80	3,491,220	943.30	329,520	729.00	226,470	851.80
Surviving divorced wives (nondisabled)	328,140	939.10	253,500	956.30	35,690	791.70	38,230	963.20

(Continued)

Table 5.A1.6—Number and average monthly benefit for nondisabled widow(er)s, by sex, age, marital status, and race, December 2004—*Continued*

Age, sex, and marital status	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
				Men				
Subtotal	44,590	732.60	26,890	741.10	5,800	716.20	11,820	723.10
60–61	9,070	692.30	3,250	685.00	620	691.90	5,200	696.90
62–64	13,890	824.30	8,410	832.10	1,550	840.20	3,930	801.20
65–69	8,010	814.50	5,490	811.40	1,290	801.80	1,210	846.70
70–74	4,180	676.20	2,750	709.70	840	674.40	570	525.30
75–79	3,620	659.60	2,530	699.60	690	580.20	390	539.30
80–84	2,500	585.40	1,870	607.50	370	534.00	260	499.90
85–89	1,620	545.80	1,190	579.60	220	518.50	190	364.50
90 or older	1,700	502.40	1,400	500.40	220	498.70	70	580.20

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 11,880 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.

Table 5.A1.7—Number and average monthly benefit for disabled widow(er)s, by age, sex, marital status, and race, December 2004

Age, sex, and marital status	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All disabled widow(er)s	209,700	582.10	133,780	594.50	36,610	515.40	38,550	603.00
By age								
50–54	27,210	599.80	12,800	609.10	4,720	521.80	9,500	626.70
50	2,450	597.50	790	599.30	210	449.40	1,440	617.90
51	4,280	612.40	1,420	605.50	640	510.80	2,180	648.30
52	5,400	619.30	2,440	602.80	990	553.50	1,940	673.80
53	6,690	589.90	3,630	617.70	1,220	508.00	1,770	590.60
54	8,390	589.40	4,520	608.60	1,660	526.50	2,170	598.00
55–59	78,450	587.90	46,840	595.60	12,650	524.20	18,690	612.90
55	10,820	585.60	6,010	591.60	1,890	545.70	2,860	602.50
56	13,010	591.50	7,470	586.60	2,340	539.90	3,170	642.70
57	17,280	593.10	10,030	604.20	2,810	504.00	4,370	625.60
58	18,300	581.10	11,460	586.70	2,700	528.00	4,050	602.00
59	19,040	588.30	11,870	604.60	2,910	513.60	4,240	595.10
60–64	104,040	573.10	74,140	591.30	19,240	508.10	10,360	563.20
60	21,750	579.00	13,920	591.30	3,430	514.10	4,370	591.00
61	21,900	572.20	15,400	584.90	3,770	528.70	2,690	560.80
62	21,400	570.90	15,880	589.90	4,300	503.20	1,120	557.70
63	20,210	571.40	15,070	599.50	4,060	485.80	1,040	503.50
64	18,780	571.60	13,870	590.90	3,680	511.60	1,140	522.40
By sex and marital status								
Women	202,960	587.60	130,110	600.20	35,230	518.60	36,890	610.00
Widows	173,630	587.40	110,620	601.60	30,460	512.80	31,980	609.90
Surviving divorced wives	29,330	589.40	19,490	592.30	4,770	555.20	4,910	610.20
Men	6,740	414.60	3,670	391.40	1,380	435.40	1,660	447.00

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 760 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.

Table 5.A1.8—Number and average monthly benefit for parents, by age, sex, and race, December 2004

Age and sex	All races [a]		White		Black		Other [b]	
	Number [c]	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)	Number	Average monthly benefit (dollars)
All parents	2,030	830.10	1,050	865.90	220	853.50	710	782.50
By age								
62–64	40	1,094.50	0	. . .	10	1,143.00	30	1,078.30
65–69	110	804.90	30	917.20	20	874.10	60	725.70
70–74	340	903.60	140	1,009.50	30	1,196.20	160	773.60
75–79	350	863.40	140	947.60	20	1,323.20	170	728.50
80–84	470	760.00	320	771.10	40	772.10	100	746.50
85–89	340	889.90	180	908.00	30	833.00	130	878.10
90 or older	380	746.10	240	823.00	70	580.50	60	720.90
By sex								
Women	1,750	850.40	950	876.10	200	876.90	550	814.80
Men	280	702.70	100	769.30	20	619.00	160	671.50

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 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.

Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2004

Age and type of benefit	All races [a] Number	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
Retired workers								
Total	21,650,230	891.10	19,299,070	905.80	1,660,520	788.80	652,260	720.00
62–64	2,686,350	885.50	2,324,510	901.90	233,740	824.80	127,310	697.70
62	757,510	858.10	653,570	874.60	63,650	804.20	39,780	673.60
63	937,680	886.70	812,270	902.70	82,110	826.20	43,170	700.10
64	991,160	905.10	858,670	921.80	87,980	838.20	44,360	717.00
65–69	5,693,980	919.80	4,975,850	937.50	485,160	831.20	232,220	727.70
65	1,200,470	938.30	1,038,040	957.40	105,490	859.60	56,750	735.90
66	1,251,970	949.20	1,093,360	967.90	105,600	860.60	52,930	741.20
67	1,149,380	933.30	1,004,720	951.50	97,880	841.30	46,700	735.80
68	1,076,240	895.00	944,900	911.50	89,550	808.50	41,650	706.30
69	1,015,920	872.80	894,830	888.80	86,640	773.00	34,190	708.60
70–74	4,472,250	865.70	3,981,990	880.50	354,110	765.10	131,490	694.20
70	949,590	858.00	838,530	873.90	79,560	763.40	30,980	671.60
71	882,780	862.40	780,480	877.90	73,390	762.00	28,260	698.40
72	898,680	878.00	796,570	893.00	75,230	777.00	26,190	718.60
73	873,100	866.60	783,240	881.00	64,380	763.00	24,140	686.80
74	868,100	864.00	783,170	877.10	61,550	758.70	21,920	699.80
75–79	3,817,320	876.60	3,459,410	889.70	266,150	757.60	78,470	722.40
75	807,590	863.30	728,330	876.70	58,360	751.90	18,330	700.40
76	801,250	876.30	725,210	889.40	56,520	761.30	16,520	721.20
77	784,070	882.20	709,730	895.80	55,020	760.20	16,530	722.70
78	722,760	873.60	657,800	886.00	48,850	752.30	13,540	724.10
79	701,650	889.20	638,340	901.90	47,400	762.80	13,550	751.40
80–84	2,776,120	871.30	2,540,760	883.10	175,510	741.00	49,210	739.90
80	657,430	873.60	600,300	885.80	42,630	747.40	12,070	729.00
81	599,410	869.20	548,060	881.20	37,800	737.50	11,530	740.60
82	551,850	870.90	504,040	882.30	35,580	748.20	9,810	743.40
83	520,710	870.40	478,230	881.90	31,850	731.50	8,660	747.10
84	446,720	872.60	410,130	884.20	27,650	737.60	7,140	743.50
85–89	1,479,270	936.10	1,360,140	948.60	90,500	779.80	22,330	821.10
85	376,650	887.40	344,900	900.20	24,160	736.90	5,840	761.10
86	349,540	926.90	322,340	938.30	20,400	777.10	5,260	803.60
87	292,730	952.60	269,560	964.00	17,380	800.80	4,530	866.80
88	250,330	981.10	229,460	995.40	16,440	810.60	3,480	863.30
89	210,020	962.30	193,880	974.70	12,120	797.80	3,220	848.70
90–94	583,820	916.80	531,070	931.40	41,990	753.00	9,160	824.00
95 or older	141,120	843.30	125,340	863.00	13,360	671.70	2,070	734.90
Men								
Subtotal	10,751,750	995.80	9,603,050	1,015.60	787,060	855.40	346,610	775.10
62–64	1,372,950	1,053.20	1,183,740	1,084.50	121,280	901.30	67,510	778.10
62	379,370	1,029.20	327,100	1,060.20	32,100	882.30	19,880	759.00
63	480,030	1,055.20	413,350	1,086.90	43,600	900.20	23,000	777.60
64	513,550	1,069.10	443,290	1,100.20	45,580	915.80	24,630	794.00
65–69	3,011,220	1,066.20	2,632,250	1,094.70	249,240	909.40	129,350	790.90
65	629,030	1,099.80	543,940	1,132.50	54,010	938.60	31,020	807.40
66	662,390	1,107.10	578,390	1,137.70	54,030	943.00	29,940	812.00
67	609,950	1,082.00	533,250	1,111.30	50,750	921.90	25,940	791.80
68	571,150	1,028.80	500,670	1,055.20	46,780	883.00	23,600	760.50
69	538,700	998.60	476,000	1,022.00	43,670	845.20	18,850	767.10
70–74	2,375,180	973.20	2,124,260	993.40	177,810	826.00	70,420	746.30
70	504,940	975.10	447,030	998.60	40,630	824.90	17,010	719.60
71	469,080	973.20	416,300	995.20	37,090	821.70	15,270	748.20
72	475,960	990.80	424,030	1,011.00	37,750	842.40	13,790	782.10
73	463,540	966.90	418,120	985.20	31,770	822.10	12,880	746.10
74	461,660	959.50	418,780	976.20	30,570	816.60	11,470	740.60

(Continued)

Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2004—*Continued*

Age and type of benefit	All races [a] Number	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
Men (cont.)								
75–79	1,934,430	960.50	1,765,410	975.80	123,910	811.20	39,890	762.30
75	423,500	953.70	384,710	969.50	28,210	811.70	9,490	743.80
76	413,910	967.20	377,390	982.80	27,080	817.40	8,410	769.80
77	396,480	969.70	361,330	986.10	25,400	816.20	8,500	749.50
78	359,110	948.10	329,200	962.80	22,080	794.10	6,940	755.50
79	341,430	963.00	312,780	976.70	21,140	814.50	6,550	803.10
80–84	1,279,280	900.80	1,178,200	912.40	72,660	768.00	24,510	752.00
80	313,090	931.60	287,630	944.60	18,360	794.60	6,230	758.50
81	282,500	910.40	260,040	922.20	15,870	774.60	5,810	762.40
82	256,030	898.50	235,170	910.70	15,160	768.80	4,810	741.60
83	232,870	883.00	215,370	893.70	12,670	747.00	4,130	756.00
84	194,790	861.40	179,990	871.70	10,600	735.90	3,530	732.70
85–89	572,250	945.50	531,190	954.80	29,370	819.10	9,700	828.80
85	157,340	877.30	145,510	886.40	8,570	759.90	2,700	770.40
86	140,840	933.20	131,020	942.30	7,060	815.60	2,270	785.40
87	111,570	971.70	103,800	979.90	5,450	845.20	1,940	881.00
88	90,430	1,013.40	83,700	1,024.30	4,910	871.20	1,510	892.00
89	72,070	993.10	67,160	1,002.40	3,380	858.70	1,280	875.00
90–94	176,150	922.90	161,080	931.90	10,390	813.90	4,280	856.90
95 or older	30,290	822.40	26,920	837.60	2,400	668.60	950	777.70
Women								
Subtotal	10,898,480	787.70	9,696,020	797.10	873,460	728.80	305,650	657.40
62–64	1,313,400	710.10	1,140,770	712.30	112,460	742.20	59,800	606.80
62	378,140	686.40	326,470	688.70	31,550	724.70	19,900	588.20
63	457,650	710.10	398,920	711.90	38,510	742.60	20,170	611.70
64	477,610	728.80	415,380	731.30	42,400	754.80	19,730	620.70
65–69	2,682,760	755.50	2,343,600	760.90	235,920	748.70	102,870	648.30
65	571,440	760.60	494,100	764.70	51,480	776.80	25,730	649.60
66	589,580	771.90	514,970	777.10	51,570	774.30	22,990	649.10
67	539,430	765.30	471,470	770.70	47,130	754.60	20,760	665.70
68	505,090	743.70	444,230	749.70	42,770	726.90	18,050	635.40
69	477,220	730.80	418,830	737.40	42,970	699.70	15,340	636.70
70–74	2,097,070	743.90	1,857,730	751.50	176,300	703.70	61,070	634.20
70	444,650	724.90	391,500	731.50	38,930	699.30	13,970	613.20
71	413,700	736.70	364,180	743.70	36,300	700.90	12,990	639.90
72	422,720	751.10	372,540	758.70	37,480	711.10	12,400	648.00
73	409,560	753.20	365,120	761.70	32,610	705.40	11,260	619.10
74	406,440	755.50	364,390	763.10	30,980	701.60	10,450	655.00
75–79	1,882,890	790.50	1,694,000	800.00	142,240	710.90	38,580	681.10
75	384,090	763.60	343,620	772.80	30,150	695.90	8,840	653.90
76	387,340	779.20	347,820	788.10	29,440	709.80	8,110	670.70
77	387,590	792.60	348,400	802.20	29,620	712.10	8,030	694.40
78	363,650	800.00	328,600	809.10	26,770	717.80	6,600	691.00
79	360,220	819.20	325,560	829.90	26,260	721.20	7,000	703.00
80–84	1,496,840	846.20	1,362,560	857.80	102,850	721.90	24,700	727.90
80	344,340	820.80	312,670	831.70	24,270	711.70	5,840	697.60
81	316,910	832.60	288,020	844.10	21,930	710.60	5,720	718.50
82	295,820	847.00	268,870	857.50	20,420	732.80	5,000	745.10
83	287,840	860.20	262,860	872.30	19,180	721.30	4,530	738.90
84	251,930	881.20	230,140	894.00	17,050	738.70	3,610	754.10
85–89	907,020	930.20	828,950	944.50	61,130	760.90	12,630	815.20
85	219,310	894.60	199,390	910.30	15,590	724.30	3,140	753.10
86	208,700	922.70	191,320	935.60	13,340	756.70	2,990	817.40
87	181,160	940.90	165,760	954.00	11,930	780.50	2,590	856.10
88	159,900	962.90	145,760	978.80	11,530	784.90	1,970	841.30
89	137,950	946.20	126,720	960.00	8,740	774.20	1,940	831.40

(Continued)

Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2004—*Continued*

Age and type of benefit	All races [a] Number	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
				Women (cont.)				
90–94	407,670	914.20	369,990	931.20	31,600	732.90	4,880	795.10
95 or older	110,830	849.00	98,420	869.90	10,960	672.40	1,120	698.50
				Disabled workers				
Total	40,540	1,096.60	32,220	1,138.00	5,600	1,004.10	2,710	797.70
62	3,300	1,130.20	2,590	1,175.50	530	1,030.30	170	792.40
63	11,950	1,109.00	9,580	1,147.40	1,650	1,018.50	720	805.60
64	18,660	1,093.80	14,800	1,140.00	2,510	995.10	1,350	771.60
65	6,630	1,065.20	5,250	1,096.80	910	988.00	470	862.40
				Men				
Subtotal	25,370	1,264.60	20,530	1,314.30	3,080	1,140.50	1,760	902.70
62	1,980	1,313.70	1,600	1,346.90	280	1,234.10	100	1004.00
63	7,460	1,286.60	6,090	1,332.60	900	1,176.10	470	903.00
64	11,690	1,258.70	9,430	1,318.90	1,360	1,102.10	900	864.90
65	4,240	1,219.30	3,410	1,253.60	540	1,129.20	290	984.20
				Women				
Subtotal	15,170	815.60	11,690	828.40	2,520	837.50	950	603.30
62	1,320	855.10	990	898.60	250	801.90	70	490.20
63	4,490	813.90	3,490	824.30	750	829.30	250	622.60
64	6,970	817.30	5,370	825.70	1,150	868.50	450	585.10
65	2,390	791.90	1,840	806.30	370	781.90	180	666.00
				Spouses				
Total	2,107,020	456.10	1,932,380	465.30	90,060	375.50	79,440	328.10
				Wives				
Subtotal	2,094,800	457.30	1,923,850	466.20	88,430	377.80	77,400	330.80
By age								
62–64	287,130	429.00	254,250	442.90	14,600	347.50	17,740	296.40
62	75,580	418.90	67,050	432.20	3,710	336.80	4,550	290.50
63	100,230	423.90	88,880	437.00	5,100	351.50	6,110	294.00
64	111,320	440.30	98,320	455.50	5,790	350.80	7,080	302.40
65–69	591,110	470.30	530,120	482.80	29,770	388.80	30,480	335.50
65	126,460	459.10	112,130	473.30	6,490	370.90	7,700	328.50
66	123,110	475.90	109,640	489.10	6,490	403.50	6,860	335.00
67	116,040	476.90	104,200	489.40	6,010	403.20	5,700	328.70
68	113,670	472.20	102,790	483.80	5,200	388.10	5,530	341.50
69	111,830	468.10	101,360	478.80	5,580	377.70	4,690	349.10
70–74	514,300	461.30	475,860	469.00	21,730	385.60	15,430	337.40
70	107,160	460.20	97,860	468.90	5,240	389.60	3,750	340.60
71	100,940	461.30	92,930	470.60	4,280	362.30	3,520	340.50
72	103,260	461.40	95,650	469.40	4,470	375.20	2,850	340.00
73	101,990	463.20	95,340	469.80	3,680	400.30	2,700	323.70
74	100,950	460.50	94,080	466.50	4,060	402.80	2,610	339.80
75–79	402,120	456.40	377,880	462.00	14,100	379.60	8,760	350.30
75	92,380	458.70	86,190	465.70	3,470	381.00	2,440	335.00
76	88,320	459.20	82,750	465.00	3,290	383.40	1,920	351.00
77	83,610	459.40	79,170	464.10	2,720	389.10	1,460	350.90
78	71,820	451.30	67,490	457.20	2,500	364.40	1,610	348.00
79	65,990	451.10	62,280	455.40	2,120	377.40	1,330	379.80
80–84	222,350	448.60	211,330	452.50	6,180	368.80	3,930	366.90
85–89	66,170	470.70	63,420	474.60	1,580	368.50	910	378.50
90–94	11,040	440.10	10,460	444.60	420	350.70	150	365.30
95 or older	580	447.20	530	443.90	50	481.50	0	. . .

(Continued)

Table 5.A3—Number and average monthly benefit, with reduction for early retirement, by type of benefit, sex, age, and race, December 2004—*Continued*

Age and type of benefit	All races [a] Number	All races [a] Average monthly benefit (dollars)	White Number	White Average monthly benefit (dollars)	Black Number	Black Average monthly benefit (dollars)	Other [b] Number	Other [b] Average monthly benefit (dollars)
				Wives (cont.)				
By type of benefit								
Wives of retired workers	2,042,390	461.70	1,879,190	470.50	84,310	382.70	73,880	332.90
Wives of disabled workers	52,410	286.00	44,660	286.70	4,120	277.80	3,520	285.50
				Husbands				
Subtotal	12,220	246.10	8,530	249.80	1,630	251.70	2,040	226.50
				Nondisabled widow(er)s				
Total	2,581,780	847.80	2,107,880	864.50	252,550	699.60	215,750	859.70
60–64	451,910	909.60	265,580	935.90	36,660	774.80	149,360	896.50
60	50,660	896.10	15,650	947.00	2,260	725.10	32,720	883.70
61	82,190	898.80	29,340	944.30	3,880	759.20	48,920	882.70
62	101,170	922.80	62,410	949.50	8,040	795.40	30,640	901.80
63	103,950	915.70	71,440	931.80	9,860	765.70	22,610	930.20
64	113,940	906.30	86,740	924.60	12,620	782.50	14,470	908.10
65–69	538,250	899.50	444,700	921.50	58,610	743.50	33,940	885.00
65	119,750	892.30	92,990	907.90	12,940	729.00	13,690	943.50
66	108,200	922.00	87,360	936.90	11,260	767.00	9,450	970.30
67	103,670	910.10	87,890	937.90	11,540	762.20	4,050	742.80
68	104,350	894.00	88,910	921.80	11,450	731.30	3,650	734.60
69	102,280	878.90	87,550	904.00	11,420	729.90	3,100	729.00
70–74	447,940	862.70	384,940	887.70	49,830	711.90	11,910	695.30
70	91,340	874.60	78,230	898.80	10,340	738.30	2,540	692.90
71	85,480	867.60	73,120	895.00	9,700	706.40	2,460	693.50
72	88,550	860.50	75,800	887.20	9,980	700.50	2,500	693.80
73	88,710	858.20	76,140	882.80	10,050	706.00	2,280	711.90
74	93,860	853.20	81,650	875.60	9,760	706.90	2,130	684.30
75–79	451,280	830.60	394,020	852.20	46,480	679.90	9,340	676.10
75	89,960	846.30	77,480	872.60	9,970	681.70	2,140	666.30
76	91,100	839.60	79,610	861.30	9,370	695.20	1,850	652.90
77	92,550	830.30	80,960	851.70	9,420	677.10	1,910	690.90
78	91,510	821.50	79,880	841.40	9,490	676.50	1,830	706.90
79	86,160	814.40	76,090	833.70	8,230	667.60	1,610	663.40
80–84	380,780	794.20	338,420	813.60	34,850	635.30	6,530	639.30
85–89	197,590	755.80	177,570	772.20	16,510	605.70	3,020	604.70
90–94	86,370	707.80	77,870	722.40	7,140	573.80	1,260	567.90
95 or older	27,660	701.10	24,780	716.70	2,470	567.70	390	576.70

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 38,380 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.

Table 5.A4—Number and total monthly benefits, by trust fund and type of benefit, December 1940–2004, selected years

Year	OASDI Total	OASI trust fund	DI trust fund	Retired workers	Disabled workers	Wives and husbands	Children	Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 beneficiaries
						Number					
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
2004	47,687,693	39,737,824	7,949,869	29,952,465	6,198,271	2,721,657	3,986,319	183,829	4,643,035	2,108	9

(Continued)

Table 5.A4—Number and total monthly benefits, by trust fund and type of benefit, December 1940–2004, selected years—*Continued*

Year	OASDI Total	OASDI OASI trust fund	OASDI DI trust fund	Retired workers	Disabled workers	Wives and husbands	Children	Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 beneficiaries
						Total monthly benefits (thousands of dollars)					
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
2004	41,574,348	35,573,407	6,000,941	28,601,329	5,542,045	1,262,709	1,838,926	126,734	4,200,895	1,707	2

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.

Table 5.A5—Number and average age, by type of benefit, December 2004

Type of benefit	Number [a] (thousands)	Average age
Total, OASDI	47,707	66
OASI	39,755	71
Retired workers	29,972	74
Spouses of retired workers	2,570	72
Children of retired workers	483	24
Under age 18	276	13
Disabled adult children	192	40
Students, aged 18–19	15	18
Children of deceased workers	1,905	22
Under age 18	1,335	12
Disabled adult children	507	47
Students, aged 18–19	63	18
Nondisabled widow(er)s	4,431	77
Widowed mothers and fathers	183	43
Disabled widow(er)s	210	59
Parents of deceased workers	2	81
DI	7,952	44
Disabled workers	6,192	52
Spouses of disabled workers	154	51
Children of disabled workers	1,606	12
Under age 18	1,493	12
Disabled adult children	66	27
Students, aged 18–19	47	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.

Table 5.A6—Number and average monthly benefit, by age, sex, type of benefit, and race, December 2004

Type of benefit	All races [a]	White	Black	Other [b]
	Number [c] (thousands)			
Total, OASDI	47,707	39,915	4,900	2,746
	By age and sex			
Adults	43,714	37,319	4,066	2,204
Men	18,917	16,191	1,712	963
Women	24,797	21,128	2,354	1,241
Children	3,994	2,596	834	542
Under age 18	3,104	1,929	673	484
Disabled adult children	765	585	134	44
Students, aged 18–19	125	81	28	15
Retired workers and their spouses and children	33,025	29,107	2,671	1,176
Retired workers	29,972	26,434	2,451	1,024
Spouses	2,570	2,323	121	119
Children	483	350	98	34
Disabled workers and their spouses and children	7,952	5,577	1,390	936
Disabled workers	6,192	4,417	1,041	694
Spouses	154	116	18	20
Children	1,606	1,044	331	222
Survivors of deceased workers	6,730	5,231	840	634
Nondisabled widow(er)s	4,431	3,772	371	277
Disabled widow(er)s	210	134	37	39
Widowed mothers and fathers	183	123	27	32
Children	1,905	1,201	405	286
Parents	2	1	0	1
	Average monthly benefit (dollars)			
Retired workers	955.00	973.20	835.10	777.20
Men	1,076.50	1,100.70	912.60	836.40
Women	826.00	836.50	765.50	702.00
Disabled workers	894.10	925.90	829.20	794.80
Men	1,002.00	1047.60	888.50	872.80
Women	765.10	774.60	765.90	709.40
Widowed mothers and fathers	687.20	735.80	592.90	582.70
Nondisabled widow(er)s	920.20	942.70	734.80	861.70
Surviving children	625.00	675.40	524.20	557.20

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.

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

a. Includes 145,660 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.

Table 5.A7—Number and average monthly benefit for women, by type of benefit, basis of entitlement, and race, December 2004

Type of benefit and basis of entitlement	All races [a]		White		Black		Other [b]	
	Number (thousands)	Average monthly benefit (dollars)	Number (thousands)	Average monthly benefit (dollars)	Number (thousands)	Average monthly benefit (dollars)	Number (thousands)	Average monthly benefit (dollars)
All women								
Total [c]	24,795	794.40	21,127	807.20	2,354	733.20	1,241	694.40
Workers	17,353	816.10	14,724	828.20	1,795	765.60	782	705.10
Retired	14,534	826.00	12,756	836.50	1,292	765.50	450	702.00
Full benefit	3,635	940.80	3,060	961.20	418	842.10	145	796.10
Reduced benefit	10,898	787.70	9,696	797.10	873	728.80	306	657.40
Disabled	2,819	765.00	1,968	774.60	503	765.90	331	709.40
Wives of retired and disabled workers	2,682	467.20	2,413	480.40	134	375.20	127	317.60
Entitlement based on care of children	140	261.30	102	282.00	18	229.70	19	184.40
Husband retired	49	395.90	39	417.20	6	351.20	5	276.60
Husband disabled	91	188.40	63	199.60	12	169.70	15	156.40
Entitlement based on age	2,542	478.50	2,311	489.10	116	397.70	108	341.50
Husband retired	2,483	482.80	2,261	493.30	111	402.40	104	343.60
Full benefit	439	581.20	381	606.10	27	465.30	30	370.30
Reduced benefit	2,044	461.60	1,880	470.40	84	382.60	74	332.70
Husband disabled	59	296.60	50	297.80	5	290.70	4	288.10
Widows	4,761	899.70	3,990	927.10	425	708.90	332	813.80
Entitlement based on care of children	171	693.50	115	743.80	25	593.20	30	586.50
Nondisabled, aged 60 or older	4,386	922.10	3,745	944.10	365	735.10	265	867.90
Disabled, aged 50–64	203	587.60	130	600.20	35	518.60	37	610.00
Women aged 65 or older								
Total [c]	19,466	813.90	17,187	825.60	1,617	737.50	608	684.10
Entitled as worker	13,256	837.30	11,641	848.50	1,185	767.70	393	716.20
Worker only	7,489	806.70	6,326	821.20	846	739.20	298	693.90
Dually entitled	5,767	877.10	5,316	880.90	339	838.70	95	786.00
Wife's benefit	2,294	571.50	2,168	574.20	78	516.10	42	536.60
Widow's benefit	3,473	1,078.90	3,147	1,092.20	260	935.90	53	983.10
Entitled as wife or widow only	6,211	763.90	5,546	777.70	432	654.70	215	625.40
Wife's benefit	2,253	484.90	2,055	494.90	101	405.10	90	350.60
Widow's benefit	3,957	922.70	3,491	944.30	331	731.10	124	824.40

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.

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

a. Includes 73,000 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.

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 2004

Type of benefit and sex	Number	Average primary insurance amount (dollars)	Average monthly benefit (dollars)
All beneficiaries	113,207	562.00	673.70
		Retirement benefits	
Retired workers	101,795	558.90	702.80
Men	21,961	535.20	474.80
Women	79,834	565.40	765.50
Wives and husbands of retired workers	3,079	539.40	219.20
Children of retired workers	376	549.50	221.50
		Disability benefits	
Disabled workers	11	521.70	510.20
Children of disabled workers	2	590.40	294.50
		Survivor benefits	
Nondisabled widow(er)s	6,563	610.10	512.90
Disabled widow(er)s	157	607.00	390.80
Widowed mothers and fathers	36	603.00	408.60
Children of deceased workers	1,188	615.70	440.20

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

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.A10—Number and average monthly benefit for beneficiaries aged 60 or older, by sex, type of benefit, and age, December 2004

Type of benefit	Total, 60 or older [a]	60–61	62–64	65–69	70–74	75–79	80–84	85–89	90–94	95 or older [b]
					Number (thousands)					
					All beneficiaries					
Total [c]	38,734	788	4,237	9,247	8,002	6,892	5,212	2,838	1,181	336
Retired workers	29,972	. . .	2,686	7,814	6,658	5,527	4,037	2,161	860	229
Widow(er)s, parents, and mothers and fathers	4,546	180	384	637	672	831	863	574	299	105
Wives and husbands	2,594	5	298	686	653	522	307	101	21	2
Disabled workers	1,511	585	846	81	. . .	. . .	. . .	. . .	. . .	. . .
Disabled adult children	110	19	23	28	19	13	6	2	1	[d]
					Men					
Subtotal	16,420	343	1,874	4,348	3,642	2,916	1,991	932	309	64
Retired workers	15,438	. . .	1,373	4,270	3,618	2,898	1,982	928	307	63
Widowers, parents, and fathers	48	11	15	8	4	4	3	2	1	[d]
Husbands	40	[d]	2	10	11	9	5	2	1	[d]
Disabled workers	841	322	473	45	. . .	. . .	. . .	. . .	. . .	. . .
Disabled adult children	52	10	11	14	9	5	2	1	[d]	. . .
					Women					
Subtotal	22,314	445	2,363	4,899	4,360	3,977	3,221	1,907	872	272
Retired workers	14,534	. . .	1,313	3,544	3,040	2,629	2,055	1,234	553	166
Widows, parents, and mothers	4,498	169	369	629	668	828	860	573	298	104
Wives	2,554	5	296	676	642	513	302	99	20	2
Disabled workers	671	263	373	35	. . .	. . .	. . .	. . .	. . .	. . .
Disabled adult children	58	9	12	14	10	7	4	2	[d]	[d]
					Average monthly benefit (dollars)					
					All beneficiaries					
Total [c]	918.20	940.70	870.80	933.30	901.70	909.80	910.70	988.50	983.90	900.80
Retired workers	955.00	. . .	885.50	974.70	942.40	950.70	941.70	1,021.10	1,021.20	929.40
Widow(er)s, parents, and mothers and fathers	911.90	816.60	858.50	925.40	917.60	914.40	921.30	950.90	910.10	846.00
Wives and husbands	475.00	403.60	427.60	478.30	480.20	478.70	480.70	515.50	518.70	514.30
Disabled workers	992.00	993.30	992.80	973.00	. . .	. . .	. . .	. . .	. . .	. . .
Disabled adult children	580.70	621.10	623.10	593.80	553.50	520.20	500.90	488.20	429.00	[d]
					Men					
Subtotal	1,076.60	1,133.80	1,077.90	1,121.60	1,062.40	1,056.90	1,009.40	1,094.10	1,118.80	1,007.80
Retired workers	1,076.50	. . .	1,053.20	1,125.60	1,066.60	1,060.90	1,012.30	1,097.30	1,123.90	1,013.60
Widowers, parents, and fathers	711.70	648.30	786.60	814.30	681.10	658.40	582.00	549.60	519.30	[d]
Husbands	267.70	[d]	210.40	273.60	275.00	265.80	257.50	275.10	295.00	[d]
Disabled workers	1,169.10	1,166.30	1,172.90	1,149.90	. . .	. . .	. . .	. . .	. . .	. . .
Disabled adult children	586.00	616.10	631.60	592.80	554.90	516.70	497.80	492.30	[d]	. . .
					Women					
Subtotal	801.60	791.70	706.60	766.20	767.40	802.00	849.60	936.90	936.20	875.70
Retired workers	826.00	. . .	710.10	793.00	794.60	829.30	873.60	963.80	964.30	897.30
Widows, parents, and mothers	914.00	827.50	861.50	926.80	919.20	915.50	922.30	952.10	911.70	847.60
Wives	478.30	407.30	428.90	481.40	483.90	482.50	484.30	520.00	528.80	536.00
Disabled workers	769.90	781.10	764.40	744.30	. . .	. . .	. . .	. . .	. . .	. . .
Disabled adult children	575.90	626.50	614.80	594.80	552.30	522.80	502.40	486.20	[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 a total or subtotal because of independent rounding.
b. Includes 41,660 persons aged 100 or older—5,800 men and 35,860 women.
c. Includes special age-72 beneficiaries.
d. Fewer than 500 beneficiaries.

CONTACT: Rona Blumenthal (410) 965-0163.

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 1960–2004, selected years

Entitlement	1960	1970	1975	1980	1985	1990	1995	2000	2004
					Number (thousands)				
All women 62 or older [a]	6,619	11,374	14,010	16,350	18,412	19,954	20,888	21,381	21,820
Entitled as worker [b]	2,866	5,753	7,586	9,304	10,805	12,037	12,974	14,013	14,942
Worker only	2,563	4,786	5,926	6,710	7,096	7,359	7,554	8,117	8,835
Dually entitled [c]	303	967	1,660	2,594	3,709	4,678	5,420	5,896	6,107
Wife's benefit	159	388	617	1,016	1,594	2,077	2,398	2,568	2,619
Widow's benefit	141	574	1,039	1,575	2,112	2,600	3,022	3,327	3,488
Entitled as wife or widow only [c]	3,753	5,621	6,424	7,046	7,607	7,917	7,914	7,368	6,878
Wife's benefit	2,174	2,546	2,745	2,884	3,018	3,059	2,985	2,768	2,549
Widow's benefit [d]	1,546	3,048	3,659	4,148	4,580	4,853	4,926	4,598	4,327
					Percentage distribution				
All women 62 or older [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Entitled as worker [b]	43.3	50.6	54.1	56.9	58.7	60.3	62.1	65.5	68.5
Worker only	38.7	42.1	42.3	41.0	38.5	36.9	36.2	38.0	40.5
Dually entitled [c]	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 [c]	56.7	49.4	45.9	43.1	41.3	39.7	37.9	34.5	31.5
Wife's benefit	32.8	22.4	19.6	17.6	16.4	15.3	14.3	12.9	11.7
Widow's benefit [d]	23.4	26.8	26.1	25.4	24.9	24.3	23.6	21.5	19.8

SOURCE: Social Security Administration, Master Beneficiary Record. All data for 2004 and dual entitlement data for 1995 and 2000 are based on a 10 percent sample. All other years are 100 percent data.

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

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: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

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 2004

Entitlement	Total	65–69	70–74	75–79	80–84	85–89	90 or older
				Number			
All women 65 or older [a]	19,466,190	4,884,300	4,349,300	3,968,880	3,216,230	1,904,780	1,142,700
Entitled as worker	13,255,680	3,579,290	3,040,000	2,629,000	2,054,880	1,233,540	718,970
Worker only	7,488,660	2,479,560	1,836,310	1,363,950	910,560	548,950	349,330
Dually entitled	5,767,020	1,099,730	1,203,690	1,265,050	1,144,320	684,590	369,640
Wife's benefit	2,293,860	792,890	662,760	483,540	265,770	75,770	13,130
Widow's benefit	3,473,160	306,840	540,930	781,510	878,550	608,820	356,510
Entitled as wife or widow only	6,210,510	1,305,010	1,309,300	1,339,880	1,161,350	671,240	423,730
Wife's benefit	2,253,030	676,370	642,000	512,650	301,730	98,770	21,510
Widow's benefit	3,957,480	628,640	667,300	827,230	859,620	572,470	402,220
				Average monthly benefit (dollars)			
All women 65 or older [a]	813.90	766.70	767.90	802.50	850.10	937.30	922.10
Entitled as worker	837.30	792.50	794.60	829.30	873.60	963.80	948.90
Worker only	806.70	817.30	788.40	783.80	776.10	872.90	891.90
Dually entitled	877.10	736.40	804.20	878.50	951.10	1,036.70	1,002.70
Wife's benefit	571.50	592.20	569.20	553.30	544.40	581.30	598.60
Widow's benefit	1,078.90	1,109.10	1,092.20	1,079.70	1,074.20	1,093.40	1,017.50
Entitled as wife or widow only	763.90	696.10	705.70	749.80	808.60	888.50	876.60
Wife's benefit	484.90	481.40	483.90	482.50	484.30	520.00	529.40
Widow's benefit	922.70	927.10	919.20	915.50	922.40	952.10	895.20

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

a. Excludes parents, special age-72 beneficiaries, and disabled adult children.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

Table 5.A16—Number and average monthly benefit for adult beneficiaries, by sex, type of benefit, and age, December 2004

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
All adult beneficiaries								
Total [a]	44,476	6,533	4,237	33,706	903.80	823.20	870.90	923.60
Retired workers	29,972	. . .	2,686	27,286	955.00	. . .	885.50	961.90
Disabled workers	6,192	5,266	846	81	894.10	877.10	992.80	973.00
Wives and husbands of retired workers	2,570	43	262	2,265	478.10	386.70	447.60	483.30
Wives and husbands of disabled workers	154	92	36	26	229.60	186.70	281.80	307.70
Nondisabled widow(er)s	4,431	133	319	3,979	920.20	897.70	914.60	921.40
Disabled widow(er)s	210	149	60	. . .	582.10	586.50	571.30	. . .
Mothers and fathers	183	177	5	1	687.20	685.70	741.50	694.80
Disabled adult children	765	674	23	69	588.40	590.60	623.10	555.50
Men								
Subtotal	19,335	3,258	1,874	14,202	1,049.80	923.70	1,077.90	1,075.00
Retired workers	15,438	. . .	1,373	14,065	1,076.50	. . .	1,053.20	1,078.70
Disabled workers	3,373	2,855	473	45	1,002.00	971.30	1,172.90	1,149.90
Husbands of retired workers	37	0	1	36	271.90	290.40	228.00	273.10
Husbands of disabled workers	5	2	1	2	195.00	157.20	185.70	228.00
Nondisabled widowers	45	9	14	22	732.60	692.30	824.30	690.70
Disabled widowers	7	5	1	. . .	414.60	420.90	388.40	. . .
Fathers	12	12	0	. . .	595.30	592.70	771.70	. . .
Disabled adult children	418	376	11	31	587.70	588.70	631.60	560.00
Women								
Subtotal	25,142	3,275	2,363	19,505	791.60	723.20	706.60	813.40
Retired workers	14,534	. . .	1,313	13,221	826.00	. . .	710.10	837.50
Disabled workers	2,819	2,411	373	35	765.10	765.50	764.40	744.30
Wives of retired workers	2,532	42	261	2,229	481.10	386.80	448.50	486.70
Wives of disabled workers	149	90	35	24	230.60	187.20	283.90	314.90
Nondisabled widows	4,386	124	305	3,957	922.10	912.80	918.70	922.70
Disabled widows	203	144	59	. . .	587.70	592.70	575.40	. . .
Mothers	171	166	5	1	693.50	692.20	740.40	694.80
Disabled adult children	347	298	12	38	589.30	593.00	614.80	551.80

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

NOTES: . . . = not applicable.

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

a. Includes parents and special age-72 beneficiaries. Excludes student beneficiaries aged 18–19.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.A17—Number and average monthly benefit for disabled beneficiaries, by type of benefit, December 1957–2004

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
2004	7,168,270	6,198,271	759,264	210,735	894.10	587.60	582.70

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

NOTE: . . . = not applicable.

CONTACT: Rona Blumenthal (410) 965-0163.

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 2004

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	3,630,740	1,163.20	1,266.60	2,191,860	1,298.30	1,386.20	1,438,880	957.30	1,084.30
66–69	125,670	964.40	1,028.40	66,470	1,063.80	1,113.40	59,200	852.70	933.00
66	16,540	1,079.70	1,111.80	9,070	1,207.50	1,233.20	7,470	924.50	964.40
67	31,000	1,011.90	1,067.70	16,590	1,134.90	1,184.20	14,410	870.30	933.60
68	36,300	936.70	1,004.70	19,290	1,023.10	1,074.50	17,010	838.70	925.60
69	41,830	907.50	986.80	21,520	984.80	1,043.00	20,310	825.60	927.30
70–74	1,108,070	1,165.70	1,263.90	682,680	1,308.50	1,398.60	425,390	936.70	1,047.70
70	228,250	1,185.20	1,241.70	143,410	1,318.40	1,359.20	84,840	960.10	1,043.10
71	225,780	1,168.00	1,257.40	139,090	1,310.70	1,388.20	86,690	939.00	1,047.50
72	219,460	1,182.80	1,287.50	134,640	1,327.90	1,426.90	84,820	952.60	1,066.20
73	217,510	1,151.60	1,272.00	132,840	1,297.80	1,415.90	84,670	922.10	1,046.20
74	217,070	1,139.80	1,262.00	132,700	1,286.30	1,405.90	84,370	909.30	1,035.70
75–79	960,180	1,157.40	1,275.90	589,220	1,299.80	1,408.20	370,960	931.30	1,065.80
75	204,060	1,131.80	1,260.10	123,620	1,276.60	1,401.80	80,440	909.20	1,042.40
76	200,760	1,157.50	1,275.90	122,800	1,305.20	1,415.00	77,960	924.80	1,056.70
77	195,000	1,170.00	1,290.40	120,070	1,313.60	1,423.80	74,930	939.90	1,076.70
78	191,610	1,155.00	1,262.40	118,890	1,290.00	1,381.90	72,720	934.10	1,066.90
79	168,750	1,176.80	1,293.80	103,840	1,316.40	1,419.90	64,910	953.50	1,092.20
80–84	771,930	1,112.30	1,224.70	478,660	1,234.80	1,320.00	293,270	912.40	1,069.20
80	178,820	1,141.40	1,245.50	111,230	1,273.00	1,355.10	67,590	924.70	1,065.20
81	165,550	1,120.20	1,230.00	103,440	1,242.70	1,327.20	62,110	916.30	1,068.20
82	151,830	1,107.60	1,223.10	94,330	1,227.70	1,315.80	57,500	910.70	1,071.20
83	144,670	1,097.40	1,212.90	88,860	1,217.80	1,303.90	55,810	905.70	1,068.10
84	131,060	1,084.70	1,204.50	80,800	1,199.20	1,285.20	50,260	900.60	1,074.80
85–89	420,720	1,259.00	1,360.40	249,150	1,390.40	1,464.70	171,570	1,068.20	1,209.00
85	107,400	1,117.40	1,238.30	65,110	1,234.30	1,324.00	42,290	937.40	1,106.50
86	95,730	1,182.10	1,305.40	56,340	1,310.10	1,403.80	39,390	999.00	1,164.70
87	84,070	1,217.00	1,338.30	49,910	1,354.40	1,447.40	34,160	1,016.30	1,178.90
88	70,490	1,470.10	1,527.80	41,200	1,617.10	1,652.30	29,290	1,263.30	1,352.70
89	63,030	1,437.00	1,494.50	36,590	1,585.60	1,621.30	26,440	1,231.30	1,318.90
90 or older	244,170	1,271.80	1,335.20	125,680	1,419.20	1,456.90	118,490	1,115.60	1,206.00

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

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.B2—Number, average primary insurance amount, and average monthly benefit without reduction for early retirement and without delayed retirement credit, by age and sex, December 2004

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	4,690,340	951.80	1,008.90	2,494,150	1,151.00	1,151.70	2,196,190	725.60	846.70
65–69	1,993,900	1,102.20	1,128.10	1,192,080	1,276.70	1,276.30	801,820	842.70	907.80
65	268,340	1,148.80	1,163.50	161,340	1,329.10	1,327.70	107,000	877.00	915.80
66	436,090	1,136.10	1,160.90	258,760	1,315.60	1,315.30	177,330	874.30	935.60
67	433,710	1,112.20	1,138.00	260,300	1,289.20	1,288.70	173,410	846.50	911.60
68	423,580	1,073.20	1,102.70	253,580	1,242.90	1,242.50	170,000	820.10	894.10
69	432,180	1,057.30	1,088.10	258,100	1,225.70	1,225.80	174,080	807.70	883.90
70–74	1,077,680	873.40	930.20	560,140	1,057.30	1,057.90	517,540	674.40	792.00
70	255,950	895.60	945.80	134,230	1,080.30	1,080.80	121,720	691.90	797.00
71	225,500	880.20	932.90	119,160	1,060.20	1,061.00	106,340	678.60	789.40
72	215,120	874.90	931.10	111,240	1,057.40	1,057.90	103,880	679.50	795.30
73	195,170	861.80	923.80	100,680	1,048.80	1,049.30	94,490	662.60	790.10
74	185,940	844.80	911.10	94,830	1,029.70	1,030.70	91,110	652.40	786.70
75–79	749,230	831.80	911.60	374,090	1,031.50	1,032.90	375,140	632.60	790.60
75	169,860	833.20	906.50	85,710	1,022.40	1,023.60	84,150	640.50	787.20
76	162,700	837.10	912.70	80,490	1,038.30	1,039.60	82,210	640.10	788.40
77	149,190	835.70	914.50	75,010	1,033.80	1,035.20	74,180	635.30	792.60
78	137,500	821.60	908.40	69,270	1,027.40	1,028.90	68,230	612.80	786.10
79	129,980	829.60	917.00	63,610	1,037.30	1,038.90	66,370	630.50	800.20
80–84	488,650	786.90	894.20	223,890	988.80	991.70	264,760	616.10	811.70
80	118,690	799.40	900.10	55,740	1,006.00	1,007.80	62,950	616.40	804.70
81	106,770	785.20	888.00	49,400	990.10	992.50	57,370	608.80	797.90
82	94,780	781.00	890.80	42,840	985.20	987.70	51,940	612.60	810.90
83	89,520	789.20	900.90	40,770	988.40	991.90	48,750	622.70	824.70
84	78,890	774.60	890.20	35,140	964.80	969.70	43,750	621.80	826.30
85–89	261,090	844.40	955.70	106,140	1,049.40	1,052.90	154,950	704.00	889.10
85	65,710	787.80	902.60	27,850	991.00	993.70	37,860	638.40	835.70
86	60,580	824.70	938.40	25,520	1,020.60	1,025.10	35,060	682.10	875.40
87	52,290	848.30	960.40	21,260	1,059.60	1,063.30	31,030	703.40	889.90
88	44,040	915.40	1,015.40	17,600	1,129.60	1,131.50	26,440	772.90	938.10
89	38,470	885.60	998.70	13,910	1,101.90	1,107.00	24,560	763.10	937.30
90 or older	119,790	810.70	924.30	37,810	1,001.80	1,009.80	81,980	722.50	884.80

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

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.B3—Number and average monthly benefit before and after delayed retirement credit, by age and sex, December 2004

Age	All retired workers			Men			Women		
		Average monthly benefit (dollars)			Average monthly benefit (dollars)			Average monthly benefit (dollars)	
	Number	Before delayed retirement credit	After delayed retirement credit	Number	Before delayed retirement credit	After delayed retirement credit	Number	Before delayed retirement credit	After delayed retirement credit
Total	4,205,000	1,214.80	1,236.40	2,469,800	1,333.50	1,357.10	1,735,200	1,045.80	1,064.50
66–69	130,900	1,010.20	1,019.00	69,800	1,093.00	1,101.20	61,100	915.50	925.00
66	19,400	1,046.40	1,050.00	10,400	1,194.80	1,198.70	9,000	874.90	878.10
67	32,400	1,035.80	1,043.30	17,900	1,116.30	1,124.00	14,500	936.50	943.70
68	37,200	1,028.20	1,038.50	20,500	1,119.50	1,129.30	16,700	916.20	927.20
69	41,900	957.50	968.40	21,000	996.90	1,006.20	20,900	917.90	930.50
70–74	1,245,900	1,227.50	1,244.20	759,000	1,358.30	1,375.80	486,900	1,023.60	1,039.00
70	228,000	1,227.90	1,236.30	145,400	1,343.40	1,350.90	82,600	1,024.50	1,034.60
71	260,200	1,223.70	1,237.60	156,600	1,356.60	1,370.30	103,600	1,022.90	1,036.90
72	245,300	1,254.30	1,272.20	148,700	1,384.90	1,403.70	96,600	1,053.10	1,069.60
73	250,700	1,223.00	1,243.50	148,800	1,365.30	1,387.80	101,900	1,015.20	1,032.80
74	261,700	1,210.10	1,232.00	159,500	1,342.10	1,366.60	102,200	1,004.10	1,021.80
75–79	1,125,200	1,214.30	1,236.80	668,400	1,347.20	1,372.20	456,800	1,019.90	1,038.60
75	238,200	1,210.50	1,233.00	142,000	1,344.50	1,369.60	96,200	1,012.80	1,031.30
76	233,900	1,207.60	1,230.20	137,400	1,359.30	1,385.00	96,500	991.60	1,009.70
77	231,500	1,237.50	1,260.30	141,300	1,374.90	1,400.30	90,200	1,022.30	1,041.00
78	221,000	1,199.20	1,220.50	132,000	1,306.50	1,329.20	89,000	1,040.00	1,059.10
79	200,600	1,216.40	1,239.90	115,700	1,348.40	1,375.10	84,900	1,036.40	1,055.80
80–84	901,400	1,161.50	1,185.40	539,500	1,253.80	1,279.80	361,900	1,023.90	1,044.50
80	210,400	1,185.60	1,209.00	126,600	1,302.90	1,328.80	83,800	1,008.40	1,028.10
81	187,900	1,170.40	1,193.90	113,600	1,265.20	1,290.60	74,300	1,025.50	1,045.90
82	177,900	1,169.00	1,194.30	108,000	1,247.90	1,275.10	69,900	1,047.20	1,069.40
83	172,400	1,136.90	1,160.60	101,300	1,227.10	1,253.10	71,100	1,008.50	1,028.90
84	152,800	1,136.50	1,159.90	90,000	1,207.60	1,233.10	62,800	1,034.60	1,054.90
85–89	502,200	1,299.70	1,326.60	282,300	1,410.90	1,441.00	219,900	1,157.00	1,179.70
85	128,500	1,200.20	1,225.80	77,600	1,282.80	1,311.20	50,900	1,074.40	1,095.60
86	116,100	1,240.10	1,266.60	65,000	1,343.40	1,372.90	51,100	1,108.90	1,131.50
87	98,400	1,269.50	1,294.40	53,900	1,394.80	1,422.50	44,500	1,117.70	1,139.30
88	83,600	1,472.20	1,502.90	45,000	1,620.80	1,655.80	38,600	1,299.10	1,324.60
89	75,600	1,408.80	1,437.00	40,800	1,551.90	1,584.20	34,800	1,240.90	1,264.40
90 or older	299,400	1,271.40	1,299.80	150,800	1,400.30	1,434.20	148,600	1,140.60	1,163.40

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

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.B4—Number, percentage, and average monthly benefit, by year of entitlement as retired worker and sex, December 2004

Year of entitlement	All retired workers				Men				Women			
	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)
Total	29,971,970	100.0	. . .	955.00	15,438,070	100.0	. . .	1,076.50	14,533,900	100.0	. . .	826.00
Summary data												
2000–2004	8,471,590	28.3	. . .	986.50	4,587,920	29.7	. . .	1,146.50	3,883,670	26.7	. . .	797.60
1995–1999	6,948,910	23.2	. . .	939.60	3,727,720	24.1	. . .	1,073.90	3,221,190	22.2	. . .	784.30
1990–1994	5,826,910	19.4	. . .	939.10	3,148,020	20.4	. . .	1,052.20	2,678,890	18.4	. . .	806.20
1985–1989	4,443,470	14.8	. . .	927.70	2,235,860	14.5	. . .	1,011.00	2,207,610	15.2	. . .	843.30
1980–1984	2,701,830	9.0	. . .	964.90	1,209,450	7.8	. . .	1,018.20	1,492,380	10.3	. . .	921.70
1975–1979	1,175,450	3.9	. . .	998.70	425,290	2.8	. . .	1,069.30	750,160	5.2	. . .	958.70
1970–1974	348,480	1.2	. . .	904.60	93,690	0.6	. . .	931.80	254,790	1.8	. . .	894.60
1965–1969	51,180	0.2	. . .	841.60	9,670	0.1	. . .	874.40	41,510	0.3	. . .	833.90
Before 1965	4,150	[b]	. . .	745.40	450	[b]	. . .	777.10	3,700	[b]	. . .	741.50
Single-year data												
2004	1,727,130	5.8	5.8	978.70	917,620	5.9	5.9	1,151.40	809,510	5.6	5.6	783.00
2003	1,694,250	5.7	11.4	991.90	907,660	5.9	11.8	1,157.00	786,590	5.4	11.0	801.40
2002	1,685,600	5.6	17.0	993.30	916,020	5.9	17.8	1,151.90	769,580	5.3	16.3	804.50
2001	1,615,860	5.4	22.4	973.50	879,440	5.7	23.5	1,124.00	736,420	5.1	21.3	793.80
2000	1,748,750	5.8	28.3	994.60	967,180	6.3	29.7	1,147.40	781,570	5.4	26.7	805.70
1999	1,523,030	5.1	33.3	958.90	831,840	5.4	35.1	1,102.30	691,190	4.8	31.5	786.30
1998	1,409,510	4.7	38.0	936.90	758,990	4.9	40.0	1,073.50	650,520	4.5	36.0	777.50
1997	1,372,350	4.6	42.6	932.80	730,940	4.7	44.8	1,068.60	641,410	4.4	40.4	778.00
1996	1,369,290	4.6	47.2	931.30	710,270	4.6	49.4	1,060.10	659,020	4.5	44.9	792.40
1995	1,274,730	4.3	51.4	936.00	695,680	4.5	53.9	1,059.80	579,050	4.0	48.9	787.20
1994	1,245,090	4.2	55.6	938.10	676,980	4.4	58.2	1,058.80	568,110	3.9	52.8	794.30
1993	1,210,260	4.0	59.6	936.50	660,410	4.3	62.5	1,052.10	549,850	3.8	56.6	797.60
1992	1,189,740	4.0	63.6	939.30	646,920	4.2	66.7	1,052.40	542,820	3.7	60.3	804.60
1991	1,113,240	3.7	67.3	940.20	599,810	3.9	70.6	1,049.10	513,430	3.5	63.8	813.00
1990	1,068,580	3.6	70.9	941.70	563,900	3.7	74.3	1,047.40	504,680	3.5	67.3	823.60
1989	1,000,110	3.3	74.2	934.00	517,490	3.4	77.6	1,033.10	482,620	3.3	70.6	827.70
1988	942,460	3.1	77.4	927.00	479,230	3.1	80.7	1,018.20	463,230	3.2	73.8	832.70
1987	890,030	3.0	80.3	929.80	446,230	2.9	83.6	1,014.40	443,800	3.1	76.9	844.80
1986	848,910	2.8	83.2	924.70	421,990	2.7	86.3	998.70	426,920	2.9	79.8	851.50
1985	761,960	2.5	85.7	921.20	370,920	2.4	88.7	980.90	391,040	2.7	82.5	864.60
1984	670,660	2.2	88.0	922.40	316,120	2.0	90.8	973.90	354,540	2.4	84.9	876.50
1983	620,220	2.1	90.0	940.30	285,070	1.8	92.6	987.80	335,150	2.3	87.3	900.00
1982	539,830	1.8	91.8	962.60	241,320	1.6	94.2	1,010.10	298,510	2.1	89.3	924.10
1981	463,700	1.5	93.4	1,009.70	200,700	1.3	95.5	1,073.20	263,000	1.8	91.1	961.20
1980	407,420	1.4	94.7	1,024.60	166,240	1.1	96.6	1,100.10	241,180	1.7	92.8	972.60
1979	337,450	1.1	95.9	1,029.00	129,570	0.8	97.4	1,110.30	207,880	1.4	94.2	978.40
1978	275,460	0.9	96.8	1,014.30	101,390	0.7	98.1	1,092.30	174,070	1.2	95.4	968.80
1977	212,770	0.7	97.5	993.90	77,530	0.5	98.6	1,066.80	135,240	0.9	96.3	952.10
1976	195,430	0.7	98.1	967.60	66,050	0.4	99.0	1,017.90	129,380	0.9	97.2	942.00
1975	154,340	0.5	98.7	950.70	50,750	0.3	99.3	989.70	103,590	0.7	97.9	931.60

(Continued)

Table 5.B4—Number, percentage, and average monthly benefit, by year of entitlement as retired worker and sex, December 2004—*Continued*

Year of entitlement	All retired workers				Men				Women			
	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)
Single-year data (cont.)												
1974	120,090	0.4	99.1	922.90	35,230	0.2	99.6	958.10	84,860	0.6	98.5	908.30
1973	88,930	0.3	99.4	907.20	24,570	0.2	99.7	923.10	64,360	0.4	99.0	901.20
1972	63,340	0.2	99.6	898.40	15,970	0.1	99.8	930.00	47,370	0.3	99.3	887.80
1971	45,580	0.2	99.7	882.20	11,020	0.1	99.9	909.80	34,560	0.2	99.5	873.40
1970	30,540	0.1	99.8	871.10	6,900	[b]	99.9	867.90	23,640	0.2	99.7	872.10
1969	20,400	0.1	99.9	864.50	4,290	[b]	100.0	889.40	16,110	0.1	99.8	857.90
1968	13,760	[b]	99.9	848.50	2,530	[b]	100.0	853.30	11,230	0.1	99.9	847.40
1967	8,680	[b]	100.0	823.40	1,600	[b]	100.0	879.80	7,080	[b]	99.9	810.70
1966	5,180	[b]	100.0	778.70	740	[b]	100.0	802.50	4,440	[b]	100.0	774.70
1965	3,160	[b]	100.0	816.20	510	[b]	100.0	940.70	2,650	[b]	100.0	792.30

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: Rona Blumenthal (410) 965-0163.

Table 5.B5—Number, average age, and percentage distribution, by sex and age, December 1940–2004, selected years

Year	Number (thousands)	Average age	Percentage distribution [a]						
			Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85 or older
					Men				
1940	99	68.8	100.0	. . .	74.4	17.4	6.4	1.6	0.2
1945	447	71.7	100.0	. . .	39.9	40.2	15.1	4.0	0.7
1950	1,469	72.2	100.0	. . .	39.1	33.7	20.2	5.9	1.2
1955	3,252	72.7	100.0	. . .	35.7	34.8	20.0	7.6	1.9
1960	5,217	73.2	100.0	. . .	33.8	33.1	21.1	9.0	3.1
1965	6,825	72.9	100.0	6.9	29.7	29.5	19.9	9.9	4.1
1970	7,688	72.6	100.0	7.5	30.1	26.9	19.6	10.6	5.3
1975	9,163	72.3	100.0	9.3	32.2	25.6	17.1	10.1	5.7
1980	10,461	72.2	100.0	9.5	32.1	25.8	16.9	9.5	6.1
1985	11,817	72.3	100.0	10.9	30.2	25.9	17.3	9.6	6.1
1986	12,080	72.4	100.0	10.9	30.3	25.7	17.3	9.7	6.1
1987	12,295	72.4	100.0	10.9	30.2	25.5	17.4	9.9	6.1
1988	12,483	72.4	100.0	10.7	30.0	25.5	17.6	10.0	6.2
1989	12,718	72.5	100.0	10.5	30.1	25.2	17.8	10.1	6.3
1990	12,985	72.5	100.0	10.3	30.0	25.3	17.8	10.2	6.4
1991	13,227	72.6	100.0	10.2	29.5	25.7	17.9	10.3	6.4
1992	13,474	72.7	100.0	10.0	29.2	25.8	17.8	10.5	6.6
1993	13,649	72.8	100.0	9.9	28.9	25.9	17.9	10.7	6.8
1994	13,795	72.8	100.0	9.8	28.3	26.2	17.9	10.9	6.9
1995	13,915	72.9	100.0	9.5	28.0	26.1	18.3	11.1	7.0
1996	14,012	73.1	100.0	9.2	27.6	25.8	18.9	11.3	7.2
1997	14,126	73.2	100.0	9.0	27.2	25.8	19.2	11.4	7.4
1998	14,206	73.3	100.0	9.0	26.6	25.6	19.5	11.6	7.6
1999	14,329	73.3	100.0	9.1	26.4	25.2	19.8	11.7	7.8
2000	14,772	73.2	100.0	9.0	27.6	24.6	19.3	11.7	7.8
2001	14,930	73.3	100.0	8.9	27.6	24.3	19.1	12.1	7.9
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
2004	15,438	73.4	100.0	8.9	27.7	23.4	18.8	12.8	8.4

(Continued)

Table 5.B5—Number, average age, and percentage distribution, by sex and age, December 1940–2004, selected years—*Continued*

Year	Number (thousands)	Average age	Percentage distribution [a]						
			Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85 or older
					Women				
1940	13	68.1	100.0	. . .	82.6	12.8	3.9	0.6	[b]
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
2004	14,534	74.5	100.0	9.0	24.4	20.9	18.1	14.1	13.4

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1988 and 1990–2004 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. The sum of individual categories may not equal 100 percent because of individual rounding.
b. Less than 0.05 percent.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.B6—Number and percentage distribution with and without reduction for early retirement, by monthly benefit and sex, December 2004

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	29,971,970	100.0	8,321,740	100.0	21,650,230	100.0
Less than 400.00	1,836,080	6.1	380,620	4.6	1,455,460	6.7
400.00–449.90	656,960	2.2	87,590	1.1	569,370	2.6
450.00–499.90	949,160	3.2	130,990	1.6	818,170	3.8
500.00–549.90	1,287,510	4.3	195,630	2.4	1,091,880	5.0
550.00–599.90	1,410,980	4.7	239,680	2.9	1,171,300	5.4
600.00–649.90	1,306,510	4.4	264,330	3.2	1,042,180	4.8
650.00–699.90	1,249,920	4.2	292,160	3.5	957,760	4.4
700.00–749.90	1,180,290	3.9	301,730	3.6	878,560	4.1
750.00–799.90	1,128,430	3.8	280,750	3.4	847,680	3.9
800.00–849.90	1,158,220	3.9	286,410	3.4	871,810	4.0
850.00–899.90	1,198,500	4.0	281,400	3.4	917,100	4.2
900.00–949.90	1,273,330	4.2	286,720	3.4	986,610	4.6
950.00–999.90	1,391,830	4.6	292,560	3.5	1,099,270	5.1
1,000.00–1,049.90	1,452,110	4.8	300,560	3.6	1,151,550	5.3
1,050.00–1,099.90	1,533,850	5.1	309,520	3.7	1,224,330	5.7
1,100.00–1,149.90	1,624,590	5.4	316,280	3.8	1,308,310	6.0
1,150.00–1,199.90	1,379,110	4.6	311,670	3.7	1,067,440	4.9
1,200.00–1,249.90	1,265,210	4.2	321,250	3.9	943,960	4.4
1,250.00–1,299.90	1,146,550	3.8	341,740	4.1	804,810	3.7
1,300.00–1,349.90	1,036,800	3.5	359,620	4.3	677,180	3.1
1,350.00–1,399.90	959,700	3.2	397,520	4.8	562,180	2.6
1,400.00–1,449.90	769,810	2.6	365,100	4.4	404,710	1.9
1,450.00–1,499.90	581,480	1.9	328,690	3.9	252,790	1.2
1,500.00–1,549.90	457,330	1.5	293,140	3.5	164,190	0.8
1,550.00–1,599.90	361,730	1.2	247,280	3.0	114,450	0.5
1,600.00–1,649.90	290,550	1.0	211,600	2.5	78,950	0.4
1,650.00–1,699.90	238,190	0.8	181,990	2.2	56,200	0.3
1,700.00 or more	847,240	2.8	715,210	8.6	132,030	0.6
Average benefit (dollars)	955.00		1,121.30		891.10	
Men	15,438,070	100.0	4,686,320	100.0	10,751,750	100.0
Less than 400.00	800,330	5.2	180,560	3.9	619,770	5.8
400.00–449.90	213,170	1.4	34,760	0.7	178,410	1.7
450.00–499.90	260,380	1.7	47,370	1.0	213,010	2.0
500.00–549.90	298,830	1.9	68,050	1.5	230,780	2.1
550.00–599.90	314,590	2.0	76,810	1.6	237,780	2.2
600.00–649.90	333,470	2.2	76,400	1.6	257,070	2.4
650.00–699.90	357,790	2.3	81,000	1.7	276,790	2.6
700.00–749.90	393,330	2.5	87,240	1.9	306,090	2.8
750.00–799.90	424,370	2.7	85,350	1.8	339,020	3.2
800.00–849.90	479,360	3.1	96,110	2.1	383,250	3.6
850.00–899.90	546,440	3.5	102,750	2.2	443,690	4.1
900.00–949.90	625,140	4.0	112,330	2.4	512,810	4.8
950.00–999.90	751,220	4.9	121,360	2.6	629,860	5.9
1,000.00–1,049.90	824,880	5.3	133,270	2.8	691,610	6.4
1,050.00–1,099.90	943,060	6.1	145,930	3.1	797,130	7.4
1,100.00–1,149.90	1,073,320	7.0	161,320	3.4	912,000	8.5
1,150.00–1,199.90	928,650	6.0	174,610	3.7	754,040	7.0
1,200.00–1,249.90	874,620	5.7	198,980	4.2	675,640	6.3
1,250.00–1,299.90	810,100	5.2	230,980	4.9	579,120	5.4
1,300.00–1,349.90	749,090	4.9	256,300	5.5	492,790	4.6
1,350.00–1,399.90	706,320	4.6	297,430	6.3	408,890	3.8
1,400.00–1,449.90	582,220	3.8	280,350	6.0	301,870	2.8
1,450.00–1,499.90	434,640	2.8	257,420	5.5	177,220	1.6
1,500.00–1,549.90	344,550	2.2	234,610	5.0	109,940	1.0
1,550.00–1,599.90	277,110	1.8	200,360	4.3	76,750	0.7
1,600.00–1,649.90	227,500	1.5	175,000	3.7	52,500	0.5
1,650.00–1,699.90	189,990	1.2	153,710	3.3	36,280	0.3
1,700.00 or more	673,600	4.4	615,960	13.1	57,640	0.5
Average benefit (dollars)	1,076.50		1,261.40		995.80	

(Continued)

Table 5.B6—Number and percentage distribution with and without reduction for early retirement, by monthly benefit and sex, December 2004—*Continued*

Monthly benefit (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	14,533,900	100.0	3,635,420	100.0	10,898,480	100.0
Less than 400.00	1,035,750	7.1	200,060	5.5	835,690	7.7
400.00–449.90	443,790	3.1	52,830	1.5	390,960	3.6
450.00–499.90	688,780	4.7	83,620	2.3	605,160	5.6
500.00–549.90	988,680	6.8	127,580	3.5	861,100	7.9
550.00–599.90	1,096,390	7.5	162,870	4.5	933,520	8.6
600.00–649.90	973,040	6.7	187,930	5.2	785,110	7.2
650.00–699.90	892,130	6.1	211,160	5.8	680,970	6.2
700.00–749.90	786,960	5.4	214,490	5.9	572,470	5.3
750.00–799.90	704,060	4.8	195,400	5.4	508,660	4.7
800.00–849.90	678,860	4.7	190,300	5.2	488,560	4.5
850.00–899.90	652,060	4.5	178,650	4.9	473,410	4.3
900.00–949.90	648,190	4.5	174,390	4.8	473,800	4.3
950.00–999.90	640,610	4.4	171,200	4.7	469,410	4.3
1,000.00–1,049.90	627,230	4.3	167,290	4.6	459,940	4.2
1,050.00–1,099.90	590,790	4.1	163,590	4.5	427,200	3.9
1,100.00–1,149.90	551,270	3.8	154,960	4.3	396,310	3.6
1,150.00–1,199.90	450,460	3.1	137,060	3.8	313,400	2.9
1,200.00–1,249.90	390,590	2.7	122,270	3.4	268,320	2.5
1,250.00–1,299.90	336,450	2.3	110,760	3.0	225,690	2.1
1,300.00–1,349.90	287,710	2.0	103,320	2.8	184,390	1.7
1,350.00–1,399.90	253,380	1.7	100,090	2.8	153,290	1.4
1,400.00–1,449.90	187,590	1.3	84,750	2.3	102,840	0.9
1,450.00–1,499.90	146,840	1.0	71,270	2.0	75,570	0.7
1,500.00–1,549.90	112,780	0.8	58,530	1.6	54,250	0.5
1,550.00–1,599.90	84,620	0.6	46,920	1.3	37,700	0.3
1,600.00–1,649.90	63,050	0.4	36,600	1.0	26,450	0.2
1,650.00–1,699.90	48,200	0.3	28,280	0.8	19,920	0.2
1,700.00 or more	173,640	1.2	99,250	2.7	74,390	0.7
Average benefit (dollars)	826.00		940.80		787.70	

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).

The sum of individual categories may not equal 100 percent because of individual rounding.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.B7—Number and percentage distribution with and without reduction for early retirement, by primary insurance amount and sex, December 2004

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	29,971,970	100.0	8,321,740	100.0	21,650,230	100.0
Less than 400.00	3,048,660	10.2	642,130	7.7	2,406,530	11.1
400.00–449.90	616,960	2.1	130,620	1.6	486,340	2.2
450.00–499.90	894,940	3.0	204,240	2.5	690,700	3.2
500.00–549.90	1,155,240	3.9	277,160	3.3	878,080	4.1
550.00–599.90	1,235,970	4.1	286,730	3.4	949,240	4.4
600.00–649.90	1,172,560	3.9	276,200	3.3	896,360	4.1
650.00–699.90	1,194,140	4.0	280,990	3.4	913,150	4.2
700.00–749.90	1,119,270	3.7	278,200	3.3	841,070	3.9
750.00–799.90	1,069,300	3.6	270,620	3.3	798,680	3.7
800.00–849.90	1,049,640	3.5	279,360	3.4	770,280	3.6
850.00–899.90	1,009,100	3.4	278,530	3.3	730,570	3.4
900.00–949.90	989,810	3.3	278,860	3.4	710,950	3.3
950.00–999.90	976,620	3.3	278,220	3.3	698,400	3.2
1,000.00–1,049.90	966,360	3.2	278,180	3.3	688,180	3.2
1,050.00–1,099.90	975,010	3.3	281,170	3.4	693,840	3.2
1,100.00–1,149.90	1,006,680	3.4	289,680	3.5	717,000	3.3
1,150.00–1,199.90	1,025,580	3.4	283,250	3.4	742,330	3.4
1,200.00–1,249.90	1,131,260	3.8	308,270	3.7	822,990	3.8
1,250.00–1,299.90	1,157,260	3.9	343,800	4.1	813,460	3.8
1,300.00–1,349.90	1,215,490	4.1	371,280	4.5	844,210	3.9
1,350.00–1,399.90	1,409,860	4.7	432,480	5.2	977,380	4.5
1,400.00–1,449.90	1,206,920	4.0	375,210	4.5	831,710	3.8
1,450.00–1,499.90	950,830	3.2	334,540	4.0	616,290	2.8
1,500.00–1,549.90	774,110	2.6	297,150	3.6	476,960	2.2
1,550.00–1,599.90	624,790	2.1	240,360	2.9	384,430	1.8
1,600.00–1,649.90	534,480	1.8	192,870	2.3	341,610	1.6
1,650.00–1,699.90	438,540	1.5	160,490	1.9	278,050	1.3
1,700.00 or more	1,022,590	3.4	371,150	4.5	651,440	3.0
Average primary insurance amount (dollars)	973.10		1,044.00		945.80	
Men	15,438,070	100.0	4,686,320	100.0	10,751,750	100.0
Less than 400.00	658,240	4.3	191,650	4.1	466,590	4.3
400.00–449.90	128,830	0.8	36,010	0.8	92,820	0.9
450.00–499.90	176,680	1.1	52,380	1.1	124,300	1.2
500.00–549.90	233,880	1.5	73,290	1.6	160,590	1.5
550.00–599.90	262,000	1.7	78,320	1.7	183,680	1.7
600.00–649.90	265,920	1.7	77,550	1.7	188,370	1.8
650.00–699.90	285,090	1.8	81,820	1.7	203,270	1.9
700.00–749.90	295,310	1.9	86,700	1.9	208,610	1.9
750.00–799.90	309,370	2.0	87,030	1.9	222,340	2.1
800.00–849.90	336,830	2.2	97,310	2.1	239,520	2.2
850.00–899.90	365,130	2.4	105,090	2.2	260,040	2.4
900.00–949.90	401,850	2.6	113,960	2.4	287,890	2.7
950.00–999.90	442,390	2.9	123,570	2.6	318,820	3.0
1,000.00–1,049.90	489,110	3.2	135,870	2.9	353,240	3.3
1,050.00–1,099.90	550,060	3.6	149,950	3.2	400,110	3.7
1,100.00–1,149.90	629,730	4.1	170,890	3.6	458,840	4.3
1,150.00–1,199.90	706,840	4.6	182,020	3.9	524,820	4.9
1,200.00–1,249.90	852,530	5.5	215,990	4.6	636,540	5.9
1,250.00–1,299.90	918,400	5.9	259,410	5.5	658,990	6.1
1,300.00–1,349.90	1,001,890	6.5	291,930	6.2	709,960	6.6
1,350.00–1,399.90	1,203,140	7.8	351,030	7.5	852,110	7.9
1,400.00–1,449.90	1,051,550	6.8	311,680	6.7	739,870	6.9
1,450.00–1,499.90	834,780	5.4	285,500	6.1	549,280	5.1

(Continued)

Table 5.B7—Number and percentage distribution with and without reduction for early retirement, by primary insurance amount and sex, December 2004—*Continued*

Primary insurance amount (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Men (cont.)						
1,500.00–1,549.90	679,890	4.4	259,790	5.5	420,100	3.9
1,550.00–1,599.90	548,340	3.6	212,120	4.5	336,220	3.1
1,600.00–1,649.90	471,180	3.1	172,860	3.7	298,320	2.8
1,650.00–1,699.90	393,320	2.5	145,260	3.1	248,060	2.3
1,700.00 or more	945,790	6.1	337,340	7.2	608,450	5.7
Average primary insurance amount (dollars)	1,191.30		1,219.90		1,178.90	
Women	14,533,900	100.0	3,635,420	100.0	10,898,480	100.0
Less than 400.00	2,390,420	16.4	450,480	12.4	1,939,940	17.8
400.00–449.90	488,130	3.4	94,610	2.6	393,520	3.6
450.00–499.90	718,260	4.9	151,860	4.2	566,400	5.2
500.00–549.90	921,360	6.3	203,870	5.6	717,490	6.6
550.00–599.90	973,970	6.7	208,410	5.7	765,560	7.0
600.00–649.90	906,640	6.2	198,650	5.5	707,990	6.5
650.00–699.90	909,050	6.3	199,170	5.5	709,880	6.5
700.00–749.90	823,960	5.7	191,500	5.3	632,460	5.8
750.00–799.90	759,930	5.2	183,590	5.1	576,340	5.3
800.00–849.90	712,810	4.9	182,050	5.0	530,760	4.9
850.00–899.90	643,970	4.4	173,440	4.8	470,530	4.3
900.00–949.90	587,960	4.0	164,900	4.5	423,060	3.9
950.00–999.90	534,230	3.7	154,650	4.3	379,580	3.5
1,000.00–1,049.90	477,250	3.3	142,310	3.9	334,940	3.1
1,050.00–1,099.90	424,950	2.9	131,220	3.6	293,730	2.7
1,100.00–1,149.90	376,950	2.6	118,790	3.3	258,160	2.4
1,150.00–1,199.90	318,740	2.2	101,230	2.8	217,510	2.0
1,200.00–1,249.90	278,730	1.9	92,280	2.5	186,450	1.7
1,250.00–1,299.90	238,860	1.6	84,390	2.3	154,470	1.4
1,300.00–1,349.90	213,600	1.5	79,350	2.2	134,250	1.2
1,350.00–1,399.90	206,720	1.4	81,450	2.2	125,270	1.1
1,400.00–1,449.90	155,370	1.1	63,530	1.7	91,840	0.8
1,450.00–1,499.90	116,050	0.8	49,040	1.3	67,010	0.6
1,500.00–1,549.90	94,220	0.6	37,360	1.0	56,860	0.5
1,550.00–1,599.90	76,450	0.5	28,240	0.8	48,210	0.4
1,600.00–1,649.90	63,300	0.4	20,010	0.6	43,290	0.4
1,650.00–1,699.90	45,220	0.3	15,230	0.4	29,990	0.3
1,700.00 or more	76,800	0.5	33,810	0.9	42,990	0.4
Average primary insurance amount (dollars)	741.20		817.30		715.80	

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).

The sum of individual categories may not equal 100 percent because of individual rounding.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.B8—Number and average monthly benefit with and without reduction for early retirement, by sex, December 1956–2004, 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
							Number					
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
2004	29,952,465	8,316,408	21,636,057	72.2	15,430,360	4,680,802	10,749,558	69.7	14,522,105	3,635,606	10,886,499	75.0
							Average monthly benefit (dollars)					
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	. . .
2004	954.90	1,121.00	891.10	. . .	1,076.10	1,261.50	995.40	. . .	826.10	940.10	788.00	. . .

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.

Table 5.B9—Number and percentage distribution, by sex, monthly benefit, and age, December 2004

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
				All retired workers				
Total								
Number (thousands)	29,972	2,686	7,814	6,658	5,527	4,037	2,161	1,089
Percent [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	6.1	8.3	6.2	6.3	5.7	5.7	5.0	5.3
400.00–449.90	2.2	2.3	2.0	2.3	2.4	2.4	1.8	1.8
450.00–499.90	3.2	4.2	2.8	3.1	3.4	3.5	2.4	2.3
500.00–549.90	4.3	5.0	3.9	4.7	4.9	4.1	3.1	2.8
550.00–599.90	4.7	5.9	5.1	5.4	4.4	3.7	3.1	3.0
600.00–649.90	4.4	6.4	4.8	4.4	4.0	3.6	3.0	3.1
650.00–699.90	4.2	5.9	4.5	4.2	3.9	3.6	3.1	3.4
700.00–749.90	3.9	4.6	4.2	4.1	3.7	3.6	3.3	3.7
750.00–799.90	3.8	3.7	3.9	3.8	3.6	3.6	3.4	4.2
800.00–849.90	3.9	3.5	3.8	3.8	3.7	4.0	4.2	5.4
850.00–899.90	4.0	3.4	3.6	3.8	3.9	4.6	4.7	6.4
900.00–949.90	4.2	3.3	3.6	3.9	4.2	5.4	5.6	6.8
950.00–999.90	4.6	3.2	3.5	4.1	4.6	7.1	6.7	6.5
1,000.00–1,049.90	4.8	3.2	3.5	4.2	5.2	7.9	6.2	6.1
1,050.00–1,099.90	5.1	3.1	3.6	5.0	7.2	6.2	5.7	5.7
1,100.00–1,149.90	5.4	3.0	4.1	6.7	7.5	4.7	5.5	5.0
1,150.00–1,199.90	4.6	3.0	4.5	6.1	4.5	4.0	4.3	3.9
1,200.00–1,249.90	4.2	4.5	5.0	4.2	3.5	4.0	4.0	3.1
1,250.00–1,299.90	3.8	5.7	4.6	3.0	3.1	3.8	3.7	2.6
1,300.00–1,349.90	3.5	5.4	3.9	2.7	3.2	3.3	3.5	2.4
1,350.00–1,399.90	3.2	4.8	3.4	2.8	2.9	2.6	3.6	2.7
1,400.00–1,449.90	2.6	4.1	2.8	2.4	2.3	1.8	2.5	2.4
1,450.00–1,499.90	1.9	2.0	2.3	1.9	1.9	1.3	2.1	2.1
1,500.00–1,549.90	1.5	0.6	2.2	1.5	1.3	1.0	1.8	1.6
1,550.00–1,599.90	1.2	0.4	1.9	1.2	0.9	0.8	1.5	1.1
1,600.00–1,649.90	1.0	0.2	1.6	0.9	0.7	0.6	1.1	0.8
1,650.00–1,699.90	0.8	0.1	1.4	0.7	0.6	0.5	0.8	0.7
1,700.00 or more	2.8	0.1	3.2	2.8	2.9	2.3	4.6	5.1
Average benefit (dollars)	955.00	885.50	974.70	942.40	950.70	941.70	1,021.10	1,001.90
				Men				
Total								
Number (thousands) [b]	15,438	1,373	4,270	3,618	2,898	1,982	928	370
Percent [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	5.2	6.4	5.2	5.4	4.6	5.0	4.9	4.9
400.00–449.90	1.4	1.2	1.2	1.5	1.5	1.6	1.5	1.7
450.00–499.90	1.7	2.1	1.5	1.6	1.8	1.8	1.6	1.9
500.00–549.90	1.9	2.3	1.7	1.9	2.0	2.1	1.9	2.2
550.00–599.90	2.0	2.3	1.9	2.0	2.0	2.2	2.0	2.2
600.00–649.90	2.2	2.2	2.0	2.2	2.2	2.3	2.0	2.3
650.00–699.90	2.3	2.4	2.1	2.4	2.3	2.5	2.2	2.5
700.00–749.90	2.5	2.6	2.3	2.6	2.6	2.8	2.5	2.8
750.00–799.90	2.7	2.7	2.5	2.8	2.8	3.0	2.7	3.2
800.00–849.90	3.1	2.9	2.8	3.1	3.2	3.6	3.2	4.5
850.00–899.90	3.5	3.1	3.0	3.5	3.6	4.4	4.0	5.5
900.00–949.90	4.0	3.3	3.2	3.9	4.2	5.7	5.1	5.5
950.00–999.90	4.9	3.6	3.5	4.3	4.8	8.6	7.4	5.5
1,000.00–1,049.90	5.3	3.7	3.7	4.8	5.7	10.0	6.4	5.3
1,050.00–1,099.90	6.1	3.9	4.0	6.1	9.5	7.4	5.7	5.3
1,100.00–1,149.90	7.0	4.0	5.0	9.2	10.4	5.0	5.9	4.9
1,150.00–1,199.90	6.0	4.1	5.9	8.7	5.6	4.5	4.6	4.2
1,200.00–1,249.90	5.7	6.8	7.1	5.8	4.2	4.6	4.7	3.5

(Continued)

Table 5.B9—Number and percentage distribution, by sex, monthly benefit, and age, December 2004—*Continued*

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
				Men (cont.)				
1,250.00–1,299.90	5.2	9.1	6.7	3.8	3.8	4.8	4.5	3.1
1,300.00–1,349.90	4.9	9.1	5.8	3.5	4.1	4.1	4.3	3.2
1,350.00–1,399.90	4.6	8.5	5.1	3.8	4.0	3.2	4.6	3.9
1,400.00–1,449.90	3.8	7.5	4.2	3.4	3.2	2.3	2.9	3.5
1,450.00–1,499.90	2.8	3.6	3.4	2.7	2.7	1.6	2.4	3.3
1,500.00–1,549.90	2.2	1.1	3.3	2.2	1.9	1.2	2.2	2.4
1,550.00–1,599.90	1.8	0.7	2.9	1.8	1.2	1.0	1.9	1.6
1,600.00–1,649.90	1.5	0.4	2.6	1.4	0.9	0.8	1.4	1.2
1,650.00–1,699.90	1.2	0.3	2.2	1.1	0.8	0.7	1.1	1.1
1,700.00 or more	4.4	0.2	5.4	4.4	4.4	3.0	6.6	8.7
Average benefit (dollars)	1,076.50	1,053.20	1,125.60	1,066.60	1,060.90	1,012.30	1,097.30	1,105.00
				Women				
Total								
Number (thousands)	14,534	1,313	3,544	3,040	2,629	2,055	1,234	719
Percent [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	7.1	10.2	7.5	7.3	6.9	6.4	5.1	5.5
400.00–449.90	3.1	3.5	2.9	3.4	3.3	3.1	2.1	1.9
450.00–499.90	4.7	6.4	4.4	4.9	5.3	5.1	2.9	2.5
500.00–549.90	6.8	7.9	6.6	8.0	8.1	6.0	3.9	3.1
550.00–599.90	7.5	9.7	9.0	9.4	7.0	5.2	4.0	3.4
600.00–649.90	6.7	10.7	8.2	7.0	5.9	4.9	3.8	3.5
650.00–699.90	6.1	9.6	7.3	6.3	5.5	4.6	3.7	3.9
700.00–749.90	5.4	6.7	6.4	5.8	4.9	4.3	3.8	4.1
750.00–799.90	4.8	4.8	5.7	5.0	4.5	4.2	4.0	4.7
800.00–849.90	4.7	4.1	5.1	4.6	4.2	4.4	4.9	5.8
850.00–899.90	4.5	3.6	4.5	4.1	4.2	4.7	5.3	6.9
900.00–949.90	4.5	3.2	4.0	3.9	4.3	5.1	5.9	7.5
950.00–999.90	4.4	2.9	3.6	3.8	4.4	5.7	6.1	7.0
1,000.00–1,049.90	4.3	2.6	3.4	3.6	4.6	5.9	6.0	6.5
1,050.00–1,099.90	4.1	2.3	3.1	3.6	4.7	5.1	5.6	5.9
1,100.00–1,149.90	3.8	2.0	3.0	3.8	4.3	4.4	5.1	5.0
1,150.00–1,199.90	3.1	1.8	2.8	3.1	3.3	3.6	4.1	3.7
1,200.00–1,249.90	2.7	2.2	2.5	2.3	2.7	3.3	3.5	2.8
1,250.00–1,299.90	2.3	2.1	2.1	1.9	2.4	2.9	3.1	2.3
1,300.00–1,349.90	2.0	1.5	1.6	1.7	2.2	2.5	2.9	1.9
1,350.00–1,399.90	1.7	1.0	1.4	1.6	1.8	2.1	2.8	2.1
1,400.00–1,449.90	1.3	0.6	1.2	1.2	1.3	1.4	2.2	1.8
1,450.00–1,499.90	1.0	0.3	1.0	0.9	1.0	1.1	1.9	1.5
1,500.00–1,549.90	0.8	0.2	0.8	0.7	0.7	0.8	1.5	1.1
1,550.00–1,599.90	0.6	0.1	0.6	0.5	0.5	0.6	1.1	0.9
1,600.00–1,649.90	0.4	[c]	0.5	0.4	0.4	0.5	0.8	0.6
1,650.00–1,699.90	0.3	[c]	0.3	0.3	0.3	0.4	0.6	0.6
1,700.00 or more	1.2	[c]	0.6	0.9	1.3	1.6	3.1	3.2
Average benefit (dollars)	826.00	710.10	792.90	794.60	829.30	873.60	963.80	948.90

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

a. The sum of individual categories may not equal 100 percent because of individual rounding.
b. The sum of individual categories may not equal the total because of rounding.
c. Less than 0.05 percent.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.C1—Number and percentage distribution, by primary insurance amount and type of benefit, December 2004

Primary insurance amount (dollars)	Retired workers		Wives and husbands		Children	
	Number	Percent	Number	Percent	Number	Percent
Total	29,971,970	100.0	2,569,560	100.0	483,270	100.0
Less than 300.00	1,664,950	5.6	69,340	2.7	12,220	2.5
300.00–349.90	784,000	2.6	25,500	1.0	5,460	1.1
350.00–399.90	599,710	2.0	22,050	0.9	4,870	1.0
400.00–449.90	616,960	2.1	23,060	0.9	5,390	1.1
450.00–499.90	894,940	3.0	33,330	1.3	7,180	1.5
500.00–549.90	1,155,240	3.9	43,720	1.7	11,030	2.3
550.00–599.90	1,235,970	4.1	45,900	1.8	13,670	2.8
600.00–649.90	1,172,560	3.9	44,730	1.7	14,760	3.1
650.00–699.90	1,194,140	4.0	46,400	1.8	15,040	3.1
700.00–749.90	1,119,270	3.7	47,510	1.9	15,330	3.2
750.00–799.90	1,069,300	3.6	49,190	1.9	15,820	3.3
800.00–849.90	1,049,640	3.5	52,310	2.0	16,180	3.4
850.00–899.90	1,009,100	3.4	56,270	2.2	16,600	3.4
900.00–949.90	989,810	3.3	59,800	2.3	17,460	3.6
950.00–999.90	976,620	3.3	66,240	2.6	17,080	3.5
1,000.00–1,049.90	966,360	3.2	71,060	2.8	17,370	3.6
1,050.00–1,099.90	975,010	3.3	80,430	3.1	17,520	3.6
1,100.00–1,149.90	1,006,680	3.4	92,800	3.6	18,200	3.8
1,150.00–1,199.90	1,025,580	3.4	107,510	4.2	18,850	3.9
1,200.00–1,249.90	1,131,260	3.8	141,980	5.5	20,990	4.3
1,250.00–1,299.90	1,157,260	3.9	159,670	6.2	20,440	4.2
1,300.00–1,349.90	1,215,490	4.1	183,270	7.1	21,290	4.4
1,350.00–1,399.90	1,409,860	4.7	223,960	8.7	24,550	5.1
1,400.00–1,449.90	1,206,920	4.0	198,170	7.7	23,270	4.8
1,450.00–1,499.90	950,830	3.2	156,910	6.1	18,610	3.9
1,500.00–1,549.90	774,110	2.6	119,290	4.6	17,750	3.7
1,550.00–1,599.90	624,790	2.1	87,600	3.4	15,700	3.3
1,600.00–1,649.90	534,480	1.8	68,420	2.7	14,770	3.1
1,650.00–1,699.90	438,540	1.5	56,960	2.2	13,590	2.8
1,700.00 or more	1,022,590	3.4	136,180	5.3	32,280	6.7
Average primary insurance amount (dollars)	973.10		1,189.50		1,115.80	

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.

Table 5.C2—Average monthly benefit, by type of benefit and sex, December 1940–2004, selected years (in dollars)

Year	Retired workers			Wives			Husbands	Children			
	All	Men	Women	All	Entitled because of age [a]	Entitled because of children [b]		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)

Table 5.C2—Average monthly benefit, by type of benefit and sex, December 1940–2004, selected years (in dollars)—*Continued*

Year	Retired workers			Wives			Husbands	Children			
	All	Men	Women	All	Entitled because of age [a]	Entitled because of children [b]		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
2004	954.90	1,076.10	826.10	480.90	482.60	394.00	272.90	465.00	437.70	500.50	518.50

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.

Table 5.D1—Number, percentage, and average monthly benefit, by year of entitlement as disabled worker and sex, December 2004

Year of entitlement	All disabled workers				Men				Women			
	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)
Total	6,192,210	100.0	. . .	894.10	3,373,410	100.0	. . .	1,002.00	2,818,800	100.0	. . .	765.00
Summary data												
2000–2004	2,465,380	39.8	. . .	974.80	1,316,620	39.0	. . .	1,108.00	1,148,760	40.8	. . .	822.20
1995–1999	1,709,510	27.6	. . .	863.60	874,200	25.9	. . .	980.90	835,310	29.6	. . .	740.80
1990–1994	1,121,560	18.1	. . .	817.60	613,170	18.2	. . .	912.50	508,390	18.0	. . .	703.10
1985–1989	465,150	7.5	. . .	801.00	279,070	8.3	. . .	874.20	186,080	6.6	. . .	691.10
1980–1984	220,460	3.6	. . .	773.80	146,160	4.3	. . .	822.10	74,300	2.6	. . .	678.70
1975–1979	134,280	2.2	. . .	993.80	90,400	2.7	. . .	1,042.20	43,880	1.6	. . .	894.00
1970–1974	61,990	1.0	. . .	863.10	43,430	1.3	. . .	884.60	18,560	0.7	. . .	812.70
1965–1969	13,670	0.2	. . .	724.10	10,190	0.3	. . .	732.50	3,480	0.1	. . .	699.40
Before 1965	210	[b]	. . .	665.70	170	[b]	. . .	658.80	40	[b]	. . .	695.20
Single-year data												
2004	291,370	4.7	4.7	1,038.00	164,900	4.9	4.9	1,171.60	126,470	4.5	4.5	863.80
2003	506,740	8.2	12.9	1,013.60	278,190	8.2	13.1	1,149.90	228,550	8.1	12.6	847.60
2002	593,920	9.6	22.5	981.10	317,170	9.4	22.5	1,117.40	276,750	9.8	22.4	825.00
2001	573,370	9.3	31.7	944.60	300,120	8.9	31.4	1,071.30	273,250	9.7	32.1	805.30
2000	499,980	8.1	39.8	925.80	256,240	7.6	39.0	1,052.80	243,740	8.6	40.8	792.40
1999	429,370	6.9	46.7	894.20	217,320	6.4	45.5	1,018.30	212,050	7.5	48.3	767.00
1998	368,810	6.0	52.7	864.40	186,910	5.5	51.0	983.90	181,900	6.5	54.7	741.60
1997	327,440	5.3	58.0	851.60	167,200	5.0	56.0	965.00	160,240	5.7	60.4	733.20
1996	304,900	4.9	62.9	846.00	158,460	4.7	60.7	962.30	146,440	5.2	65.6	720.20
1995	278,990	4.5	67.4	848.60	144,310	4.3	64.9	959.40	134,680	4.8	70.4	729.90
1994	262,620	4.2	71.7	842.30	136,740	4.1	69.0	953.80	125,880	4.5	74.9	721.20
1993	241,110	3.9	75.6	820.10	129,030	3.8	72.8	924.50	112,080	4.0	78.8	699.90
1992	232,380	3.8	79.3	805.60	127,720	3.8	76.6	896.50	104,660	3.7	82.5	694.70
1991	212,740	3.4	82.7	802.70	120,200	3.6	80.2	887.00	92,540	3.3	85.8	693.10
1990	172,710	2.8	85.5	811.00	99,480	2.9	83.1	891.60	73,230	2.6	88.4	701.60
1989	126,940	2.0	87.6	811.30	74,090	2.2	85.3	888.80	52,850	1.9	90.3	702.80
1988	101,780	1.6	89.2	818.00	59,940	1.8	87.1	900.80	41,840	1.5	91.8	699.40
1987	86,280	1.4	90.6	808.30	51,950	1.5	88.6	882.20	34,330	1.2	93.0	696.40
1986	79,090	1.3	91.9	787.40	48,570	1.4	90.1	856.70	30,520	1.1	94.1	677.00
1985	71,060	1.1	93.0	764.20	44,520	1.3	91.4	824.00	26,540	0.9	95.0	664.00
1984	61,770	1.0	94.0	751.10	39,880	1.2	92.6	802.50	21,890	0.8	95.8	657.30
1983	49,850	0.8	94.8	757.10	33,160	1.0	93.6	802.80	16,690	0.6	96.4	666.40
1982	41,100	0.7	95.5	758.30	27,400	0.8	94.4	803.80	13,700	0.5	96.9	667.40
1981	34,000	0.5	96.1	787.30	22,840	0.7	95.0	836.10	11,160	0.4	97.3	687.60
1980	33,740	0.5	96.6	845.00	22,880	0.7	95.7	892.00	10,860	0.4	97.7	746.00
1979	30,900	0.5	97.1	969.70	20,730	0.6	96.3	1,024.60	10,170	0.4	98.0	857.80
1978	27,460	0.4	97.5	1,055.90	18,320	0.5	96.9	1,102.30	9,140	0.3	98.3	963.00
1977	26,210	0.4	98.0	1,027.60	17,410	0.5	97.4	1,083.20	8,800	0.3	98.7	917.70
1976	26,400	0.4	98.4	981.80	18,040	0.5	97.9	1,031.40	8,360	0.3	99.0	874.90
1975	23,310	0.4	98.8	927.90	15,900	0.5	98.4	963.40	7,410	0.3	99.2	851.70

(Continued)

Table 5.D1—Number, percentage, and average monthly benefit, by year of entitlement as disabled worker and sex, December 2004—*Continued*

Year of entitlement	All disabled workers				Men				Women			
	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)	Number	Percentage distribution	Cumulative percentage [a]	Average monthly benefit (dollars)
Single-year data (cont.)												
1974	19,750	0.3	99.1	901.80	13,740	0.4	98.8	931.00	6,010	0.2	99.4	835.10
1973	15,840	0.3	99.3	862.30	10,850	0.3	99.1	883.90	4,990	0.2	99.6	815.30
1972	10,520	0.2	99.5	859.60	7,430	0.2	99.4	887.10	3,090	0.1	99.7	793.70
1971	8,980	0.1	99.7	843.00	6,450	0.2	99.5	853.10	2,530	0.1	99.8	817.30
1970	6,900	0.1	99.8	785.00	4,960	0.1	99.7	794.50	1,940	0.1	99.9	760.90
1969	5,450	0.1	99.9	742.30	4,060	0.1	99.8	747.00	1,390	[b]	99.9	728.80
1968	6,520	0.1	100.0	701.00	4,820	0.1	100.0	710.90	1,700	0.1	100.0	673.20
1967	960	[b]	100.0	769.80	770	[b]	100.0	783.80	190	[b]	100.0	713.10
1966	510	[b]	100.0	775.00	390	[b]	100.0	789.70	120	[b]	100.0	727.30
1965	230	[b]	100.0	641.50	150	[b]	100.0	626.20	80	[b]	100.0	670.30

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: Angela Y. Harper (410) 966-9541.

Table 5.D2—Number and percentage distribution, by monthly benefit and sex, December 2004

Monthly benefit (dollars)	Total		Men		Women	
	Number	Percent	Number	Percent	Number	Percent
All disabled workers	6,192,210	100.0	3,373,410	100.0	2,818,800	100.0
Less than 300.00	214,140	3.5	72,040	2.1	142,100	5.0
300.00–349.90	110,640	1.8	38,450	1.1	72,190	2.6
350.00–399.90	118,790	1.9	41,430	1.2	77,360	2.7
400.00–449.90	130,340	2.1	47,280	1.4	83,060	2.9
450.00–499.90	194,280	3.1	72,960	2.2	121,320	4.3
500.00–549.90	299,290	4.8	110,760	3.3	188,530	6.7
550.00–599.90	380,430	6.1	148,260	4.4	232,170	8.2
600.00–649.90	389,970	6.3	159,580	4.7	230,390	8.2
650.00–699.90	380,620	6.1	166,820	4.9	213,800	7.6
700.00–749.90	363,490	5.9	168,500	5.0	194,990	6.9
750.00–799.90	336,470	5.4	162,970	4.8	173,500	6.2
800.00–849.90	314,700	5.1	160,880	4.8	153,820	5.5
850.00–899.90	290,180	4.7	154,520	4.6	135,660	4.8
900.00–949.90	268,750	4.3	151,330	4.5	117,420	4.2
950.00–999.90	246,190	4.0	143,040	4.2	103,150	3.7
1,000.00–1,049.90	225,370	3.6	137,130	4.1	88,240	3.1
1,050.00–1,099.90	208,900	3.4	131,780	3.9	77,120	2.7
1,100.00–1,149.90	188,360	3.0	123,230	3.7	65,130	2.3
1,150.00–1,199.90	166,800	2.7	113,410	3.4	53,390	1.9
1,200.00–1,249.90	154,440	2.5	107,850	3.2	46,590	1.7
1,250.00–1,299.90	145,000	2.3	104,680	3.1	40,320	1.4
1,300.00–1,349.90	140,490	2.3	105,030	3.1	35,460	1.3
1,350.00–1,399.90	151,000	2.4	115,360	3.4	35,640	1.3
1,400.00–1,449.90	134,590	2.2	105,170	3.1	29,420	1.0
1,450.00–1,499.90	118,100	1.9	94,650	2.8	23,450	0.8
1,500.00–1,549.90	109,330	1.8	87,810	2.6	21,520	0.8
1,550.00–1,599.90	98,500	1.6	80,830	2.4	17,670	0.6
1,600.00–1,649.90	87,550	1.4	72,420	2.1	15,130	0.5
1,650.00–1,699.90	66,850	1.1	56,680	1.7	10,170	0.4
1,700.00 or more	158,650	2.6	138,560	4.1	20,090	0.7
Average benefit (dollars)	894.10		1,002.00		765.00	

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: Angela Y. Harper (410) 966-9541.

Table 5.D3—Number and total monthly benefits, by sex, December 1957–2004, 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
2004	6,198,271	5,542,045	3,373,723	3,381,312	2,824,548	2,160,733

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: Angela Y. Harper (410) 966-9541.

Table 5.D4—Number, average age, and percentage distribution, by sex and age, December 1957–2004, 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
					Men					
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
2004	3,373	51.6	100.0	3.2	9.4	9.9	13.8	17.0	21.8	24.9

(Continued)

Table 5.D4—Number, average age, and percentage distribution, by sex and age, December 1957–2004, 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
						Women				
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
2004	2,819	51.5	100.0	3.0	9.7	10.0	14.1	17.6	21.8	23.8

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1988 and 1990–2004 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: Angela Y. Harper (410) 966-9541.

Table 5.E1—Number and percentage distribution, by primary insurance amount and type of benefit, December 2004

Primary insurance amount (dollars)	Disabled workers		Spouses		Children	
	Number	Percent	Number	Percent	Number	Percent
Total	6,192,120	100.0	154,070	100.0	1,605,930	100.0
Less than 300.00	204,210	3.3	60	[a]	500	[a]
300.00–349.90	113,990	1.8	120	0.1	1,370	0.1
350.00–399.90	115,590	1.9	60	[a]	630	[a]
400.00–449.90	126,820	2.1	110	0.1	920	0.1
450.00–499.90	191,380	3.1	430	0.3	5,940	0.4
500.00–549.90	300,090	4.9	2,630	1.7	51,540	3.2
550.00–599.90	379,760	6.1	4,570	3.0	95,510	6.0
600.00–649.90	387,840	6.3	6,150	4.0	128,900	8.0
650.00–699.90	377,180	6.1	7,390	4.8	127,610	8.0
700.00–749.90	359,000	5.8	7,600	4.9	123,610	7.7
750.00–799.90	333,870	5.4	7,620	5.0	113,900	7.1
800.00–849.90	312,550	5.1	7,950	5.2	106,710	6.6
850.00–899.90	289,470	4.7	7,070	4.6	97,020	6.0
900.00–949.90	267,500	4.3	6,950	4.5	90,130	5.6
950.00–999.90	246,390	4.0	6,740	4.4	79,090	4.9
1,000.00–1,049.90	226,310	3.7	6,330	4.1	69,680	4.3
1,050.00–1,099.90	209,290	3.4	6,010	3.9	63,730	4.0
1,100.00–1,149.90	190,610	3.1	5,710	3.7	56,130	3.5
1,150.00–1,199.90	168,920	2.7	5,430	3.5	47,580	3.0
1,200.00–1,249.90	156,280	2.5	5,030	3.3	42,090	2.6
1,250.00–1,299.90	147,020	2.4	5,120	3.3	38,750	2.4
1,300.00–1,349.90	142,950	2.3	5,860	3.8	36,160	2.3
1,350.00–1,399.90	153,500	2.5	6,670	4.3	36,640	2.3
1,400.00–1,449.90	137,350	2.2	6,440	4.2	33,170	2.1
1,450.00–1,499.90	120,160	1.9	5,830	3.8	28,730	1.8
1,500.00–1,549.90	111,640	1.8	5,850	3.8	25,540	1.6
1,550.00–1,599.90	101,040	1.6	5,640	3.7	23,620	1.5
1,600.00–1,649.90	89,980	1.5	5,000	3.3	21,160	1.3
1,650.00–1,699.90	68,660	1.1	3,890	2.5	16,420	1.0
1,700.00 or more	162,860	2.6	9,810	6.4	43,150	2.7
Average primary insurance amount (dollars)	899.60		1,127.00		951.60	

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

a. Less than 0.05 percent.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.E2—Average monthly benefit, by type of benefit, sex, and age, December 1957–2004, 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
2004	894.10	1,002.20	765.00	232.90	186.10	264.90	256.90	376.10	367.80

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

NOTE: . . . = not applicable.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 5.F1—Number of wives and husbands and total monthly benefits, by type of benefit, December 1950–2004, selected years

Year	Total		Wives entitled solely because of age [a]		Wives entitled because of children [b]						Husbands	
					Subtotal		With at least 1 child under age 16 [c]		With at least 1 disabled child [d]			
	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)
Wives and husbands of retired workers												
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
2004	2,568,853	1,227,331	2,480,652	1,197,209	49,947	19,681	40,122	15,378	9,825	4,303	38,254	10,441

(Continued)

Table 5.F1—Number of wives and husbands and total monthly benefits, by type of benefit, December 1950–2004, selected years—*Continued*

Year	Total		Wives entitled solely because of age [a]		Wives entitled because of children [b]						Husbands	
					Subtotal		With at least 1 child under age 16 [c]		With at least 1 disabled child [d]			
	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)
Wives and husbands of disabled workers												
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
2004	152,804	35,378	57,891	17,437	90,407	17,103	84,885	15,608	5,522	1,494	4,506	838

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: Dana N. Mercer (410) 966-6377.

Table 5.F3—Percentage distribution of wives with entitlement based on age, by monthly benefit and age, December 2004

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85 or older
Total							
Number	2,541,720	288,690	676,370	642,000	512,650	301,730	120,280
Percent [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 150.00	5.5	10.7	6.4	4.7	4.0	3.8	3.1
150.00–174.90	1.4	2.0	1.5	1.3	1.1	1.2	1.6
175.00–199.90	1.8	2.8	1.9	1.7	1.6	1.6	1.3
200.00–224.90	2.1	3.1	2.2	2.0	1.8	1.7	1.7
225.00–249.90	2.3	2.9	2.4	2.1	2.1	2.2	1.9
250.00–274.90	2.3	3.0	2.4	2.2	2.2	2.1	2.2
275.00–299.90	2.4	2.8	2.6	2.5	2.2	2.3	2.0
300.00–324.90	2.6	2.9	2.7	2.5	2.5	2.4	2.5
325.00–349.90	2.8	2.9	2.7	2.8	2.7	2.8	2.7
350.00–374.90	3.1	3.3	3.0	3.0	3.0	3.2	3.2
375.00–399.90	3.4	3.5	3.2	3.2	3.5	3.4	4.1
400.00–424.90	3.7	3.6	3.3	3.7	3.9	4.4	4.6
425.00–449.90	4.5	3.8	3.8	4.2	5.0	6.1	5.4
450.00–474.90	5.8	3.7	4.0	5.1	7.5	10.5	5.9
475.00–499.90	6.6	4.4	4.6	6.1	9.7	9.4	5.7
500.00–524.90	8.2	5.5	6.7	10.1	10.7	7.0	6.1
525.00–549.90	7.9	5.6	8.3	10.6	7.7	4.7	5.3
550.00–574.90	6.1	6.3	7.7	7.0	4.2	4.2	4.8
575.00–599.90	4.6	6.3	6.1	3.8	3.3	3.8	4.4
600.00–624.90	3.8	6.4	4.1	2.9	3.0	3.6	4.4
625.00–649.90	3.3	5.3	3.4	2.5	2.8	3.5	4.4
650.00–674.90	2.9	4.2	2.7	2.4	2.7	3.5	4.1
675.00–699.90	2.6	2.3	2.5	2.4	2.8	3.2	3.9
700.00–724.90	2.2	1.0	2.2	2.1	2.4	2.5	2.6
725.00–749.90	1.8	0.6	2.0	1.8	2.2	1.7	1.8
750.00–774.90	1.5	0.5	1.8	1.7	1.7	1.1	1.4
775.00–799.90	1.2	0.3	1.5	1.6	1.1	0.8	1.1
800.00–824.90	1.0	0.2	1.3	1.4	0.7	0.6	0.9
825.00–849.90	0.8	0.1	1.2	1.1	0.6	0.5	0.8
850.00 or more	1.8	0.1	2.1	1.5	1.5	2.5	6.0
Average benefit (dollars)	478.50	428.60	481.40	483.90	482.50	484.30	521.70

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

a. The sum of individual categories may not equal 100 percent because of individual rounding.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F4—Number of children and total monthly benefits, by type of benefit, December 1940–2004, 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
				Total				
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
2004	3,986,319	482,894	1,904,631	1,598,794	1,838,926	224,538	1,190,871	423,518
				Children under age 18				
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
2004	3,104,055	277,195	1,338,920	1,487,940	1,325,370	121,320	821,844	382,206
				Disabled adult children				
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
2004	759,264	191,285	503,242	64,737	446,134	95,744	326,042	24,349
				Students				
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
2004	123,000	14,414	62,469	46,117	67,422	7,474	42,985	16,963

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

NOTE: . . . = not applicable.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F6—Average monthly benefit for survivors, by type of benefit, December 1940–2004, 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	[a] 165.70	[a] 161.50	[a] 163.60	[a] 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)

Table 5.F6—Average monthly benefit for survivors, by type of benefit, December 1940–2004, 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
2004	689.40	921.90	736.00	809.70	625.30	613.80	647.90	688.10	588.50	416.60

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

NOTE: . . . = not applicable.

a. Children's data estimated for 1977.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F7—Number and percentage distribution of survivors, by primary insurance amount and type of benefit, December 2004

Primary insurance amount (dollars)	Widowed mothers and fathers		Nondisabled widow(er)s		Parents		Disabled widow(er)s		Children	
	Number	Percent [a]	Number	Percent [a]	Number	Percent [a]	Number	Percent [a]	Number	Percent [a]
Total	182,900	100.0	4,431,020	100.0	2,030	100.0	209,700	100.0	1,904,670	100.0
Less than 300.00	3,630	2.0	36,090	0.8	30	1.5	2,280	1.1	80,780	4.2
300.00–349.90	1,610	0.9	68,980	1.6	. . .	. . .	1,680	0.8	53,380	2.8
350.00–399.90	1,640	0.9	33,080	0.7	40	2.0	1,550	0.7	36,280	1.9
400.00–449.90	1,780	1.0	40,640	0.9	. . .	. . .	1,590	0.8	38,520	2.0
450.00–499.90	2,340	1.3	61,550	1.4	50	2.5	2,420	1.2	50,940	2.7
500.00–549.90	4,600	2.5	79,940	1.8	20	1.0	4,130	2.0	76,900	4.0
550.00–599.90	5,880	3.2	92,360	2.1	100	4.9	5,360	2.6	96,230	5.1
600.00–649.90	7,020	3.8	90,370	2.0	30	1.5	5,810	2.8	97,960	5.1
650.00–699.90	7,250	4.0	105,720	2.4	70	3.4	7,050	3.4	99,930	5.2
700.00–749.90	7,150	3.9	112,290	2.5	90	4.4	7,630	3.6	98,560	5.2
750.00–799.90	7,010	3.8	121,490	2.7	130	6.4	7,700	3.7	91,800	4.8
800.00–849.90	8,360	4.6	141,640	3.2	90	4.4	8,180	3.9	91,670	4.8
850.00–899.90	8,280	4.5	177,820	4.0	160	7.9	8,760	4.2	94,200	4.9
900.00–949.90	8,520	4.7	209,910	4.7	60	3.0	9,080	4.3	91,320	4.8
950.00–999.90	7,980	4.4	217,850	4.9	120	5.9	9,780	4.7	84,160	4.4
1,000.00–1,049.90	7,700	4.2	237,840	5.4	70	3.4	9,960	4.7	75,010	3.9
1,050.00–1,099.90	7,970	4.4	257,520	5.8	90	4.4	10,540	5.0	72,030	3.8
1,100.00–1,149.90	7,160	3.9	267,720	6.0	60	3.0	10,050	4.8	65,240	3.4
1,150.00–1,199.90	7,240	4.0	255,780	5.8	30	1.5	9,830	4.7	59,650	3.1
1,200.00–1,249.90	6,320	3.5	290,830	6.6	110	5.4	10,140	4.8	54,950	2.9
1,250.00–1,299.90	6,320	3.5	290,440	6.6	100	4.9	9,230	4.4	49,620	2.6
1,300.00–1,349.90	6,210	3.4	281,400	6.4	90	4.4	9,410	4.5	47,210	2.5
1,350.00–1,399.90	6,370	3.5	304,030	6.9	110	5.4	10,800	5.2	49,360	2.6
1,400.00–1,449.90	5,570	3.0	192,780	4.4	160	7.9	9,450	4.5	40,260	2.1
1,450.00–1,499.90	5,440	3.0	132,820	3.0	50	2.5	8,040	3.8	34,430	1.8
1,500.00–1,549.90	4,720	2.6	88,590	2.0	10	0.5	7,190	3.4	29,030	1.5
1,550.00–1,599.90	5,100	2.8	60,200	1.4	30	1.5	5,450	2.6	26,880	1.4
1,600.00–1,649.90	4,700	2.6	45,110	1.0	70	3.4	4,940	2.4	25,990	1.4
1,650.00–1,699.90	4,450	2.4	34,940	0.8	10	0.5	3,780	1.8	22,940	1.2
1,700.00 or more	14,580	8.0	101,290	2.3	50	2.5	7,890	3.8	69,440	3.6

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

a. The sum of individual categories may not equal 100 percent because of individual rounding.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F8—Number of widow(er)s and total monthly benefits, by type of benefit, December 1950–2004

Year	Total		Nondisabled— Widows		Nondisabled— Widowers		Disabled widow(er)s	
	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	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
2004	4,643,035	4,200,895	4,388,305	4,045,712	43,995	32,379	210,735	122,803

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

NOTE: . . . = not applicable.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F9—Number, percentage, and average monthly benefit, by year of entitlement as nondisabled widow(er), December 2004

Year	Number	Percentage distribution [a]	Cumulative percentage [b]	Average monthly benefit (dollars)
Total	4,431,020	100.0	. . .	920.20
2000–2004	1,301,700	29.4	. . .	981.80
1995–1999	995,850	22.5	. . .	960.50
1990–1994	802,930	18.1	. . .	929.90
1985–1989	640,360	14.5	. . .	874.70
1980–1984	415,760	9.4	. . .	813.50
1975–1979	183,170	4.1	. . .	738.90
1970–1974	72,090	1.6	. . .	690.60
1965–1969	18,140	0.4	. . .	675.40
Before 1965	1,020	[c]	. . .	662.40
2004	261,980	5.9	5.9	976.60
2003	281,620	6.4	12.3	986.80
2002	263,360	5.9	18.2	990.50
2001	252,960	5.7	23.9	978.30
2000	241,780	5.5	29.4	975.60
1999	220,290	5.0	34.3	967.40
1998	208,220	4.7	39.0	968.60
1997	196,190	4.4	43.5	958.70
1996	188,800	4.3	47.7	956.40
1995	182,350	4.1	51.9	949.20
1994	172,120	3.9	55.7	950.30
1993	166,650	3.8	59.5	940.10
1992	160,380	3.6	63.1	933.50
1991	153,880	3.5	66.6	917.40
1990	149,900	3.4	70.0	904.00
1989	140,980	3.2	73.2	896.40
1988	134,690	3.0	76.2	885.50
1987	128,040	2.9	79.1	876.20
1986	123,110	2.8	81.9	858.10
1985	113,540	2.6	84.4	851.00
1984	104,390	2.4	86.8	834.80
1983	94,650	2.1	88.9	819.80
1982	81,510	1.8	90.8	815.80
1981	73,900	1.7	92.4	795.50
1980	61,310	1.4	93.8	786.40
1979	51,640	1.2	95.0	766.60
1978	42,390	1.0	95.9	751.90
1977	31,720	0.7	96.6	735.40
1976	31,240	0.7	97.4	708.40
1975	26,180	0.6	97.9	703.70
1974	21,500	0.5	98.4	699.20
1973	17,610	0.4	98.8	691.80
1972	13,700	0.3	99.1	683.90
1971	11,170	0.3	99.4	678.90
1970	8,110	0.2	99.6	692.50
1969	5,890	0.1	99.7	694.70
1968	4,710	0.1	99.8	668.60
1967	3,350	0.1	99.9	669.30
1966	2,110	[c]	99.9	667.70
1965	2,080	[c]	100.0	653.90

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

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F10—Number, percentage, and average monthly benefit, by year of entitlement as disabled widow(er), December 2004

Year	Number	Percentage distribution [a]	Cumulative percentage [b]	Average monthly benefit (dollars)
Total	209,700	100.0	. . .	582.10
2000–2004	106,510	50.8	. . .	591.10
1995–1999	77,740	37.1	. . .	571.80
1990–1994	25,450	12.1	. . .	575.80
2004	14,440	6.9	6.9	584.80
2003	21,230	10.1	17.0	596.50
2002	24,630	11.7	28.8	595.50
2001	23,540	11.2	40.0	592.40
2000	22,670	10.8	50.8	583.80
1999	22,080	10.5	61.3	585.20
1998	17,870	8.5	69.8	573.90
1997	15,380	7.3	77.2	560.30
1996	12,690	6.1	83.2	561.00
1995	9,720	4.6	87.9	569.90
1994	8,520	4.1	91.9	568.20
1993	6,610	3.2	95.1	566.00
1992	5,030	2.4	97.5	578.20
1991	3,780	1.8	99.3	581.90
1990	1,510	0.7	100.0	638.00

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. Represents those entitled in specified year or later.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F11—Percentage distribution of nondisabled widows, by monthly benefit and age, December 2004

Monthly benefit (dollars)	Total, 60 or older	60–61	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
Total									
Number	4,386,430	123,780	305,170	628,640	667,300	827,230	859,620	572,470	402,220
Percent [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 300.00	2.6	2.8	3.7	2.9	3.0	3.0	2.7	2.0	0.8
300.00–349.90	1.6	0.9	0.9	1.1	1.2	1.3	1.6	2.0	3.9
350.00–399.90	1.7	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.8
400.00–449.90	2.1	2.2	1.9	2.0	2.1	2.1	2.1	2.1	2.3
450.00–499.90	2.4	2.6	2.3	2.4	2.4	2.4	2.4	2.4	3.0
500.00–549.90	2.7	2.9	2.7	2.5	2.7	2.5	2.8	2.8	3.3
550.00–599.90	3.1	3.4	3.0	3.0	2.9	3.1	3.2	3.4	3.6
600.00–649.90	3.5	3.8	3.4	3.1	3.1	3.3	3.7	3.9	4.1
650.00–699.90	4.3	4.0	3.9	3.7	3.9	4.3	4.4	5.1	5.4
700.00–749.90	4.8	4.4	4.1	4.3	4.3	4.6	5.0	5.2	6.1
750.00–799.90	5.4	4.8	4.8	4.9	4.9	5.3	5.6	5.5	6.7
800.00–849.90	5.7	5.2	4.9	5.5	5.6	5.7	5.7	5.7	7.2
850.00–899.90	6.2	5.2	5.4	5.7	6.2	6.6	6.4	5.7	7.0
900.00–949.90	6.8	6.0	6.1	6.4	7.0	7.8	6.8	5.9	7.1
950.00–999.90	7.3	7.4	6.7	8.3	8.9	7.5	7.0	6.0	6.1
1,000.00–1,049.90	6.8	6.9	7.0	8.1	7.3	6.6	7.0	5.7	5.5
1,050.00–1,099.90	5.9	5.7	6.8	7.0	5.7	6.1	5.7	5.4	5.1
1,100.00–1,149.90	5.3	5.8	6.7	5.9	5.8	5.7	4.7	4.7	4.0
1,150.00–1,199.90	4.3	6.9	6.2	4.9	4.7	4.2	3.7	3.6	2.9
1,200,00–1,249.90	3.5	5.7	5.3	3.8	3.6	3.2	3.3	3.0	2.0
1,250.00–1,299.90	2.9	5.0	4.3	2.8	2.7	3.0	3.0	2.5	1.5
1,300.00–1,349.90	2.5	3.6	3.0	2.4	2.6	2.6	2.4	2.3	1.5
1,350.00–1,399.90	2.1	2.4	2.0	2.3	2.3	2.1	2.1	2.5	1.4
1,400.00–1,449.90	1.5	0.6	1.3	1.8	1.6	1.3	1.3	1.9	1.3
1,450.00–1,499.90	1.1	0.3	0.8	1.2	1.0	1.0	1.0	1.7	1.1
1,500.00–1,549.90	0.8	0.1	0.5	0.9	0.6	0.6	0.8	1.3	0.8
1,550.00–1,599.90	0.6	0.0	0.3	0.6	0.4	0.5	0.7	1.0	0.6
1,600.00–1,649.90	0.4	0.0	0.1	0.3	0.3	0.3	0.6	0.8	0.5
1,650.00–1,699.90	0.3	0.0	0.1	0.3	0.2	0.3	0.4	0.6	0.4
1,700.00 or more	1.7	0.1	0.2	0.6	1.0	1.4	2.1	3.6	3.0
Average benefit (dollars)	922.10	912.80	918.70	927.10	919.20	915.50	922.40	952.10	895.20

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

a. The sum of individual categories may not equal 100 percent because of individual rounding.

CONTACT: Dana N. Mercer (410) 966-6377.

Table 5.F12—Number of widowed and surviving divorced mothers and fathers and total monthly benefits, by type of benefit, December 1950–2004, selected years

Year	Total		Widowed						Surviving divorced	
			Subtotal		With at least 1 child under age 16 [a]		Entitled solely because of at least 1 disabled child [b]			
	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	[c]
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
2004	183,829	126,734	167,234	115,343	150,681	103,150	16,553	12,193	16,595	11,391

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: Dana N. Mercer (410) 966-6377.

Table 5.F13—Number and average monthly benefit for nondisabled widows aged 65 or older, by age, reduction status, and limitation of benefit, December 2004

Age	Number	Average monthly benefit (dollars)	Benefits not reduced due to early retirement of widow: Number	Benefits not reduced due to early retirement of widow: Average monthly benefit (dollars)	Benefits not reduced due to early retirement of widow: Benefits not limited due to early retirement of deceased spouse: Number	Benefits not reduced due to early retirement of widow: Benefits not limited due to early retirement of deceased spouse: Average monthly benefit (dollars)	Benefits not reduced due to early retirement of widow: Benefits limited due to early retirement of deceased spouse: Number	Benefits not reduced due to early retirement of widow: Benefits limited due to early retirement of deceased spouse: Average monthly benefit (dollars)	Benefits reduced due to early retirement of widow: Number	Benefits reduced due to early retirement of widow: Average monthly benefit (dollars)
All nondisabled widows aged 65 or older	3,957,480	922.70	1,839,140	1,023.50	900,280	1,144.70	938,860	907.30	[a] 2,118,340	835.20
65–69	628,640	927.10	96,730	1,072.40	66,030	1,125.20	30,700	958.90	531,910	900.70
65	127,450	911.40	10,000	1,117.70	8,320	1,134.70	1,680	1,033.60	117,450	893.80
66	122,800	947.10	15,780	1,111.80	11,860	1,150.70	3,920	994.30	107,020	922.80
67	120,650	934.90	18,100	1,068.20	12,510	1,120.80	5,590	950.60	102,550	911.40
68	127,220	924.90	23,880	1,051.70	15,200	1,107.30	8,680	954.50	103,340	895.50
69	130,520	918.80	28,970	1,055.10	18,140	1,122.40	10,830	942.30	101,550	880.00
70–74	667,300	919.20	221,840	1,030.70	119,790	1,107.60	102,050	940.40	445,460	863.60
70	124,950	923.50	34,250	1,050.90	20,830	1,114.30	13,420	952.30	90,700	875.50
71	121,110	913.50	36,140	1,018.80	20,280	1,093.40	15,860	923.30	84,970	868.70
72	132,010	916.10	43,890	1,026.00	23,540	1,094.60	20,350	946.70	88,120	861.40
73	137,720	921.10	49,410	1,032.00	26,190	1,112.00	23,220	941.90	88,310	859.00
74	151,510	921.10	58,150	1,028.50	28,950	1,119.30	29,200	938.40	93,360	854.20
75–79	827,230	915.50	377,480	1,016.10	179,860	1,118.80	197,620	922.70	449,750	831.10
75	151,540	921.60	61,950	1,029.80	31,090	1,115.60	30,860	943.30	89,590	846.80
76	160,590	917.90	69,760	1,019.60	33,730	1,117.10	36,030	928.50	90,830	839.80
77	169,900	914.40	77,730	1,013.10	36,700	1,115.70	41,030	921.30	92,170	831.20
78	173,850	914.40	82,600	1,016.60	39,460	1,127.10	43,140	915.50	91,250	821.90
79	171,350	910.10	85,440	1,005.60	38,880	1,117.20	46,560	912.40	85,910	815.10
80–84	859,620	922.40	479,610	1,023.70	218,750	1,159.50	260,860	909.70	380,010	794.50
80	178,790	906.90	93,170	1,003.10	42,300	1,121.00	50,870	905.00	85,620	802.20
81	172,060	915.60	92,300	1,016.80	42,560	1,146.90	49,740	905.50	79,760	798.40
82	172,640	919.40	96,540	1,020.60	43,890	1,156.20	52,650	907.60	76,100	791.10
83	174,440	929.00	100,850	1,029.90	45,360	1,173.30	55,490	912.60	73,590	790.90
84	161,690	942.70	96,750	1,046.70	44,640	1,197.50	52,110	917.40	64,940	787.80
85–89	572,470	952.10	375,210	1,055.20	171,020	1,220.10	204,190	917.10	197,260	756.10
85	137,330	946.40	85,000	1,052.10	38,840	1,205.60	46,160	923.00	52,330	774.70
86	128,400	961.50	83,030	1,064.20	37,260	1,238.00	45,770	922.70	45,370	773.70
87	112,030	961.10	74,010	1,064.00	34,360	1,226.00	39,650	923.60	38,020	760.80
88	102,810	946.40	69,490	1,049.80	31,270	1,211.40	38,220	917.50	33,320	731.00
89	91,900	942.90	63,680	1,043.30	29,290	1,219.10	34,390	893.50	28,220	716.50
90 or older	402,220	895.20	288,270	969.80	144,830	1,105.00	143,440	833.40	113,950	706.40

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

a. Includes 156,940 widows with benefits also limited due to early retirement of spouse.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

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 2004

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	6,229,670	100.0	1,134,800	100.0	5,094,870	100.0
Less than 250.00	588,460	9.4	95,160	8.4	493,300	9.7
250.00–299.90	357,270	5.7	53,710	4.7	303,560	6.0
300.00–349.90	483,780	7.8	78,610	6.9	405,170	8.0
350.00–399.90	351,600	5.6	56,180	5.0	295,420	5.8
400.00–449.90	353,720	5.7	58,810	5.2	294,910	5.8
450.00–499.90	503,590	8.1	90,470	8.0	413,120	8.1
500.00–549.90	615,640	9.9	115,770	10.2	499,870	9.8
550.00–599.90	596,150	9.6	109,660	9.7	486,490	9.5
600.00–649.90	495,790	8.0	93,820	8.3	401,970	7.9
650.00–699.90	425,480	6.8	80,010	7.1	345,470	6.8
700.00–749.90	309,700	5.0	61,090	5.4	248,610	4.9
750.00–799.90	237,430	3.8	48,030	4.2	189,400	3.7
800.00–849.90	192,520	3.1	39,900	3.5	152,620	3.0
850.00–899.90	154,900	2.5	33,840	3.0	121,060	2.4
900.00–949.90	126,450	2.0	26,870	2.4	99,580	2.0
950.00–999.90	104,450	1.7	22,220	2.0	82,230	1.6
1,000.00–1,049.90	84,140	1.4	17,480	1.5	66,660	1.3
1,050.00–1,099.90	67,660	1.1	13,490	1.2	54,170	1.1
1,100.00–1,149.90	52,530	0.8	10,240	0.9	42,290	0.8
1,150.00–1,199.90	37,730	0.6	7,140	0.6	30,590	0.6
1,200.00 or more	90,680	1.5	22,300	2.0	68,380	1.3
Men	122,260	100.0	33,510	100.0	88,750	100.0
Less than 250.00	7,520	6.2	3,830	11.4	3,690	4.2
250.00–299.90	4,080	3.3	1,680	5.0	2,400	2.7
300.00–349.90	5,410	4.4	2,160	6.4	3,250	3.7
350.00–399.90	3,990	3.3	1,740	5.2	2,250	2.5
400.00–449.90	3,980	3.3	1,640	4.9	2,340	2.6
450.00–499.90	5,190	4.2	2,080	6.2	3,110	3.5
500.00–549.90	6,840	5.6	2,510	7.5	4,330	4.9
550.00–599.90	7,420	6.1	2,550	7.6	4,870	5.5
600.00–649.90	6,330	5.2	1,980	5.9	4,350	4.9
650.00–699.90	6,230	5.1	1,810	5.4	4,420	5.0
700.00–749.90	5,520	4.5	1,420	4.2	4,100	4.6
750.00–799.90	5,400	4.4	1,280	3.8	4,120	4.6
800.00–849.90	5,220	4.3	1,040	3.1	4,180	4.7
850.00–899.90	4,580	3.7	840	2.5	3,740	4.2
900.00–949.90	4,480	3.7	710	2.1	3,770	4.2
950.00–999.90	4,560	3.7	780	2.3	3,780	4.3
1,000.00–1,049.90	4,870	4.0	820	2.4	4,050	4.6
1,050.00–1,099.90	5,060	4.1	690	2.1	4,370	4.9
1,100.00–1,149.90	4,760	3.9	710	2.1	4,050	4.6
1,150.00–1,199.90	4,270	3.5	560	1.7	3,710	4.2
1,200.00 or more	16,550	13.5	2,680	8.0	13,870	15.6
Women	6,107,410	100.0	1,101,290	100.0	5,006,120	100.0
Less than 250.00	580,940	9.5	91,330	8.3	489,610	9.8
250.00–299.90	353,190	5.8	52,030	4.7	301,160	6.0
300.00–349.90	478,370	7.8	76,450	6.9	401,920	8.0
350.00–399.90	347,610	5.7	54,440	4.9	293,170	5.9
400.00–449.90	349,740	5.7	57,170	5.2	292,570	5.8
450.00–499.90	498,400	8.2	88,390	8.0	410,010	8.2
500.00–549.90	608,800	10.0	113,260	10.3	495,540	9.9
550.00–599.90	588,730	9.6	107,110	9.7	481,620	9.6
600.00–649.90	489,460	8.0	91,840	8.3	397,620	7.9
650.00–699.90	419,250	6.9	78,200	7.1	341,050	6.8
700.00–749.90	304,180	5.0	59,670	5.4	244,510	4.9

(Continued)

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 2004—*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	232,030	3.8	46,750	4.2	185,280	3.7
800.00–849.90	187,300	3.1	38,860	3.5	148,440	3.0
850.00–899.90	150,320	2.5	33,000	3.0	117,320	2.3
900.00–949.90	121,970	2.0	26,160	2.4	95,810	1.9
950.00–999.90	99,890	1.6	21,440	1.9	78,450	1.6
1,000.00–1,049.90	79,270	1.3	16,660	1.5	62,610	1.3
1,050.00–1,099.90	62,600	1.0	12,800	1.2	49,800	1.0
1,100.00–1,149.90	47,770	0.8	9,530	0.9	38,240	0.8
1,150.00–1,199.90	33,460	0.5	6,580	0.6	26,880	0.5
1,200.00 or more	74,130	1.2	19,620	1.8	54,510	1.1

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.G2—Number receiving both a retired-worker and a secondary benefit, by sex and type of secondary benefit, December 1952–2004

		Women							Men			
		Subtotal		Wife's benefit		Widow's benefit						
Year	Total	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	Parent's benefit	Subtotal	Husband's benefit	Widower's benefit	Parent'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	[a] 282,940	[a] 10.3	[a] 324,930	[a] 12.3	[a] 3,740	[a] 7,120	[a] 4,110	[a] 1,910	[a] 1,100
1966	706,860	699,080	15.1	[a] 315,550	[a] 11.2	[a] 379,440	[a] 13.2	[a] 4,090	[a] 7,780	[a] 4,470	[a] 2,260	[a] 1,050
1967	770,190	760,950	15.7	[a] 334,200	[a] 11.8	[a] 422,480	[a] 13.8	[a] 4,270	[a] 9,240	[a] 5,190	[a] 3,070	[a] 980
1968	842,560	831,760	16.3	[a] 354,750	[a] 12.4	[a] 472,590	[a] 14.5	[a] 4,420	[a] 10,800	[a] 5,810	[a] 4,110	[a] 880
1969	920,250	909,720	17.0	[a] 376,520	[a] 13.0	[a] 528,660	[a] 15.3	[a] 4,540	[a] 10,530	[a] 5,620	[a] 4,160	[a] 750
1970	977,340	966,780	17.1	[a] 388,210	[a] 13.3	[a] 573,950	[a] 15.9	[a] 4,620	[a] 10,560	[a] 5,530	[a] 4,400	[a] 630
1971	1,069,940	1,060,120	17.7	[a] 411,710	[a] 13.8	[a] 643,730	[a] 16.9	[a] 4,680	[a] 9,820	[a] 5,130	[a] 4,170	[a] 520
1972	1,183,369	1,170,286	18.5	[a] 477,333	[a] 15.5	[a] 688,087	[a] 17.3	[a] 4,866	[a] 13,083	[a] 6,797	[a] 5,442	[a] 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	[a] 554,844	[a] 17.1	[a] 956,662	[a] 21.4	[a] 4,820	[a] 18,257	[a] 6,592	[a] 11,080	[a] 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	[a] 669,792	[a] 19.5	[a] 1,137,251	[a] 23.4	[a] 4,965	[a] 15,920	[a] 7,497	[a] 7,779	[a] 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	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]
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)

Table 5.G2—Number receiving both a retired-worker and a secondary benefit, by sex and type of secondary benefit, December 1952–2004—*Continued*

		Women							Men			
		Subtotal		Wife's benefit		Widow's benefit						
Year	Total	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	Parent's benefit	Subtotal	Husband's benefit	Widower's benefit	Parent'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
2004	6,229,670	6,107,410	42.0	2,618,980	50.7	3,488,020	44.3	410	122,260	29,070	93,170	20

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1993–2004 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.

Table 5.G3—Number receiving both a retired-worker and a secondary benefit and average monthly benefit, by type of secondary benefit, December 2004

Type of secondary benefit	Number	Average monthly benefit (dollars)		
		Combined benefit	Retired-worker benefit	Reduced secondary benefit
All dually entitled retired workers	6,229,670	860.30	475.40	384.90
Wives and husbands	2,648,050	576.10	385.50	190.60
Wives of—	2,618,980	576.80	385.60	191.20
Retired workers	2,589,020	577.20	385.90	191.30
Disabled workers	29,960	544.20	363.90	180.30
Husbands of—	29,070	511.70	378.50	133.20
Retired workers	28,070	513.30	379.30	134.00
Disabled workers	1,000	464.60	355.70	108.90
Widow(er)s	3,581,190	1,070.50	541.90	528.60
Widows	3,488,020	1,072.50	536.30	536.20
Widowers	93,170	994.90	750.10	244.80
Parents	430	1,071.80	476.60	595.20

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 2004

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	[a] 2,648,050	[b] 3,581,190	572.80	1,077.80	67	50
Less than 200.00	15,510	2,760	153.30	151.90	82	79
200.00–249.90	20,890	3,320	226.40	227.80	77	78
250.00–299.90	32,540	6,290	276.20	278.50	74	74
300.00–349.90	49,660	11,810	326.70	329.50	71	74
350.00–399.90	78,940	13,650	376.80	376.50	68	70
400.00–449.90	140,950	21,910	427.40	426.60	68	68
450.00–499.90	279,360	31,750	477.50	476.70	68	68
500.00–549.90	485,200	44,840	526.90	525.70	68	67
550.00–599.90	533,180	52,890	573.60	575.40	70	66
600.00–649.90	375,730	66,930	623.20	625.50	69	66
650.00–699.90	279,100	81,290	673.30	675.30	67	64
700.00–749.90	167,600	98,940	722.20	725.50	66	63
750.00–799.90	91,600	119,000	772.10	775.90	62	62
800.00–849.90	52,780	152,910	822.80	825.70	61	61
850.00–899.90	25,870	189,910	869.80	875.70	59	59
900.00–949.90	9,300	231,760	918.30	925.00	55	58
950.00–999.90	2,490	268,210	969.50	975.20	49	55
1,000.00–1,049.90	[c] 7,350	293,650	[c] 1,203.00	1,024.30	[c] 42	53
1,050.00–1,099.90	. . .	290,010	. . .	1,074.40	. . .	52
1,100.00–1,149.90	. . .	286,910	. . .	1,124.70	. . .	50
1,150.00–1,199.90	. . .	234,570	. . .	1,174.10	. . .	49
1,200.00–1,249.90	. . .	196,670	. . .	1,224.60	. . .	48
1,250.00–1,299.90	. . .	172,330	. . .	1,274.40	. . .	46
1,300.00–1,349.90	. . .	153,480	. . .	1,324.20	. . .	45
1,350.00–1,399.90	. . .	139,780	. . .	1,374.50	. . .	44
1,400.00–1,449.90	. . .	97,470	. . .	1,422.80	. . .	43
1,450.00–1,499.90	. . .	74,050	. . .	1,473.20	. . .	42
1,500.00 or more	. . .	244,100	. . .	1,744.30	. . .	37

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

NOTE: . . . = not applicable.

a. Includes 29,070 husbands.
b. Includes 93,170 widowers.
c. $1,000 or more.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

Table 5.G5—Percentage distribution, by total combined monthly benefit and retired-worker benefit, December 2004

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
Dually entitled wives and husbands														
All	[a] 2,648,050	100.0	12.4	9.5	9.6	8.8	9.8	13.7	13.3	10.1	6.3	3.4	1.8	1.3
Less than 200.00	15,510	100.0	100.0	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
200.00–249.90	20,890	100.0	61.1	38.9	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
250.00–299.90	32,540	100.0	44.2	28.4	27.4	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
300.00–349.00	49,660	100.0	32.6	23.2	25.4	18.8	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
350.00–399.90	78,940	100.0	26.1	19.4	20.5	18.7	15.2	. . .	. . .	. . .	. . .	. . .	. . .	. . .
400.00–449.90	140,950	100.0	20.6	15.2	15.8	14.5	17.4	16.5	. . .	. . .	. . .	. . .	. . .	. . .
450.00–499.90	279,360	100.0	16.4	12.5	12.4	11.3	14.5	20.5	12.4	. . .	. . .	. . .	. . .	. . .
500.00–549.90	485,200	100.0	13.0	10.3	10.2	9.8	12.1	18.2	17.5	9.0	. . .	. . .	. . .	. . .
550.00–599.90	533,180	100.0	7.8	7.2	8.2	8.2	10.1	16.9	18.1	16.3	7.2	. . .	. . .	. . .
600.00–649.90	375,730	100.0	7.0	6.4	7.2	7.3	7.9	13.0	16.2	15.6	13.8	5.7	. . .	. . .
650.00–699.90	279,100	100.0	6.6	5.9	6.5	6.3	7.0	10.3	13.8	13.8	13.1	11.6	5.2	. . .
700.00 or more	356,990	100.0	6.7	6.1	6.3	6.0	6.3	7.6	10.1	10.9	11.0	10.0	9.4	9.6
Dually entitled widow(er)s														
All	[b] 3,581,190	100.0	5.8	4.9	7.1	6.2	7.0	8.5	8.3	8.0	7.1	6.5	5.8	24.8
Less than 200.00	2,760	100.0	100.0	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
200.00–249.90	3,320	100.0	59.9	40.1	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
250.00–299.90	6,290	100.0	39.6	28.6	31.8	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
300.00–349.90	11,810	100.0	25.7	16.2	34.9	23.2	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
350.00–399.90	13,650	100.0	22.5	14.2	27.4	21.9	14.0	. . .	. . .	. . .	. . .	. . .	. . .	. . .
400.00–449.90	21,910	100.0	18.8	12.6	20.0	18.9	17.1	12.5	. . .	. . .	. . .	. . .	. . .	. . .
450.00–499.90	31,750	100.0	14.4	9.8	16.6	15.7	14.9	16.9	11.7	. . .	. . .	. . .	. . .	. . .
500.00–549.90	44,840	100.0	12.2	8.6	12.8	13.3	13.2	15.7	14.7	9.5	. . .	. . .	. . .	. . .
550.00–599.90	52,890	100.0	9.8	6.9	11.4	10.9	11.3	15.0	13.8	13.6	7.4	. . .	. . .	. . .
600.00–649.90	66,930	100.0	7.8	6.1	9.2	9.7	10.0	12.8	13.4	13.6	11.1	6.1	. . .	. . .
650.00–699.90	81,290	100.0	7.2	5.9	9.6	8.0	9.2	11.8	12.0	11.4	10.6	9.6	4.7	. . .
700.00–749.90	98,940	100.0	5.8	5.1	8.0	7.5	8.4	10.5	10.9	11.5	10.6	9.5	7.8	4.4
750.00–799.90	119,000	100.0	5.6	4.6	7.7	7.0	7.4	9.8	10.4	10.7	9.9	9.4	7.8	9.7
800.00–849.90	152,910	100.0	4.8	4.3	7.0	6.8	7.4	8.9	9.5	9.7	9.3	8.4	8.3	15.7
850.00–899.90	189,910	100.0	4.5	4.4	6.9	6.0	7.3	8.5	8.7	8.8	9.0	8.5	7.8	19.6
900.00–949.90	231,760	100.0	4.5	4.0	6.6	5.9	6.9	8.4	8.2	8.2	8.1	7.8	7.4	24.1
950.00–999.90	268,210	100.0	5.1	4.5	6.6	5.6	7.1	8.2	8.0	8.0	7.5	7.1	6.7	25.5
1,000.00–1,049.90	293,650	100.0	5.7	4.8	6.4	5.6	7.0	8.1	8.1	7.8	6.9	6.8	6.4	26.3
1,050.00–1,099.90	290,010	100.0	5.6	4.7	6.6	5.2	6.7	8.2	7.8	7.5	6.8	6.6	6.0	28.4
1,100.00–1,149.90	286,910	100.0	5.4	4.5	6.2	5.1	6.6	8.3	7.7	7.8	6.6	6.6	5.7	29.3
1,150.00–1,199.90	234,570	100.0	4.9	4.5	6.0	5.2	6.0	8.2	7.7	7.5	6.9	6.2	5.8	31.0
1,200.00–1,249.90	196,670	100.0	4.8	4.4	5.9	4.8	6.1	8.1	7.8	7.4	6.6	6.0	5.9	32.3
1,250.00–1,299.90	172,330	100.0	5.4	4.6	6.1	4.6	6.2	7.4	7.5	6.9	6.8	5.8	5.5	33.2
1,300.00–1,349.90	153,480	100.0	5.2	4.8	5.9	4.8	5.7	7.8	7.4	7.6	6.3	5.7	5.7	32.9
1,350.00–1,399.90	139,780	100.0	4.7	4.5	6.5	4.8	5.9	7.3	7.2	7.3	6.1	5.6	5.2	35.1
1,400.00–1,449.90	97,470	100.0	4.8	4.2	6.2	5.8	6.0	7.1	7.0	7.1	5.8	5.8	4.9	35.4
1,450.00–1,499.90	74,050	100.0	4.3	4.7	6.4	5.5	6.2	7.0	7.3	7.3	5.9	5.3	5.2	34.9
1,500.00 or more	244,100	100.0	4.3	4.3	6.4	6.1	5.9	6.9	7.0	6.6	5.6	5.1	5.0	36.8

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

NOTE: . . . = not applicable.

a. Includes 29,070 husbands.
b. Includes 93,170 widowers.

CONTACT: Barbara Lingg (410) 965-0156 or Robert L. Hackendorf (410) 965-5536.

Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2004, selected years

Year	Retired-worker families				Survivor families				Disabled-worker families					
	Worker only			Worker and wife [a]	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, [b] and—		Worker and spouse
	All [c]	Men	Women			1 child	2 children	3 or more children	All [c]	Men	Women	1 child	2 or more children	
								Number (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
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
2004	27,114	12,654	14,460	2,416	4,216	93	59	26	5,133	2,668	2,464	38	53	60
								Average monthly family benefit (dollars)						
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)

Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2004, selected years—*Continued*

Year	Retired-worker families				Survivor families				Disabled-worker families					
	Worker only			Worker and wife [a]	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, [b] and—		Worker and spouse
	All [c]	Men	Women			1 child	2 children	3 or more children	All [c]	Men	Women	1 child	2 or more children	
	Average monthly family benefit (dollars) (cont.)													
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

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2004 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: Rona Blumenthal (410) 965-0163.

Table 5.H2—Number, average primary insurance amount, and average monthly family benefit for selected family groups, December 2004

Family group	Number [a] (thousands)		Average primary insurance amount (dollars)	Average monthly family benefit (dollars)
	Families	Beneficiaries		
		Retired-worker families		
Worker only	27,114	27,114	951.10	941.90
Men	12,654	12,654	1,190.80	1,073.20
Full benefit	3,760	3,760	1,215.80	1,255.80
Reduced benefit	8,894	8,894	1,180.20	996.00
Women	14,460	14,460	741.40	826.90
Full benefit	3,613	3,613	818.00	942.00
Reduced benefit	10,846	10,846	715.90	788.60
Worker and wife	2,416	4,832	1,199.80	1,585.40
Full worker benefit	819	1,637	1,244.30	1,823.30
Reduced worker benefit	1,597	3,195	1,177.00	1,463.50
Worker and husband	37	74	588.30	819.00
Worker and children	299	658	1,110.00	1,583.20
Male worker [b]	263	579	1,151.00	1,638.40
Female worker [c]	36	78	811.40	1,181.30
Worker, wife, and children	95	308	1,164.60	1,911.00
Worker, wife, and 1 child	77	230	1,174.00	1,920.10
Full worker benefit	24	70	1,196.20	2,120.30
Reduced worker benefit	54	161	1,164.40	1,833.50
Worker, wife, and 2 or more children	18	78	1,124.10	1,871.60
Full worker benefit	5	23	1,144.60	2,063.80
Reduced worker benefit	13	56	1,115.80	1,793.80
		Survivor families		
Nondisabled widow(er) only	4,260	4,260	1,090.20	920.40
Full benefit	1,780	1,780	1,086.40	1,023.50
Reduced benefit	2,480	2,480	1,092.90	846.40
Nondisabled widow(er) and children	93	192	997.50	1,594.30
Full benefit	56	115	973.90	1,622.50
Reduced benefit	37	77	1,032.90	1,552.00
Disabled widow(er) only	190	190	1,097.60	582.00
Widowed mother or father and children	178	479	1,083.90	1,740.00
1 child	93	187	1,067.90	1,588.30
2 children	59	177	1,125.90	1,952.80
3 or more children	26	116	1,046.40	1,803.40
Children only	1,109	1,504	880.60	832.00
1 child	824	824	883.50	660.20
2 children	205	409	886.60	1,306.60
3 or more children	80	270	835.30	1,387.00
Parents	2	2	1,041.30	871.20
		Disabled-worker families		
Worker only	5,133	5,133	883.30	880.20
Men	2,668	2,668	1,003.60	998.00
Women	2,464	2,464	753.00	752.50
Worker and spouse [d]	60	120	1,278.70	1,566.50
Worker and children	910	2,313	953.10	1,367.50
Male worker	559	1,433	1,014.30	1,463.80
Female worker	351	880	855.30	1,214.00
Worker, wife, and children	90	356	1,032.10	1,509.50
1 child	38	114	1,064.10	1,572.90
2 or more children	52	242	1,008.80	1,463.30
Worker, husband, and children	2	7	909.20	1,325.40

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.

a. Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
b. Includes 187,300 families with reduced retired-worker benefits.
c. Includes 25,900 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.

Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2004

Monthly family benefit [a] (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	12,654,080	14,459,620	2,415,890	76,770	17,740	2,668,460	2,464,150	38,100	52,270
Percent [b]	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	0.4	0.8	1.6	0.2	0.1
200.00–249.90	0.9	1.0	0.4	0.2	0.2	0.8	1.8	0.1	0.2
250.00–299.90	1.0	1.3	0.5	0.1	0.6	1.0	2.3	0.1	0.1
300.00–349.90	1.0	1.5	0.5	0.4	0.5	1.3	2.9	0.1	0.2
350.00–399.90	1.0	1.9	0.6	0.5	0.4	1.4	3.1	0.2	0.3
400.00–449.90	1.4	3.0	0.6	0.4	0.5	1.6	3.3	0.1	0.3
450.00–499.90	1.7	4.7	0.7	0.5	0.8	2.5	4.8	0.1	0.4
500.00–549.90	1.9	6.8	0.7	0.7	0.7	3.5	6.9	0.7	1.0
550.00–599.90	2.0	7.6	0.8	0.7	0.9	4.4	8.2	1.0	1.7
600.00–649.90	2.2	6.7	0.9	0.8	0.5	4.5	7.8	1.2	1.8
650.00–699.90	2.3	6.1	1.2	1.3	0.6	4.7	7.2	1.1	2.0
700.00–749.90	2.6	5.4	1.2	1.2	2.4	4.7	6.6	1.8	2.0
750.00–799.90	2.8	4.8	1.3	1.3	2.3	4.5	5.9	1.9	2.4
800.00–849.90	3.2	4.7	1.3	1.7	1.9	4.5	5.3	1.9	2.5
850.00–899.90	3.6	4.5	1.4	1.5	2.4	4.4	4.6	2.7	2.5
900.00–949.90	4.1	4.5	1.4	1.2	1.6	4.3	4.0	2.1	2.3
950.00–999.90	4.9	4.4	1.5	1.3	2.5	4.1	3.5	2.5	2.6
1,000.00–1,049.90	5.4	4.3	1.5	1.1	1.5	4.0	3.1	2.4	2.9
1,050.00–1,099.90	6.1	4.1	1.7	1.1	1.8	3.8	2.7	2.8	3.7
1,100.00–1,149.90	6.9	3.8	1.7	1.0	1.3	3.6	2.2	3.1	3.9
1,150.00–1,199.90	6.0	3.1	1.9	1.0	1.7	3.3	1.9	2.9	4.0
1,200.00–1,249.90	5.7	2.7	2.1	1.0	1.2	3.2	1.6	3.9	4.1
1,250.00–1,299.90	5.3	2.3	2.2	1.3	1.3	3.1	1.4	3.4	4.2
1,300.00–1,349.90	4.9	2.0	2.4	1.2	1.2	3.2	1.2	3.6	3.9
1,350.00–1,399.90	4.6	1.7	2.7	1.2	1.4	3.5	1.2	3.9	3.6
1,400.00–1,449.90	3.8	1.3	3.3	1.2	1.4	3.2	1.0	3.3	3.5
1,450.00–1,499.90	2.8	1.0	3.7	1.2	2.0	2.9	0.8	3.1	2.9
1,500.00–1,549.90	2.2	0.8	3.8	1.3	1.2	2.7	0.7	3.1	2.8
1,550.00–1,599.90	1.8	0.6	4.4	1.4	1.9	2.4	0.6	2.7	2.5
1,600.00–1,649.90	1.4	0.4	5.1	1.6	1.7	2.2	0.5	2.8	2.6
1,650.00–1,699.90	1.2	0.3	5.2	2.0	1.4	1.7	0.4	2.3	2.8
1,700.00–1,749.90	[c] 3.9	[c] 1.0	4.7	2.0	1.4	[c] 4.0	[c] 0.6	2.2	2.2
1,750.00–1,799.90	. . .	. . .	4.3	2.0	1.6	. . .	. . .	2.5	1.6
1,800.00–1,849.90	. . .	. . .	3.9	3.0	1.9	. . .	. . .	2.1	1.8
1,850.00–1,899.90	. . .	. . .	3.6	2.7	2.3	. . .	. . .	2.3	1.5
1,900.00–1,949.90	. . .	. . .	3.3	3.0	2.5	. . .	. . .	2.0	1.9
1,950.00–1,999.90	. . .	. . .	3.0	3.0	2.7	. . .	. . .	2.7	1.9
2,000.00–2,049.90	. . .	. . .	2.7	3.7	2.8	. . .	. . .	2.2	1.6
2,050.00–2,099.90	. . .	. . .	2.4	4.1	2.1	. . .	. . .	2.1	1.8
2,100.00–2,149.90	. . .	. . .	2.1	3.6	2.6	. . .	. . .	2.4	1.7
2,150.00–2,199.90	. . .	. . .	1.8	3.8	2.3	. . .	. . .	2.0	1.1
2,200.00–2,249.90	. . .	. . .	1.5	3.6	2.8	. . .	. . .	1.6	1.4

(Continued)

Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2004—*Continued*

Monthly family benefit [a] (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	. . .	. . .	1.3	3.0	3.0	. . .	. . .	1.5	1.5
2,300.00–2,349.90	. . .	. . .	1.1	2.9	1.9	. . .	. . .	1.9	1.2
2,350.00–2,399.90	. . .	. . .	1.0	2.6	1.9	. . .	. . .	1.4	1.0
2,400.00–2,449.90	. . .	. . .	0.9	2.9	2.3	. . .	. . .	1.8	1.3
2,450.00–2,499.90	. . .	. . .	0.8	2.7	1.9	. . .	. . .	1.3	1.1
2,500.00–2,549.90	. . .	. . .	0.7	2.1	2.0	. . .	. . .	1.1	0.8
2,550.00–2,599.90	. . .	. . .	0.6	2.3	2.4	. . .	. . .	1.1	0.7
2,600.00–2,649.90	. . .	. . .	0.5	1.8	2.2	. . .	. . .	0.8	0.5
2,650.00–2,699.90	. . .	. . .	0.4	2.0	2.0	. . .	. . .	0.7	0.6
2,700.00–2,749.90	. . .	. . .	0.4	1.4	1.3	. . .	. . .	0.5	0.5
2,750.00–2,799.90	. . .	. . .	0.3	1.5	1.5	. . .	. . .	0.5	0.4
2,800.00–2,849.90	. . .	. . .	0.3	1.1	1.9	. . .	. . .	0.5	0.4
2,850.00–2,899.90	. . .	. . .	0.2	1.1	1.4	. . .	. . .	0.5	0.3
2,900.00 or more	. . .	. . .	1.0	6.2	9.1	. . .	. . .	1.3	1.6
Average monthly family benefit (dollars)	1,073.20	826.90	1,585.40	1,920.10	1,871.60	998.10	752.50	1,572.90	1,463.30

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: Rona Blumenthal (410) 965-0163.

Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2004

Monthly family benefit (dollars)	Widowed mother or father and— 1 child	2 children	3 or more children	Children only 1 child	2 children	3 or more children	Widow only Nondisabled	Disabled
Total								
Number	93,410	58,850	26,150	824,460	204,720	80,000	4,216,130	183,260
Percent [a]	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	0.1	0.1	0.0	3.0	1.0	1.1	0.7	9.1
200.00–249.90	0.2	0.2	0.3	1.9	0.8	1.1	0.7	4.4
250.00–299.90	0.4	0.2	0.5	2.1	1.0	1.6	1.1	4.3
300.00–349.90	0.3	0.4	0.6	5.7	1.3	1.8	1.6	4.8
350.00–399.90	0.4	0.4	0.8	5.2	1.4	1.9	1.7	6.2
400.00–449.90	0.6	0.4	0.6	6.9	1.4	2.0	2.1	6.4
450.00–499.90	0.6	0.5	0.4	7.2	1.5	1.9	2.4	6.7
500.00–549.90	0.7	0.4	0.8	7.0	1.9	2.3	2.7	6.5
550.00–599.90	0.6	0.5	0.9	6.8	1.6	1.8	3.1	6.2
600.00–649.90	0.7	0.6	0.8	6.6	1.5	1.5	3.5	5.6
650.00–699.90	0.7	0.7	0.7	7.2	1.6	1.7	4.4	5.4
700.00–749.90	1.2	0.7	1.3	6.1	2.3	2.3	4.8	5.1
750.00–799.90	1.6	1.3	1.3	5.3	2.7	2.8	5.4	4.7
800.00–849.90	2.1	1.9	2.8	4.9	3.1	3.2	5.7	4.0
850.00–899.90	2.4	1.9	2.8	4.2	4.0	3.9	6.2	3.7
900.00–949.90	2.6	2.3	3.3	3.7	3.7	4.1	6.8	3.0
950.00–999.90	2.5	2.5	3.4	3.2	3.7	3.8	7.3	3.5
1,000.00–1,049.90	2.8	1.9	3.0	3.3	3.8	3.4	6.8	3.0
1,050.00–1,099.90	2.6	2.0	2.7	2.6	3.6	3.4	5.9	2.4
1,100.00–1,149.90	3.0	2.0	2.0	1.9	3.5	3.0	5.3	1.8
1,150.00–1,199.90	2.6	1.5	2.1	1.4	3.3	2.5	4.3	1.3
1,200.00–1,249.90	3.1	1.4	1.5	1.3	3.2	1.6	3.4	0.8
1,250.00–1,299.90	3.0	1.6	1.7	0.9	3.0	1.9	2.9	0.6
1,300.00–1,349.90	3.1	1.6	1.5	[b] 1.6	3.2	1.9	2.4	[b] 0.6
1,350.00–1,399.90	2.9	1.5	2.0	. . .	3.0	1.5	2.1	. . .
1,400.00–1,449.90	3.1	1.5	1.6	. . .	2.7	1.6	1.5	. . .
1,450.00–1,499.90	2.9	1.5	1.5	. . .	2.7	1.6	1.1	. . .
1,500.00–1,549.90	3.0	1.9	1.8	. . .	2.5	1.7	0.8	. . .
1,550.00–1,599.90	2.8	1.8	1.9	. . .	2.3	1.4	0.6	. . .
1,600.00–1,649.90	2.9	1.6	2.2	. . .	2.1	1.6	0.4	. . .
1,650.00–1,699.90	2.6	1.8	1.7	. . .	1.9	1.3	0.3	. . .
1,700.00–1,749.90	2.7	1.4	1.6	. . .	1.7	1.6	[c] 1.4	. . .
1,750.00–1,799.90	2.8	1.7	1.3	. . .	1.8	1.4	. . .	. . .
1,800.00–1,849.90	2.1	1.8	1.8	. . .	1.6	1.4	. . .	. . .
1,850.00–1,899.90	2.4	2.1	1.8	. . .	1.5	1.6	. . .	. . .
1,900.00–1,949.90	2.5	2.1	1.9	. . .	1.3	1.3	. . .	. . .
1,950.00–1,999.90	2.5	2.3	1.9	. . .	1.3	1.5	. . .	. . .
2,000.00–2,049.90	2.5	2.4	1.6	. . .	1.5	1.2	. . .	. . .
2,050.00–2,099.90	2.2	1.9	1.6	. . .	1.5	1.5	. . .	. . .
2,100.00–2,149.90	2.2	2.3	2.5	. . .	1.3	1.4	. . .	. . .
2,150.00–2,199.90	2.1	2.4	1.8	. . .	1.1	1.6	. . .	. . .
2,200.00–2,249.90	2.1	2.6	2.4	. . .	1.1	1.4	. . .	. . .

(Continued)

Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2004—*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	1.7	2.6	1.6	. . .	0.9	1.4	. . .	. . .
2,300.00–2,349.90	1.7	2.2	1.8	. . .	1.0	1.3	. . .	. . .
2,350.00–2,399.90	1.9	2.5	1.7	. . .	1.0	1.2	. . .	. . .
2,400.00–2,449.90	1.5	2.4	2.0	. . .	1.0	1.1	. . .	. . .
2,450.00–2,499.90	1.5	2.1	1.8	. . .	0.9	1.0	. . .	. . .
2,500.00–2,549.90	1.3	1.7	1.5	. . .	0.8	1.0	. . .	. . .
2,550.00–2,599.90	1.0	2.0	1.3	. . .	0.8	0.8	. . .	. . .
2,600.00–2,649.90	0.8	1.8	1.5	. . .	0.6	0.8	. . .	. . .
2,650.00–2,699.90	0.6	1.4	1.2	. . .	0.4	0.6	. . .	. . .
2,700.00–2,749.90	0.7	1.5	1.0	. . .	0.3	0.7	. . .	. . .
2,750.00–2,799.90	0.7	2.0	1.1	. . .	0.3	0.7	. . .	. . .
2,800.00–2,849.90	0.5	1.3	1.8	. . .	0.3	0.7	. . .	. . .
2,850.00–2,899.90	0.5	1.8	1.5	. . .	0.3	0.6	. . .	. . .
2,900.00 or more	1.3	13.0	11.7	. . .	0.5	4.7	. . .	. . .
Average monthly family benefit (dollars)	1,588.30	1,952.80	1,803.40	660.20	1,306.60	1,388.00	922.40	587.90

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: Rona Blumenthal (410) 965-0163.

Table 5.J1—Estimated total benefits paid, by state or other area and program, 2004 (in millions of dollars)

State or area	Total, OASDI	Retirement	Survivors	Disability
All areas [a]	493,078	327,139	87,737	78,202
Alabama	8,697	5,062	1,686	1,949
Alaska	618	388	114	116
Arizona	9,282	6,377	1,427	1,478
Arkansas	5,228	3,151	935	1,142
California	45,788	31,216	7,760	6,812
Colorado	5,822	3,926	1,025	871
Connecticut	6,642	4,808	1,011	824
Delaware	1,618	1,098	259	261
District of Columbia	653	435	114	104
Florida	34,976	24,782	5,437	4,757
Georgia	11,958	7,464	2,167	2,326
Hawaii	2,039	1,516	291	232
Idaho	2,202	1,495	369	338
Illinois	20,456	13,869	3,826	2,761
Indiana	11,259	7,520	2,037	1,702
Iowa	5,689	3,926	1,061	702
Kansas	4,745	3,260	860	625
Kentucky	7,656	4,247	1,502	1,907
Louisiana	7,121	3,960	1,759	1,403
Maine	2,548	1,617	425	506
Maryland	8,076	5,460	1,490	1,127
Massachusetts	11,195	7,561	1,798	1,837
Michigan	19,067	12,497	3,522	3,048
Minnesota	8,080	5,640	1,394	1,046
Mississippi	5,092	2,889	964	1,239
Missouri	10,686	6,918	1,879	1,889
Montana	1,653	1,122	298	233
Nebraska	2,963	2,049	535	379
Nevada	3,594	2,504	512	578
New Hampshire	2,327	1,584	356	386
New Jersey	15,777	11,191	2,529	2,058
New Mexico	2,871	1,858	506	507
New York	33,354	22,849	5,364	5,141
North Carolina	14,779	9,565	2,302	2,912
North Dakota	1,125	746	251	128
Ohio	20,609	13,480	4,275	2,854
Oklahoma	6,234	3,993	1,198	1,043
Oregon	6,437	4,458	1,063	916
Pennsylvania	25,893	17,477	4,884	3,533
Rhode Island	2,007	1,371	294	342
South Carolina	7,538	4,761	1,231	1,546
South Dakota	1,340	913	264	163
Tennessee	10,679	6,635	1,954	2,089
Texas	28,664	18,429	5,923	4,312
Utah	2,710	1,892	476	342
Vermont	1,117	756	179	182
Virginia	11,381	7,408	1,987	1,986
Washington	9,833	6,785	1,602	1,445
West Virginia	4,189	2,268	905	1,016
Wisconsin	10,000	7,018	1,687	1,295
Wyoming	856	598	141	117
Outlying areas				
American Samoa	37	12	11	13
Guam	88	53	21	14
Northern Mariana Islands	12	6	4	1
Puerto Rico	4,957	2,478	972	1,508
Virgin Islands	136	97	22	18
Foreign countries	2,685	1,679	871	135

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

NOTE: Unnegotiated checks not deducted. Excludes lump-sum death payments.

a. Includes beneficiaries with unknown state code.

CONTACT: Cherice N. Jefferies (410) 965-5520.

Table 5.J2—Number, by state or other area, program, and type of benefit, December 2004

State or area	Total [a]	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
All areas [b]	47,707,380	29,971,970	2,569,560	483,270	4,825,650	1,904,670	6,192,210	154,070	1,605,930
Alabama	884,410	484,310	42,650	9,100	98,650	43,070	159,300	4,460	42,870
Alaska	63,440	37,150	2,620	1,210	5,260	4,590	9,380	300	2,930
Arizona	888,460	578,590	47,430	7,720	76,490	31,530	114,250	2,330	30,120
Arkansas	546,080	310,790	25,820	4,860	58,020	23,100	95,960	2,240	25,280
California	4,411,970	2,838,010	269,900	53,980	407,540	171,420	532,490	11,840	126,790
Colorado	571,470	366,660	34,510	4,920	55,380	22,100	69,780	1,330	16,790
Connecticut	584,090	406,450	23,720	5,280	48,820	19,800	62,320	1,100	16,600
Delaware	148,860	96,620	6,760	1,420	13,290	5,430	19,880	230	5,230
District of Columbia	71,670	46,910	2,410	780	6,770	4,150	9,270	50	1,330
Florida	3,381,970	2,294,180	170,550	32,110	297,870	109,230	377,030	8,170	92,830
Georgia	1,192,050	708,670	50,720	11,950	118,250	63,030	187,620	4,000	47,810
Hawaii	199,240	141,990	9,060	2,660	16,210	6,540	18,050	420	4,310
Idaho	219,250	140,330	13,430	1,910	19,940	8,410	27,430	700	7,100
Illinois	1,883,750	1,221,330	96,190	19,700	195,560	80,320	210,030	4,330	56,280
Indiana	1,038,130	657,840	51,690	9,090	105,260	41,310	134,020	2,710	36,210
Iowa	545,990	358,340	33,380	3,950	60,150	17,310	58,310	1,110	13,440
Kansas	447,140	291,570	23,900	3,320	45,770	16,220	51,520	760	14,080
Kentucky	784,910	408,110	44,250	6,780	92,390	32,690	152,410	6,150	42,120
Louisiana	739,180	377,770	52,850	9,730	104,640	43,590	109,910	4,900	35,790
Maine	265,470	160,320	12,570	2,450	25,390	7,930	43,580	1,020	12,210
Maryland	761,160	499,620	34,200	7,150	75,210	37,400	86,860	1,000	19,720
Massachusetts	1,066,620	692,260	45,200	10,080	96,030	34,340	146,990	2,230	39,490
Michigan	1,716,290	1,059,530	94,430	18,010	179,870	71,310	226,060	5,190	61,890
Minnesota	775,050	517,510	43,670	6,280	76,260	25,230	84,830	1,100	20,170
Mississippi	545,710	289,380	22,240	7,250	56,860	31,410	103,870	3,070	31,630
Missouri	1,046,110	642,970	51,400	8,800	102,730	42,700	153,570	3,280	40,660
Montana	165,910	106,970	10,230	1,590	16,770	6,340	19,070	550	4,390
Nebraska	290,580	190,650	17,560	2,350	29,720	9,380	31,910	510	8,500
Nevada	340,680	230,990	14,500	3,500	26,440	11,310	43,030	620	10,290
New Hampshire	219,080	143,580	8,400	1,740	18,050	7,760	30,090	450	9,010
New Jersey	1,370,440	939,010	54,640	13,200	123,960	49,180	148,650	3,350	38,430
New Mexico	303,610	180,860	20,030	3,650	29,700	14,590	42,150	1,500	11,130
New York	3,045,290	1,985,530	140,100	36,200	277,600	109,060	383,800	9,680	103,320
North Carolina	1,467,400	910,400	54,710	11,600	131,150	60,560	236,680	4,300	58,000
North Dakota	114,720	71,820	9,070	760	15,650	3,790	10,820	260	2,550
Ohio	1,950,740	1,199,320	129,560	17,360	236,870	74,330	230,860	5,220	57,220
Oklahoma	623,160	381,090	33,540	5,670	68,000	27,580	84,630	2,640	20,010
Oregon	611,490	406,330	32,680	5,560	57,330	19,580	73,750	1,780	14,480
Pennsylvania	2,405,080	1,556,970	126,460	19,360	266,100	82,690	275,950	7,030	70,520
Rhode Island	191,710	127,350	6,090	1,450	15,260	6,580	27,730	390	6,860
South Carolina	750,970	453,910	28,440	6,930	69,510	34,890	123,460	2,330	31,500
South Dakota	139,770	90,220	9,580	1,090	15,560	5,720	13,960	240	3,400
Tennessee	1,069,600	627,080	51,230	9,550	112,330	48,520	171,850	4,670	44,370
Texas	2,864,870	1,714,830	191,900	32,390	334,150	139,420	347,010	11,750	93,420
Utah	262,330	171,520	16,820	2,650	22,770	12,900	27,120	600	7,950
Vermont	110,180	70,220	5,400	1,170	10,040	3,500	15,210	310	4,330
Virginia	1,114,210	693,350	54,290	9,330	111,370	44,870	155,830	3,950	41,220
Washington	913,040	599,710	50,740	7,980	82,920	31,010	114,140	2,010	24,530
West Virginia	407,460	205,770	27,500	3,910	54,610	16,250	76,340	4,390	18,690
Wisconsin	937,490	629,930	47,350	7,780	89,810	30,950	103,460	1,650	26,560
Wyoming	82,510	54,890	4,490	570	7,340	3,280	9,370	230	2,340

(Continued)

Table 5.J2—Number, by state or other area, program, and type of benefit, December 2004—*Continued*

State or area	Total [a]	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
Outlying areas									
American Samoa	5,890	1,640	220	460	610	900	1,250	80	730
Guam	12,500	6,710	1,170	630	1,110	1,230	1,130	70	450
Northern Mariana Islands	2,210	1,020	110	260	240	410	130	0	40
Puerto Rico	704,880	327,620	54,730	15,520	81,610	37,960	134,540	8,750	44,150
Virgin Islands	15,730	10,070	1,000	540	1,240	890	1,300	110	580
Foreign countries	431,000	253,150	60,960	7,880	78,870	14,500	11,980	620	3,040

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

a. Includes special age-72 beneficiaries.
b. Includes beneficiaries with unknown state code.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J3—Number and total monthly benefits for beneficiaries aged 65 or older, by state or other area and sex, December 2004

State or area	Number			Total monthly benefits (thousands of dollars)		
	Total	Men	Women	Total	Men	Women
All areas [a]	33,708,360	14,202,110	19,506,250	31,133,151	15,267,579	15,865,572
Alabama	556,880	227,490	329,390	488,181	235,095	253,086
Alaska	38,720	18,650	20,070	34,888	19,181	15,706
Arizona	628,690	279,800	348,890	594,051	306,059	287,992
Arkansas	351,810	146,190	205,620	300,700	146,287	154,414
California	3,205,940	1,395,360	1,810,580	2,972,597	1,483,948	1,488,649
Colorado	411,430	179,220	232,210	372,309	190,185	182,124
Connecticut	444,530	182,060	262,470	455,366	217,808	237,558
Delaware	104,170	44,320	59,850	101,793	50,418	51,375
District of Columbia	52,700	21,070	31,630	42,224	19,291	22,933
Florida	2,502,390	1,093,930	1,408,460	2,322,471	1,173,543	1,148,928
Georgia	775,500	316,940	458,560	697,864	336,299	361,565
Hawaii	152,150	65,920	86,230	139,243	67,621	71,623
Idaho	154,580	69,090	85,490	139,747	73,248	66,499
Illinois	1,373,390	567,210	806,180	1,330,223	638,434	691,789
Indiana	729,140	299,460	429,680	709,934	341,908	368,026
Iowa	412,150	171,350	240,800	379,247	185,478	193,768
Kansas	331,030	137,470	193,560	315,359	153,205	162,154
Kentucky	484,260	200,250	284,010	415,962	202,560	213,402
Louisiana	476,610	198,750	277,860	402,361	200,315	202,045
Maine	180,140	77,380	102,760	154,807	77,507	77,299
Maryland	553,670	227,190	326,480	519,787	246,524	273,263
Massachusetts	775,740	315,170	460,570	729,792	345,831	383,960
Michigan	1,189,240	497,070	692,170	1,178,648	578,900	599,748
Minnesota	577,350	242,690	334,660	531,948	262,777	269,171
Mississippi	328,020	133,960	194,060	276,280	132,712	143,567
Missouri	717,620	300,590	417,030	657,725	322,219	335,506
Montana	118,780	52,750	66,030	105,469	54,509	50,960
Nebraska	219,520	91,160	128,360	199,461	97,267	102,194
Nevada	240,570	113,770	126,800	227,366	122,139	105,228
New Hampshire	154,380	66,240	88,140	148,172	74,360	73,812
New Jersey	1,029,010	419,870	609,140	1,061,079	502,244	558,835
New Mexico	206,050	91,450	114,600	175,980	91,240	84,740
New York	2,190,580	893,940	1,296,640	2,152,372	1,010,951	1,141,422
North Carolina	977,990	400,430	577,560	885,523	423,992	461,531
North Dakota	88,460	36,860	51,600	75,233	37,139	38,095
Ohio	1,415,850	585,610	830,240	1,321,222	646,762	674,460
Oklahoma	430,530	181,310	249,220	382,121	186,828	195,293
Oregon	442,140	191,950	250,190	415,084	208,986	206,098
Pennsylvania	1,773,360	716,650	1,056,710	1,690,519	803,060	887,460
Rhode Island	138,530	55,610	82,920	130,449	60,551	69,899
South Carolina	487,400	200,610	286,790	440,210	213,495	226,715
South Dakota	105,170	44,480	60,690	88,786	44,144	44,642
Tennessee	699,170	287,000	412,170	627,774	303,258	324,516
Texas	1,994,020	861,200	1,132,820	1,781,421	903,980	877,440
Utah	190,170	84,610	105,560	177,451	93,522	83,929
Vermont	76,880	32,710	44,170	70,540	34,997	35,543
Virginia	769,590	319,260	450,330	699,122	339,564	359,558
Washington	657,870	285,920	371,950	634,392	320,622	313,770
West Virginia	257,110	106,270	150,840	228,945	111,556	117,388
Wisconsin	692,290	292,640	399,650	657,396	325,876	331,520
Wyoming	59,010	27,220	31,790	54,753	29,519	25,234

(Continued)

Table 5.J3—Number and total monthly benefits for beneficiaries aged 65 or older, by state or other area and sex, December 2004—*Continued*

State or area	Number			Total monthly benefits (thousands of dollars)		
	Total	Men	Women	Total	Men	Women
Outlying areas						
American Samoa	1,950	910	1,040	1,060	556	504
Guam	7,470	3,870	3,600	4,640	2,750	1,890
Northern Mariana Islands	990	570	420	527	350	177
Puerto Rico	401,770	180,410	221,360	237,622	122,689	114,933
Virgin Islands	10,420	4,790	5,630	8,158	4,307	3,852
Foreign countries	360,780	161,640	199,140	184,511	87,274	97,237

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

a. Includes beneficiaries with unknown state code.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J4—Total monthly benefits, by state or other area, program, and type of benefit, December 2004 (in thousands of dollars)

State or area	Total [a]	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
All areas [b]	41,591,855	28,623,586	1,228,416	225,170	4,327,011	1,190,366	5,536,641	35,367	425,247
Alabama	722,714	441,568	20,198	4,166	81,194	25,428	137,934	1,030	11,197
Alaska	51,917	34,178	1,165	506	4,419	2,776	8,139	58	676
Arizona	794,247	563,058	23,421	3,602	71,125	19,081	105,516	564	7,881
Arkansas	436,581	275,915	11,580	2,192	46,135	12,786	81,222	461	6,283
California	3,876,601	2,716,399	126,629	24,290	377,477	109,435	484,743	2,697	34,931
Colorado	493,571	342,838	16,549	2,408	50,385	14,508	61,897	329	4,656
Connecticut	566,578	424,484	13,096	2,793	48,906	14,277	58,110	234	4,678
Delaware	137,822	96,980	3,605	720	12,725	3,621	18,605	59	1,505
District of Columbia	54,878	38,399	1,007	336	5,108	2,025	7,634	14	356
Florida	2,985,634	2,182,123	82,577	14,557	275,251	66,921	337,602	1,862	24,741
Georgia	1,004,376	658,629	24,614	5,627	98,914	38,148	164,744	898	12,802
Hawaii	175,645	134,130	4,094	1,233	14,248	4,099	16,514	111	1,215
Idaho	187,314	130,590	6,494	954	18,224	5,154	24,101	135	1,662
Illinois	1,722,772	1,213,052	49,068	9,694	187,816	52,369	194,130	1,040	15,593
Indiana	950,014	659,901	26,906	4,780	100,565	27,285	120,511	683	9,382
Iowa	480,250	341,293	16,308	2,042	55,646	11,152	49,966	263	3,579
Kansas	401,416	285,398	12,086	1,651	43,744	10,194	44,607	170	3,566
Kentucky	632,483	368,367	19,946	2,988	75,233	19,493	133,985	1,463	10,997
Louisiana	582,293	335,433	24,183	4,085	86,437	24,525	97,439	1,134	9,057
Maine	213,717	141,335	5,849	1,106	21,733	4,995	35,698	182	2,818
Maryland	681,245	480,762	17,120	3,651	69,448	23,910	80,445	242	5,667
Massachusetts	946,394	665,514	22,459	4,843	89,586	23,256	129,764	461	10,510
Michigan	1,603,478	1,089,978	49,851	9,347	173,968	47,052	214,849	1,319	17,114
Minnesota	686,336	494,304	21,266	3,172	70,565	16,991	74,546	242	5,249
Mississippi	422,221	253,154	10,043	3,067	43,471	17,352	86,777	635	7,723
Missouri	898,963	606,910	24,857	4,200	91,526	26,436	133,912	780	10,341
Montana	139,775	97,954	4,828	684	14,803	3,834	16,461	117	1,094
Nebraska	251,213	178,725	8,459	1,199	27,561	6,079	27,029	117	2,043
Nevada	307,626	222,313	7,000	1,647	24,830	7,592	41,304	150	2,789
New Hampshire	197,646	140,360	4,367	892	17,108	5,282	26,997	100	2,540
New Jersey	1,341,270	990,126	28,677	6,810	123,128	34,679	145,052	848	11,928
New Mexico	243,013	161,318	8,760	1,491	24,503	7,580	36,284	308	2,770
New York	2,821,845	2,006,530	69,671	17,753	262,939	72,597	361,908	2,235	28,212
North Carolina	1,251,605	850,630	26,487	5,564	108,617	36,707	207,468	875	15,256
North Dakota	94,123	63,989	4,091	372	13,597	2,206	9,093	76	698
Ohio	1,723,337	1,163,214	64,593	8,702	220,985	47,300	202,188	1,323	15,032
Oklahoma	522,890	348,994	15,621	2,707	59,109	16,236	74,452	626	5,144
Oregon	548,081	391,799	16,171	2,783	54,110	12,791	65,900	430	4,098
Pennsylvania	2,180,687	1,528,960	64,611	9,861	251,564	54,410	250,981	1,569	18,731
Rhode Island	170,040	121,682	2,982	669	14,204	4,367	24,306	73	1,756
South Carolina	635,980	422,685	13,935	3,393	57,029	20,830	109,134	479	8,495
South Dakota	113,123	79,200	4,285	459	13,370	3,246	11,658	41	864
Tennessee	895,689	582,691	24,619	4,509	94,665	28,787	148,071	1,041	11,307
Texas	2,406,126	1,594,909	89,346	13,722	290,580	84,168	306,696	2,729	23,976
Utah	230,695	164,553	8,536	1,308	21,718	8,279	24,038	144	2,120
Vermont	94,676	66,369	2,512	532	9,006	2,241	12,894	70	1,053
Virginia	959,592	651,459	26,614	4,592	95,756	28,956	139,975	994	11,246
Washington	837,606	595,451	26,093	4,130	79,903	21,070	103,367	530	7,062
West Virginia	343,345	194,111	12,984	1,749	46,849	10,017	71,489	1,138	5,009
Wisconsin	850,099	616,596	23,753	4,081	85,508	20,392	92,464	394	6,911
Wyoming	72,944	52,416	2,258	294	6,794	2,089	8,400	61	632

(Continued)

Table 5.J4—Total monthly benefits, by state or other area, program, and type of benefit, December 2004 (in thousands of dollars)—*Continued*

State or area	Total [a]	Retirement			Survivors		Disability		
		Retired workers	Spouses	Children	Widow(er)s and parents	Children	Disabled workers	Spouses	Children
Outlying areas									
American Samoa	2,791	911	50	131	333	358	869	9	129
Guam	7,209	4,362	342	196	698	607	877	15	112
Northern Mariana Islands	957	559	21	47	94	173	57	0	6
Puerto Rico	404,004	208,034	16,359	4,451	45,260	16,033	103,167	1,637	9,062
Virgin Islands	11,632	8,302	388	206	876	481	1,181	27	169
Foreign countries	219,407	137,554	14,798	2,173	47,408	7,413	9,182	142	736

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

a. Includes special age-72 beneficiaries.
b. Includes beneficiaries with unknown state code.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J5—Number, by state or other area and age, December 2004

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 [a]	47,707,380	3,103,900	4,355,030	2,302,890	4,237,200	9,246,600	8,002,200	6,892,440	5,212,240	2,838,460	1,474,760	41,660
Alabama	884,410	74,540	110,670	60,620	81,700	163,800	137,500	112,320	79,660	41,140	22,030	430
Alaska	63,440	7,590	7,430	2,990	6,710	13,320	9,980	7,040	4,790	2,570	990	30
Arizona	888,460	57,640	77,270	40,800	84,060	181,530	152,880	127,180	94,530	48,730	23,360	480
Arkansas	546,080	42,510	62,740	36,810	52,210	102,040	86,530	69,330	50,400	27,940	15,100	470
California	4,411,970	282,540	375,300	192,680	355,510	875,280	758,580	648,320	510,080	269,560	140,130	3,990
Colorado	571,470	35,840	49,110	24,310	50,780	118,830	99,460	81,470	60,930	32,770	17,570	400
Connecticut	584,090	31,210	45,020	22,020	41,310	107,530	98,580	93,110	76,470	44,280	23,860	700
Delaware	148,860	9,890	13,560	7,060	14,180	29,570	26,360	20,780	15,430	7,830	4,080	120
District of Columbia	71,670	4,640	6,890	2,860	4,580	13,100	11,780	10,770	8,790	5,270	2,860	130
Florida	3,381,970	192,160	249,750	140,750	296,920	662,860	595,570	526,310	396,290	212,930	105,700	2,730
Georgia	1,192,050	97,820	126,820	72,700	119,210	240,170	193,870	147,100	105,910	58,170	29,460	820
Hawaii	199,240	10,890	13,110	6,890	16,200	38,390	35,240	33,190	25,530	12,840	6,780	180
Idaho	219,250	14,140	18,630	10,040	21,860	44,450	36,900	30,370	22,480	13,730	6,570	80
Illinois	1,883,750	119,260	155,350	75,720	160,030	364,840	314,650	281,180	220,220	124,630	66,050	1,820
Indiana	1,038,130	64,970	98,410	47,570	98,040	200,920	172,830	149,590	112,390	61,030	31,490	890
Iowa	545,990	24,810	42,750	20,140	46,140	103,570	93,290	84,880	67,400	40,130	22,180	700
Kansas	447,140	26,260	37,010	18,290	34,550	83,280	76,380	67,560	52,940	31,980	18,300	590
Kentucky	784,910	62,780	107,630	55,640	74,600	141,840	118,380	97,090	69,850	37,330	19,200	570
Louisiana	739,180	67,570	86,590	42,810	65,600	136,310	116,110	99,390	69,990	35,420	18,800	590
Maine	265,470	17,160	31,100	14,830	22,240	48,590	43,220	37,520	28,160	14,870	7,650	130
Maryland	761,160	52,160	61,520	31,370	62,440	154,310	129,630	113,330	87,710	45,610	22,440	640
Massachusetts	1,066,620	63,590	107,970	47,060	72,260	187,330	175,960	163,420	131,550	75,940	40,220	1,320
Michigan	1,716,290	114,160	163,430	83,720	165,740	318,930	279,280	246,850	189,980	102,330	50,420	1,450
Minnesota	775,050	37,700	63,130	28,110	68,760	152,660	132,600	115,580	90,190	54,910	30,470	940
Mississippi	545,710	55,890	73,910	39,250	48,640	97,920	79,450	65,800	46,130	24,060	13,980	680
Missouri	1,046,110	71,930	107,010	54,590	94,960	198,520	171,610	144,970	108,830	59,460	33,200	1,030
Montana	165,910	9,630	13,180	7,060	17,260	33,620	27,840	23,600	17,620	10,820	5,160	120
Nebraska	290,580	15,620	22,910	10,640	21,890	55,270	50,270	46,070	34,850	20,700	11,920	440
Nevada	340,680	22,010	26,330	15,570	36,200	79,490	62,530	47,110	30,690	14,600	5,970	180
New Hampshire	219,080	14,820	22,350	9,150	18,380	42,360	36,620	32,270	22,770	13,170	6,950	240
New Jersey	1,370,440	78,410	103,230	54,660	105,130	262,440	237,910	218,210	170,020	92,320	46,960	1,150
New Mexico	303,610	23,720	30,280	15,300	28,260	60,840	51,610	41,240	29,310	15,160	7,710	180
New York	3,045,290	186,810	267,400	144,850	255,650	573,050	511,910	453,110	346,800	194,840	107,690	3,180
North Carolina	1,467,400	102,310	152,630	92,330	142,140	287,180	240,730	194,950	141,860	75,590	36,560	1,120
North Dakota	114,720	4,780	8,250	3,720	9,510	21,270	19,870	18,310	14,600	8,910	5,350	150
Ohio	1,950,740	106,820	170,450	85,460	172,160	373,630	329,820	301,740	227,300	122,040	59,790	1,530
Oklahoma	623,160	41,510	58,030	32,830	60,260	124,260	105,440	85,480	63,730	33,330	17,730	560
Oregon	611,490	30,600	49,600	27,430	61,720	120,220	99,970	88,900	70,140	40,520	21,930	460
Pennsylvania	2,405,080	127,460	198,770	102,280	203,210	442,030	403,470	386,790	294,550	164,480	80,100	1,940
Rhode Island	191,710	11,180	19,280	9,340	13,380	31,850	29,740	30,180	24,720	14,610	7,270	160
South Carolina	750,970	57,410	80,560	49,880	75,720	147,290	121,120	95,990	69,740	35,480	17,260	520
South Dakota	139,770	7,450	10,670	4,740	11,740	26,570	24,300	20,730	16,490	10,670	6,170	240
Tennessee	1,069,600	79,520	118,020	65,360	107,530	209,050	172,950	137,830	99,270	51,620	27,690	760
Texas	2,864,870	214,420	253,610	135,980	266,840	588,720	495,710	396,570	287,020	145,900	77,710	2,390
Utah	262,330	19,270	20,880	9,120	22,890	55,070	46,610	37,630	27,590	15,650	7,540	80
Vermont	110,180	6,750	11,380	4,970	10,200	21,050	18,520	15,310	11,430	6,610	3,840	120
Virginia	1,114,210	74,780	107,820	57,930	104,090	224,860	186,490	153,750	113,040	60,120	30,340	990
Washington	913,040	49,120	77,060	42,730	86,260	182,170	152,190	128,970	104,710	58,780	30,260	790
West Virginia	407,460	27,260	50,720	32,400	39,970	74,100	60,380	54,020	38,500	19,960	9,940	210
Wisconsin	937,490	46,940	75,570	36,470	86,220	181,760	157,620	143,330	108,770	65,160	34,690	960
Wyoming	82,510	5,070	6,680	3,410	8,340	17,690	14,080	11,490	8,500	4,900	2,260	90

(Continued)

Table 5.J5—Number, by state or other area and age, December 2004—*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	2,010	740	730	460	850	530	370	120	50	30	0
Guam	12,500	2,150	1,140	390	1,350	2,950	2,210	1,440	640	160	70	0
Northern Mariana Islands	2,210	640	220	110	250	470	340	130	30	10	10	0
Puerto Rico	704,880	73,020	91,650	60,540	77,900	128,890	100,450	73,010	53,580	28,780	16,510	550
Virgin Islands	15,730	1,570	1,000	680	2,060	4,100	2,560	1,830	1,090	510	320	10
Foreign countries	431,000	20,260	12,270	7,110	30,580	92,450	91,040	77,250	55,900	27,400	16,110	630

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

a. Includes beneficiaries with unknown state code.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J5.1—Number, by state or other area, race, and sex, December 2004

State or area	All races				Adult beneficiaries	
	Total [a]	White	Black	Other [b]	Men	Women
All areas [c]	47,707,380	39,914,910	4,900,440	2,746,370	18,916,910	24,796,500
Alabama	884,410	658,820	198,270	25,750	335,330	454,040
Alaska	63,440	48,400	2,200	12,680	26,720	27,990
Arizona	888,460	796,430	24,460	65,450	368,130	450,960
Arkansas	546,080	462,590	66,400	16,130	213,230	279,600
California	4,411,970	3,472,990	312,560	609,360	1,798,710	2,261,070
Colorado	571,470	519,210	20,440	29,950	234,370	293,290
Connecticut	584,090	518,750	40,040	22,800	228,090	314,320
Delaware	148,860	120,880	22,820	4,840	58,740	78,040
District of Columbia	71,670	18,280	49,730	3,250	27,270	38,140
Florida	3,381,970	2,891,400	325,450	154,100	1,397,830	1,749,970
Georgia	1,192,050	861,470	287,820	40,150	451,560	617,700
Hawaii	199,240	54,610	2,150	141,590	82,540	103,190
Idaho	219,250	209,900	550	8,040	92,160	109,670
Illinois	1,883,750	1,549,920	243,970	84,630	733,300	994,140
Indiana	1,038,130	934,710	76,050	24,990	402,330	549,190
Iowa	545,990	525,320	8,540	10,890	218,010	293,280
Kansas	447,140	410,190	21,970	13,810	175,270	238,250
Kentucky	784,910	715,070	46,730	21,320	310,860	392,450
Louisiana	739,180	510,570	201,770	24,820	286,730	363,340
Maine	265,470	255,020	800	8,610	108,460	134,420
Maryland	761,160	549,910	176,000	33,060	292,030	404,860
Massachusetts	1,066,620	966,870	44,070	50,380	414,030	568,680
Michigan	1,716,290	1,447,700	211,720	52,710	674,580	890,490
Minnesota	775,050	735,340	14,900	22,240	311,060	412,310
Mississippi	545,710	367,280	161,810	15,500	202,310	273,110
Missouri	1,046,110	925,080	93,380	25,370	410,820	543,130
Montana	165,910	157,280	310	7,840	70,510	83,080
Nebraska	290,580	272,100	9,270	8,570	114,080	156,270
Nevada	340,680	289,880	23,250	26,660	149,880	165,700
New Hampshire	219,080	208,910	2,880	6,530	86,650	113,920
New Jersey	1,370,440	1,133,740	155,520	76,510	528,620	740,990
New Mexico	303,610	260,580	5,220	36,810	125,290	148,950
New York	3,045,290	2,435,590	370,840	224,560	1,178,760	1,617,950
North Carolina	1,467,400	1,131,830	283,690	48,870	564,380	772,860
North Dakota	114,720	109,840	280	4,130	46,220	61,400
Ohio	1,950,740	1,711,570	185,390	47,880	770,480	1,031,350
Oklahoma	623,160	554,830	35,460	31,370	247,030	322,870
Oregon	611,490	577,190	7,780	24,890	254,600	317,270
Pennsylvania	2,405,080	2,151,420	183,300	64,840	933,830	1,298,680
Rhode Island	191,710	175,550	5,990	9,270	73,890	102,930
South Carolina	750,970	544,500	184,590	19,980	287,510	390,140
South Dakota	139,770	131,870	490	7,020	55,740	73,820
Tennessee	1,069,600	909,030	128,910	29,680	410,970	556,190
Texas	2,864,870	2,355,530	309,660	192,700	1,142,740	1,456,900
Utah	262,330	247,520	1,590	12,440	107,070	131,760
Vermont	110,180	106,350	390	2,800	44,640	56,540
Virginia	1,114,210	866,570	203,280	41,640	433,560	585,230
Washington	913,040	830,270	23,220	56,800	377,480	472,040
West Virginia	407,460	383,820	10,910	11,950	167,150	201,460
Wisconsin	937,490	875,340	37,310	21,970	379,740	492,460
Wyoming	82,510	78,990	390	2,910	35,740	40,580

(Continued)

Table 5.J5.1—Number, by state or other area, race, and sex, December 2004—*Continued*

State or area	All races				Adult beneficiaries	
	Total [a]	White	Black	Other [b]	Men	Women
Outlying areas						
American Samoa	5,890	260	30	5,590	1,730	2,070
Guam	12,500	1,430	330	10,620	5,170	5,020
Northern Mariana Islands	2,210	280	30	1,850	740	760
Puerto Rico	704,880	530,240	50,320	120,900	277,930	329,320
Virgin Islands	15,730	2,890	11,370	1,410	6,390	7,330
Foreign countries	431,000	349,690	13,390	64,380	181,650	223,930

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 145,660 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: Shirley Turpin (410) 965-0181.

Table 5.J6—Percentage distribution of monthly benefit for retired workers, by state or other area and monthly benefit, December 2004

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 [a]	29,971,970	100.0	11.5	9.0	8.5	7.7	7.9	8.9	10.0	10.0	8.0	18.5	955.00	962.20
Alabama	484,310	100.0	12.3	9.8	9.8	9.1	9.0	9.7	9.7	8.8	7.1	14.7	911.70	900.20
Alaska	37,150	100.0	15.2	9.5	9.2	8.6	7.7	7.5	8.1	8.1	7.9	18.2	920.00	897.20
Arizona	578,590	100.0	9.8	8.7	8.2	7.2	7.7	9.2	10.8	10.7	8.7	19.0	973.20	991.20
Arkansas	310,790	100.0	12.2	10.4	10.7	10.0	9.9	10.2	9.3	8.7	6.3	12.3	887.80	867.20
California	2,838,010	100.0	14.0	8.7	8.2	7.4	7.3	7.9	8.7	9.2	7.6	21.0	957.10	957.20
Colorado	366,660	100.0	14.1	8.9	8.3	7.6	7.4	8.2	9.4	9.5	8.1	18.5	935.00	946.20
Connecticut	406,450	100.0	7.2	7.1	7.3	6.9	7.0	8.9	10.1	11.1	9.2	25.3	1,044.40	1,057.20
Delaware	96,620	100.0	7.5	8.6	7.3	6.9	7.2	9.4	11.3	12.2	9.1	20.5	1,003.70	1,029.20
District of Columbia	46,910	100.0	27.2	10.6	9.5	8.5	6.9	6.9	5.7	4.6	4.4	15.8	818.60	731.00
Florida	2,294,180	100.0	10.8	9.4	8.8	7.9	8.3	9.3	10.1	10.1	7.8	17.6	951.20	953.20
Georgia	708,670	100.0	11.6	9.3	9.9	9.2	8.8	8.8	9.2	9.2	7.4	16.6	929.40	913.20
Hawaii	141,990	100.0	12.7	8.8	8.0	7.4	8.3	9.7	10.2	9.3	8.0	17.4	944.60	948.20
Idaho	140,330	100.0	11.8	9.3	8.4	7.8	8.8	10.0	10.6	10.2	7.9	15.1	930.60	939.20
Illinois	1,221,330	100.0	10.2	8.2	7.8	6.8	6.8	8.5	10.1	10.7	9.0	21.8	993.20	1,016.20
Indiana	657,840	100.0	6.7	8.3	7.8	6.8	7.7	9.9	11.8	11.8	9.6	19.6	1,003.10	1,024.00
Iowa	358,340	100.0	9.0	9.6	8.5	7.9	8.4	10.2	11.4	10.9	8.7	15.5	952.40	965.20
Kansas	291,570	100.0	8.6	8.9	8.3	7.6	8.3	9.6	10.6	10.6	8.6	18.7	978.80	986.20
Kentucky	408,110	100.0	13.4	10.0	9.4	8.6	8.8	9.3	10.0	9.2	7.4	13.9	902.60	898.00
Louisiana	377,770	100.0	16.9	10.4	9.1	8.1	7.7	8.2	8.8	8.7	6.8	15.4	887.90	873.20
Maine	160,320	100.0	14.3	10.2	9.8	9.1	9.3	9.7	9.8	8.8	6.3	12.7	881.60	871.20
Maryland	499,620	100.0	13.2	8.3	7.9	7.4	7.6	8.1	9.4	9.7	8.0	20.4	962.30	970.20
Massachusetts	692,260	100.0	12.8	8.9	8.5	7.6	7.4	8.2	9.0	9.3	7.6	20.8	961.40	961.20
Michigan	1,059,530	100.0	6.3	8.1	7.3	6.0	7.0	9.5	11.4	12.5	10.0	22.1	1,028.70	1,054.00
Minnesota	517,510	100.0	10.4	9.4	8.9	7.7	7.6	8.7	10.3	10.6	8.6	17.9	955.20	970.20
Mississippi	289,380	100.0	13.9	10.8	10.7	10.2	9.6	9.5	9.0	7.8	6.0	12.5	874.80	846.20
Missouri	642,970	100.0	10.9	9.1	8.8	8.1	8.3	9.2	10.6	10.6	8.0	16.4	943.90	952.20
Montana	106,970	100.0	11.7	9.9	9.0	8.6	8.4	9.7	10.8	10.4	7.8	13.5	915.70	922.20
Nebraska	190,650	100.0	10.5	9.4	9.4	8.7	9.0	9.4	10.5	9.7	8.0	15.6	937.50	934.20
Nevada	230,990	100.0	11.3	8.3	8.7	7.6	8.0	8.7	9.4	10.1	8.6	19.4	962.40	971.20
New Hampshire	143,580	100.0	8.8	8.3	8.5	8.3	8.3	9.7	10.6	10.1	8.3	19.2	977.60	981.20
New Jersey	939,010	100.0	7.2	7.6	7.3	6.7	6.7	7.8	9.4	10.6	9.3	27.3	1,054.40	1,074.20
New Mexico	180,860	100.0	15.6	9.5	9.2	8.6	9.1	8.7	9.3	8.8	6.6	14.6	891.90	879.20
New York	1,985,530	100.0	9.0	8.2	7.8	7.1	7.4	8.7	10.1	10.5	8.6	22.6	1,010.60	1,018.20
North Carolina	910,400	100.0	9.3	8.9	9.6	9.8	10.2	10.4	10.2	9.4	7.3	14.8	934.30	920.20
North Dakota	71,820	100.0	13.7	10.2	10.0	9.5	9.2	8.7	9.5	9.0	6.9	13.3	891.00	875.20
Ohio	1,199,320	100.0	11.4	8.3	7.3	6.4	6.8	8.9	11.3	11.4	9.3	18.9	969.90	1,007.20
Oklahoma	381,090	100.0	12.4	9.8	9.1	8.6	8.9	9.6	10.3	9.3	7.4	14.5	915.80	912.20
Oregon	406,330	100.0	9.4	9.0	8.3	7.2	7.7	9.9	11.6	11.2	9.0	16.8	964.20	986.20
Pennsylvania	1,556,970	100.0	8.4	8.8	7.9	7.0	7.8	9.8	11.9	11.5	8.9	18.1	982.00	1,002.20
Rhode Island	127,350	100.0	10.2	8.6	8.9	8.1	9.2	10.2	9.9	9.7	7.9	17.3	955.50	950.20
South Carolina	453,910	100.0	10.1	9.1	9.6	9.6	9.8	10.0	9.9	9.4	7.4	15.2	931.20	918.20
South Dakota	90,220	100.0	13.8	11.0	10.1	9.2	9.3	10.0	9.6	8.6	7.0	11.4	877.90	863.20
Tennessee	627,080	100.0	10.7	9.5	9.9	9.2	9.2	9.6	9.9	9.3	7.2	15.5	929.20	915.20
Texas	1,714,830	100.0	14.2	9.3	8.9	8.1	7.9	8.2	9.0	8.9	7.1	18.4	930.10	920.20
Utah	171,520	100.0	12.3	9.6	8.2	7.0	6.5	7.5	9.6	10.6	8.5	20.2	959.40	986.70
Vermont	70,220	100.0	9.8	9.4	8.4	8.2	9.5	10.5	10.4	10.3	7.6	15.8	945.20	946.20
Virginia	693,350	100.0	12.3	8.9	9.1	8.6	8.5	8.8	9.5	9.0	7.5	17.7	939.60	929.20
Washington	599,710	100.0	9.0	8.3	7.8	7.0	7.2	8.7	10.6	11.4	9.5	20.5	992.90	1,019.20
West Virginia	205,770	100.0	10.0	8.7	7.9	7.8	9.0	10.5	12.2	11.4	8.5	14.1	943.30	965.20
Wisconsin	629,930	100.0	7.7	9.4	8.0	7.1	7.4	9.4	11.8	12.5	9.5	17.2	978.80	1,008.00
Wyoming	54,890	100.0	10.5	9.7	8.6	7.2	7.9	8.9	10.0	10.6	8.7	17.9	954.90	969.20

(Continued)

Table 5.J6—Percentage distribution of monthly benefit for retired workers, by state or other area and monthly benefit, December 2004—*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	1,640	100.0	47.0	15.9	12.8	8.5	1.2	4.9	3.7	1.8	1.8	2.4	555.80	510.10
Guam	6,710	100.0	37.7	14.0	13.4	8.8	6.9	5.7	3.7	2.7	1.9	5.2	650.10	580.20
Northern Mariana Islands	1,020	100.0	50.0	19.6	6.9	5.9	4.9	2.9	1.0	1.0	2.9	4.9	548.00	500.10
Puerto Rico	327,620	100.0	35.4	16.9	13.5	10.0	7.0	5.4	3.7	2.7	1.9	3.5	635.00	585.20
Virgin Islands	10,070	100.0	17.9	14.1	11.8	10.6	9.0	7.1	7.2	5.3	5.8	11.1	824.50	765.20
Foreign countries	253,150	100.0	50.0	12.7	9.0	6.9	5.2	4.4	3.4	2.9	1.8	3.8	543.40	500.00

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

NOTE: The sum of individual categories may not equal 100 percent because of individual rounding.

a. Includes beneficiaries with unknown state code.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J8—Percentage distribution of disabled workers, by state or other area and monthly benefit, December 2004

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 [a]	6,192,210	100.0	12.4	11.0	12.4	11.3	9.8	8.3	7.0	5.7	4.8	17.2	894.10	827.20
Alabama	159,300	100.0	12.5	12.0	13.6	12.3	10.6	8.3	6.4	5.2	4.2	14.8	865.90	796.00
Alaska	9,380	100.0	13.3	14.0	11.8	13.1	9.8	7.5	5.7	3.4	3.7	17.7	867.70	778.10
Arizona	114,250	100.0	10.6	10.2	12.4	10.9	10.0	8.4	6.9	6.0	5.4	19.3	923.60	859.00
Arkansas	95,960	100.0	12.8	12.1	13.8	12.3	11.1	9.2	7.2	5.5	4.3	11.8	846.40	792.00
California	532,490	100.0	13.6	10.5	11.4	10.3	9.1	7.9	6.8	5.7	5.1	19.6	910.30	843.00
Colorado	69,780	100.0	12.0	11.5	12.4	11.4	10.3	8.5	7.2	6.0	4.9	15.9	887.00	826.20
Connecticut	62,320	100.0	10.8	9.8	11.6	11.6	9.4	8.2	7.3	5.8	5.4	20.1	932.40	864.00
Delaware	19,880	100.0	10.3	10.2	12.2	11.0	8.7	8.0	7.2	6.6	5.2	20.6	935.90	869.10
District of Columbia	9,270	100.0	15.0	12.3	14.1	12.9	10.4	8.1	7.7	5.0	3.8	10.8	823.50	769.20
Florida	377,030	100.0	11.7	10.8	12.4	11.6	10.2	8.6	7.1	6.0	4.9	16.7	895.40	831.00
Georgia	187,620	100.0	11.5	10.9	13.1	12.5	10.5	9.2	7.5	5.9	4.6	14.4	878.10	817.20
Hawaii	18,050	100.0	9.8	11.7	12.4	10.5	9.0	9.4	7.5	7.3	5.3	17.2	914.90	858.00
Idaho	27,430	100.0	13.3	11.8	12.7	11.2	9.0	7.7	7.3	6.2	4.6	16.2	878.60	812.00
Illinois	210,030	100.0	11.6	10.5	12.1	10.2	9.5	8.2	6.9	5.7	5.3	20.0	924.30	858.20
Indiana	134,020	100.0	13.0	11.3	11.6	11.2	9.4	8.1	6.9	5.4	4.8	18.4	899.20	829.00
Iowa	58,310	100.0	14.6	12.1	12.1	11.5	9.3	8.3	7.4	5.6	5.1	14.0	856.90	797.00
Kansas	51,520	100.0	13.2	12.1	12.6	11.8	9.6	8.5	6.6	6.4	4.7	14.4	865.80	801.20
Kentucky	152,410	100.0	14.2	11.6	12.2	11.2	9.2	7.6	6.8	5.6	4.8	17.0	879.10	810.00
Louisiana	109,910	100.0	14.7	10.5	12.3	10.4	9.6	7.6	6.2	5.9	4.6	18.1	886.50	819.20
Maine	43,580	100.0	14.8	12.6	14.3	12.4	10.7	8.8	6.7	5.6	3.7	10.4	819.10	764.10
Maryland	86,860	100.0	11.1	9.6	12.0	11.0	9.9	9.1	7.4	5.2	5.0	19.7	926.10	861.20
Massachusetts	146,990	100.0	11.2	11.4	13.4	12.4	10.4	8.8	6.7	5.7	4.4	15.5	882.80	814.00
Michigan	226,060	100.0	12.6	9.7	10.8	9.5	8.5	7.5	6.7	5.8	5.2	23.8	950.40	885.20
Minnesota	84,830	100.0	12.5	12.0	13.0	11.3	9.9	8.4	6.7	5.4	4.8	15.9	878.80	810.00
Mississippi	103,870	100.0	12.8	11.8	14.6	13.5	11.4	8.5	6.6	5.7	4.1	11.1	835.40	778.20
Missouri	153,570	100.0	12.7	11.8	13.1	11.6	9.9	8.4	7.3	5.3	4.6	15.3	872.00	805.20
Montana	19,070	100.0	13.6	12.3	12.0	11.9	10.1	8.8	6.0	5.6	5.1	14.7	863.20	801.00
Nebraska	31,910	100.0	13.6	13.1	14.1	12.0	9.0	7.4	7.1	5.9	4.6	13.3	847.00	770.20
Nevada	43,030	100.0	9.0	8.6	11.6	10.9	9.2	8.9	7.7	7.2	5.4	21.6	959.90	907.20
New Hampshire	30,090	100.0	9.7	10.8	13.5	12.2	9.8	9.5	7.8	5.8	4.8	15.9	897.20	829.00
New Jersey	148,650	100.0	9.3	9.3	10.5	10.3	9.3	8.6	7.2	6.2	5.5	23.8	975.80	913.00
New Mexico	42,150	100.0	13.1	12.1	13.5	11.4	10.0	8.8	6.6	5.5	4.9	14.0	860.80	796.20
New York	383,800	100.0	11.9	9.9	11.3	10.2	8.9	7.9	6.9	5.7	5.1	22.2	943.00	875.20
North Carolina	236,680	100.0	10.6	10.6	12.7	12.7	11.6	9.7	8.0	6.1	4.8	13.0	876.60	827.00
North Dakota	10,820	100.0	16.4	12.3	13.3	10.6	10.9	6.6	6.7	4.9	4.7	13.6	840.40	778.60
Ohio	230,860	100.0	15.5	11.7	11.8	10.5	8.9	7.2	6.5	5.5	4.9	17.5	875.80	805.20
Oklahoma	84,630	100.0	13.3	11.0	12.2	11.5	9.6	8.4	6.9	6.3	4.9	15.8	879.70	816.20
Oregon	73,750	100.0	12.7	11.8	12.1	10.9	9.5	7.9	7.2	5.4	5.2	17.4	893.60	823.00
Pennsylvania	275,950	100.0	12.4	10.3	11.9	10.5	9.2	8.2	7.5	6.3	5.2	18.6	909.50	850.20
Rhode Island	27,730	100.0	11.8	11.6	13.8	11.6	10.6	8.0	7.2	5.5	4.8	15.1	876.50	810.20
South Carolina	123,460	100.0	9.9	10.5	12.7	12.7	11.3	9.9	8.0	6.5	4.8	13.7	884.00	835.00
South Dakota	13,960	100.0	15.8	12.9	11.8	12.2	10.2	8.9	5.4	5.4	4.7	12.6	835.10	776.50
Tennessee	171,850	100.0	12.0	11.6	13.5	12.7	10.8	8.8	7.1	5.6	4.5	13.3	861.60	800.20
Texas	347,010	100.0	13.0	10.9	12.2	11.5	9.7	8.4	7.5	5.9	4.8	16.0	883.80	822.20
Utah	27,120	100.0	14.3	11.9	12.3	10.9	8.2	7.3	6.9	4.9	4.6	18.7	886.40	810.10
Vermont	15,210	100.0	13.4	11.5	13.1	12.8	10.5	9.6	7.0	6.1	3.8	12.2	847.70	793.00
Virginia	155,830	100.0	11.3	10.6	12.4	11.8	10.1	8.7	7.5	5.7	4.8	17.1	898.30	836.20
Washington	114,140	100.0	12.7	11.5	12.2	10.1	9.3	8.0	6.6	5.5	5.0	19.1	905.60	835.00
West Virginia	76,340	100.0	13.5	9.7	9.9	10.3	8.3	8.1	6.4	6.1	5.3	22.6	936.50	877.20
Wisconsin	103,460	100.0	13.2	10.7	12.7	10.5	10.0	8.0	6.8	5.8	4.9	17.5	893.70	829.20
Wyoming	9,370	100.0	15.4	11.3	11.2	10.4	7.8	6.7	6.1	5.8	6.9	18.5	896.50	814.00

(Continued)

Table 5.J8—Percentage distribution of disabled workers, by state or other area and monthly benefit, December 2004—*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	1,250	100.0	25.6	18.4	8.0	9.6	12.0	11.2	6.4	4.0	1.6	3.2	695.40	664.00
Guam	1,130	100.0	21.2	12.4	13.3	10.6	9.7	11.5	3.5	6.2	1.8	9.7	775.90	712.20
Northern Mariana Islands	130	100.0	61.5	15.4	15.4	b	7.7	b	b	b	b	b	437.70	383.00
Puerto Rico	134,540	100.0	11.2	16.0	20.7	16.1	10.7	8.0	5.6	3.6	2.4	5.8	766.80	710.80
Virgin Islands	1,300	100.0	10.0	9.2	13.8	9.2	10.0	13.8	6.9	7.7	2.3	16.9	908.50	882.70
Foreign countries	11,980	100.0	24.0	10.3	13.3	10.6	8.4	6.6	6.3	4.7	5.0	10.9	766.50	729.60

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

NOTE: The sum of individual categories may not equal 100 percent because of individual rounding.

a. Includes beneficiaries with unknown state code.
b. Base figure is too small to meet statistical standards for reliability of derived figures.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J9—Percentage distribution of nondisabled widow(er)s, by state or other area and monthly benefit, December 2004

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 [a]	4,431,020	100.0	10.6	5.9	7.9	10.1	11.9	14.1	12.7	9.6	6.3	10.9	920.20	926.20
Alabama	87,480	100.0	14.2	8.6	9.9	11.6	12.1	13.2	10.8	7.3	5.0	7.3	849.60	848.00
Alaska	4,530	100.0	15.0	6.4	7.1	9.5	14.1	13.0	11.9	10.2	3.8	9.1	876.70	878.20
Arizona	70,240	100.0	8.5	4.3	6.2	9.1	12.0	15.9	14.6	10.7	6.8	11.9	954.10	964.00
Arkansas	51,710	100.0	15.1	9.2	11.6	12.1	11.6	12.2	10.6	7.0	4.3	6.3	825.70	816.00
California	375,910	100.0	10.7	5.5	7.2	9.3	10.9	13.3	12.7	9.8	6.6	13.9	948.70	949.20
Colorado	51,440	100.0	10.1	5.7	7.1	10.4	11.9	13.2	13.6	9.9	6.7	11.4	929.40	936.20
Connecticut	45,800	100.0	5.5	3.3	5.5	8.4	11.3	15.0	13.8	11.6	9.1	16.6	1,020.50	1,007.00
Delaware	12,200	100.0	5.0	4.5	5.3	9.8	12.3	15.6	15.2	12.5	7.0	12.9	988.10	987.60
District of Columbia	6,380	100.0	26.5	12.5	9.7	9.4	9.7	8.5	7.7	5.2	3.0	7.8	766.50	720.60
Florida	276,060	100.0	8.1	5.1	7.5	10.5	12.8	14.6	13.2	9.6	6.5	12.0	948.40	942.20
Georgia	105,500	100.0	13.8	8.2	9.8	11.6	11.6	12.5	10.3	8.3	5.1	8.8	864.00	857.00
Hawaii	15,030	100.0	11.9	7.3	7.3	12.6	11.4	14.2	11.4	9.4	5.9	8.7	898.50	894.20
Idaho	18,190	100.0	5.8	5.4	7.6	10.7	14.4	15.6	14.9	11.1	5.2	9.2	937.70	940.20
Illinois	181,360	100.0	7.2	4.1	6.0	8.8	11.7	15.2	14.2	11.0	8.0	13.9	983.80	982.00
Indiana	96,920	100.0	5.0	3.4	5.7	9.6	12.7	16.7	16.2	11.9	7.4	11.4	980.70	983.20
Iowa	57,070	100.0	5.6	5.2	8.4	11.3	13.6	16.8	13.3	9.8	6.0	10.0	940.40	936.20
Kansas	42,870	100.0	6.2	4.9	7.5	9.8	12.3	14.1	13.6	10.7	7.9	13.1	975.60	970.20
Kentucky	82,010	100.0	15.6	8.5	9.8	10.9	11.8	13.3	10.8	7.9	4.9	6.5	837.60	845.20
Louisiana	93,880	100.0	15.3	8.1	10.2	11.3	11.5	12.4	10.8	7.8	4.6	7.8	846.40	841.20
Maine	23,690	100.0	11.7	6.7	9.5	13.4	12.5	12.7	12.2	7.3	5.8	8.1	875.30	871.20
Maryland	70,330	100.0	10.5	5.6	7.3	9.5	11.3	13.8	13.0	9.9	6.5	12.7	939.40	943.20
Massachusetts	89,820	100.0	10.0	5.2	7.0	9.2	11.7	13.6	12.5	10.4	6.8	13.5	952.30	951.00
Michigan	166,170	100.0	4.6	3.0	5.3	9.0	12.9	17.4	15.9	11.8	7.9	12.0	991.70	987.00
Minnesota	72,680	100.0	8.2	5.7	7.8	10.5	11.7	14.3	13.4	10.8	7.0	10.7	938.10	942.20
Mississippi	49,270	100.0	20.1	9.9	11.5	11.4	11.3	10.1	8.7	6.0	4.6	6.4	792.90	776.20
Missouri	93,330	100.0	9.0	6.0	8.3	11.1	12.5	14.8	12.6	9.9	6.3	9.5	918.10	922.20
Montana	15,560	100.0	8.4	6.2	8.9	11.6	14.6	15.0	13.2	8.4	5.2	8.5	907.10	903.20
Nebraska	28,140	100.0	6.1	5.5	9.3	11.8	13.6	13.7	12.6	9.6	5.9	11.7	945.60	927.20
Nevada	23,970	100.0	8.7	4.5	6.3	10.0	11.3	13.1	15.5	10.6	7.9	12.3	963.80	972.20
New Hampshire	16,570	100.0	6.2	3.9	6.5	10.0	12.3	16.4	14.1	10.8	7.2	12.7	975.50	971.20
New Jersey	115,310	100.0	5.4	3.5	5.9	8.9	11.0	14.5	14.2	11.6	8.7	16.3	1,014.30	1,005.00
New Mexico	26,880	100.0	15.2	8.6	10.6	10.0	10.9	13.3	10.6	7.7	5.4	7.8	850.00	857.10
New York	255,680	100.0	7.2	4.4	7.0	9.7	12.1	15.1	13.5	10.4	7.1	13.4	973.00	965.20
North Carolina	117,030	100.0	14.0	7.9	9.6	11.9	12.8	12.2	10.3	8.0	5.0	8.3	859.80	850.20
North Dakota	14,990	100.0	8.9	9.1	10.5	14.0	12.1	13.3	10.3	7.7	5.4	8.6	879.10	865.20
Ohio	221,650	100.0	8.5	4.3	6.3	8.8	11.8	16.0	14.8	11.3	7.2	11.0	951.70	967.20
Oklahoma	62,120	100.0	10.1	7.0	8.9	11.3	12.9	14.4	12.3	9.4	5.2	8.5	893.60	898.20
Oregon	53,120	100.0	6.2	3.8	6.8	10.0	12.7	16.4	14.3	11.4	7.0	11.5	967.10	966.20
Pennsylvania	248,180	100.0	5.5	3.7	7.1	9.9	12.9	16.8	15.1	11.3	7.0	10.6	965.50	966.20
Rhode Island	13,910	100.0	6.3	4.5	7.8	9.8	13.9	16.3	12.5	9.1	7.4	12.4	962.00	944.20
South Carolina	61,000	100.0	14.6	8.3	9.8	11.1	11.9	12.5	10.7	7.8	5.0	8.4	854.30	854.00
South Dakota	14,740	100.0	9.5	9.7	10.2	13.6	13.6	12.6	10.5	7.3	5.4	7.7	873.20	848.20
Tennessee	99,890	100.0	12.6	7.1	9.9	12.1	12.2	13.4	11.0	7.8	5.2	8.8	873.90	868.00
Texas	303,050	100.0	12.6	7.3	9.2	10.4	11.5	12.3	11.3	8.9	5.7	10.8	895.20	891.20
Utah	20,740	100.0	9.9	3.3	6.5	7.7	9.4	13.8	14.7	10.5	8.7	15.5	981.50	995.70
Vermont	9,170	100.0	8.7	7.4	8.5	9.7	11.7	14.6	12.6	9.7	5.1	11.9	927.20	924.20
Virginia	101,770	100.0	12.9	7.6	8.9	11.3	11.9	12.9	11.2	8.3	5.3	9.8	881.30	878.20
Washington	76,900	100.0	6.4	3.6	6.1	9.1	11.9	15.6	15.3	11.5	7.4	13.0	983.40	983.00
West Virginia	49,580	100.0	9.9	6.7	10.1	11.3	12.8	15.7	12.8	9.0	5.8	5.9	878.90	893.20
Wisconsin	84,930	100.0	5.0	4.1	6.2	10.3	12.8	17.0	15.7	11.4	7.3	10.3	968.40	972.20
Wyoming	6,740	100.0	7.1	4.9	8.6	11.3	10.7	14.1	15.7	8.6	8.2	10.8	946.80	959.70

(Continued)

Table 5.J9—Percentage distribution of nondisabled widow(er)s, by state or other area and monthly benefit, December 2004—*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	440	100.0	56.8	11.4	6.8	4.5	11.4	2.3	2.3	[b]	[b]	4.5	546.80	457.50
Guam	900	100.0	36.7	15.6	13.3	12.2	5.6	4.4	5.6	1.1	1.1	4.4	640.70	578.00
Northern Mariana Islands	180	100.0	72.2	22.2	5.6	[b]	[b]	[b]	[b]	[b]	[b]	[b]	376.70	343.20
Puerto Rico	71,720	100.0	47.2	15.3	11.5	8.7	6.1	4.0	2.5	1.8	1.0	1.9	565.20	513.70
Virgin Islands	1,100	100.0	28.2	13.6	13.6	9.1	6.4	8.2	7.3	6.4	3.6	3.6	721.00	664.20
Foreign countries	74,640	100.0	40.3	13.9	12.3	9.1	7.6	5.7	4.0	2.6	1.7	2.9	602.50	571.00

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

NOTE: The sum of individual categories may not equal 100 percent because of individual rounding.

a. Includes beneficiaries with unknown state code.
b. Base figure is too small to meet statistical standards for reliability of derived figures.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J10—Number of children, by state or other area and type of benefit, December 2004

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 [a]	3,993,870	3,104,060	275,910	1,493,180	1,334,970	765,250	192,390	65,870	506,990	124,560	14,970	46,880	62,710
Alabama	95,040	74,530	5,400	39,420	29,710	16,980	3,320	1,910	11,750	3,530	380	1,540	1,610
Alaska	8,730	7,590	900	2,800	3,890	800	250	40	510	340	60	90	190
Arizona	69,370	57,630	4,830	28,230	24,570	9,320	2,520	1,070	5,730	2,420	370	820	1,230
Arkansas	53,240	42,510	2,820	23,330	16,360	9,070	1,830	1,220	6,020	1,660	210	730	720
California	352,190	282,580	33,210	119,990	129,380	62,890	19,560	4,690	38,640	6,720	1,210	2,110	3,400
Colorado	43,810	35,840	3,000	15,430	17,410	6,240	1,770	660	3,810	1,730	150	700	880
Connecticut	41,680	31,210	2,680	15,690	12,840	9,560	2,460	640	6,460	910	140	270	500
Delaware	12,080	9,890	790	5,010	4,090	1,900	620	120	1,160	290	10	100	180
District of Columbia	6,260	4,640	580	1,250	2,810	1,520	200	60	1,260	100	0	20	80
Florida	234,170	192,170	21,920	87,010	83,240	33,930	9,150	3,060	21,720	8,070	1,040	2,760	4,270
Georgia	122,790	97,820	7,400	44,100	46,320	20,470	4,130	2,010	14,330	4,500	420	1,700	2,380
Hawaii	13,510	10,890	1,800	4,210	4,880	2,370	820	90	1,460	250	40	10	200
Idaho	17,420	14,140	1,220	6,680	6,240	2,620	640	180	1,800	660	50	240	370
Illinois	156,300	119,260	11,570	52,210	55,480	32,070	7,560	2,230	22,280	4,970	570	1,840	2,560
Indiana	86,610	64,980	4,620	33,000	27,360	17,750	4,070	1,740	11,940	3,880	400	1,470	2,010
Iowa	34,700	24,830	1,580	12,290	10,960	8,640	2,260	690	5,690	1,230	110	460	660
Kansas	33,620	26,260	1,590	13,150	11,520	6,180	1,600	520	4,060	1,180	130	410	640
Kentucky	81,590	62,780	3,240	38,620	20,920	16,230	3,340	2,200	10,690	2,580	200	1,300	1,080
Louisiana	89,110	67,560	5,370	32,620	29,570	18,350	4,030	1,860	12,460	3,200	330	1,310	1,560
Maine	22,590	17,160	1,180	11,150	4,830	4,720	1,220	580	2,920	710	50	480	180
Maryland	64,270	52,160	4,360	18,880	28,920	11,090	2,710	560	7,820	1,020	80	280	660
Massachusetts	83,910	63,600	4,700	36,930	21,970	18,020	5,060	1,510	11,450	2,290	320	1,050	920
Michigan	151,210	114,170	9,510	57,470	47,190	32,590	8,100	2,750	21,740	4,450	400	1,670	2,380
Minnesota	51,680	37,700	2,390	18,750	16,560	12,080	3,600	750	7,730	1,900	290	670	940
Mississippi	70,290	55,910	4,730	28,870	22,310	11,550	2,180	1,550	7,820	2,830	340	1,210	1,280
Missouri	92,160	71,930	4,780	37,330	29,820	16,340	3,630	1,710	11,000	3,890	390	1,620	1,880
Montana	12,320	9,630	1,020	4,010	4,600	2,060	530	150	1,380	630	40	230	360
Nebraska	20,230	15,610	920	7,960	6,730	3,930	1,360	250	2,320	690	70	290	330
Nevada	25,100	22,010	2,690	9,780	9,540	2,440	660	300	1,480	650	150	210	290
New Hampshire	18,510	14,820	930	8,520	5,370	3,070	740	260	2,070	620	70	230	320
New Jersey	100,810	78,410	7,220	36,320	34,870	19,570	5,630	1,180	12,760	2,830	350	930	1,550
New Mexico	29,370	23,720	2,260	10,400	11,060	4,500	1,230	390	2,880	1,150	160	340	650
New York	248,580	186,850	20,490	97,680	68,680	56,450	14,870	3,660	37,920	5,280	840	1,980	2,460
North Carolina	130,160	102,310	6,350	53,570	42,390	23,930	5,010	2,750	16,170	3,920	240	1,680	2,000
North Dakota	7,100	4,780	300	2,270	2,210	2,000	440	150	1,410	320	20	130	170
Ohio	148,910	106,820	8,030	52,320	46,470	36,320	8,770	2,670	24,880	5,770	560	2,230	2,980
Oklahoma	53,260	41,510	3,360	18,180	19,970	9,230	1,960	900	6,370	2,520	350	930	1,240
Oregon	39,620	30,600	3,180	13,420	14,000	7,730	2,160	660	4,910	1,290	220	400	670
Pennsylvania	172,570	127,470	9,260	64,870	53,340	39,540	9,600	3,330	26,610	5,560	500	2,320	2,740
Rhode Island	14,890	11,180	680	6,400	4,100	3,430	740	340	2,350	280	30	120	130
South Carolina	73,320	57,420	3,820	29,380	24,220	13,740	2,870	1,240	9,630	2,160	240	880	1,040
South Dakota	10,210	7,450	470	3,030	3,950	2,280	540	160	1,580	480	80	210	190
Tennessee	102,440	79,520	5,120	41,150	33,250	19,200	3,950	1,840	13,410	3,720	480	1,380	1,860
Texas	265,230	214,430	20,250	87,050	107,130	41,120	10,840	3,320	26,960	9,680	1,300	3,050	5,330
Utah	23,500	19,270	1,300	7,450	10,520	3,450	1,210	280	1,960	780	140	220	420
Vermont	9,000	6,750	620	3,970	2,160	1,970	510	260	1,200	280	40	100	140
Virginia	95,420	74,790	5,260	38,450	31,080	17,820	3,780	1,650	12,390	2,810	290	1,120	1,400
Washington	63,520	49,110	4,240	22,780	22,090	12,270	3,480	1,010	7,780	2,140	260	740	1,140
West Virginia	38,850	27,280	1,850	17,060	8,370	10,430	1,950	1,130	7,350	1,140	110	500	530
Wisconsin	65,290	46,940	3,230	24,270	19,440	15,820	4,250	1,130	10,440	2,530	300	1,160	1,070
Wyoming	6,190	5,060	350	2,130	2,580	880	190	130	560	250	30	80	140

(Continued)

Table 5.J10—Number of children, by state or other area and type of benefit, December 2004—*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	2,090	2,010	450	710	850	50	10	10	30	30	0	10	20
Guam	2,310	2,140	580	410	1,150	140	50	40	50	30	0	0	30
Northern Mariana Islands	710	640	240	40	360	70	20	0	50	0	0	0	0
Puerto Rico	97,630	73,020	8,440	41,400	23,180	23,210	6,810	2,250	14,150	1,400	270	500	630
Virgin Islands	2,010	1,570	370	560	640	390	150	10	230	50	20	10	20
Foreign countries	25,420	20,270	6,320	2,990	10,960	4,920	1,450	20	3,450	230	110	30	90

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

a. Includes beneficiaries with unknown state code.

CONTACT: Shirley Turpin (410) 965-0181.

Table 5.J11—Number and total monthly benefits for beneficiaries in foreign countries, December 2004

Region and country [a]	Number						Total monthly benefits (thousands of dollars)	
	All beneficiaries	Retired workers	Disabled workers	Widow(er)s [b]	Wives and husbands	Children	All beneficiaries	Retired workers
All countries	431,138	254,985	12,075	78,161	61,750	24,167	220,839	139,528
Canada	98,390	57,160	2,396	18,112	18,163	2,559	42,778	26,414
Mexico	47,363	22,938	1,278	12,176	5,506	5,465	23,697	12,488
Central America and Caribbean	21,777	15,121	1,111	2,027	1,307	2,211	14,344	10,591
Barbados	1,081	894	23	83	60	21	806	686
Costa Rica	3,341	2,257	217	333	221	313	2,496	1,800
Dominican Republic	6,302	4,043	435	441	366	1,017	3,659	2,552
El Salvador	887	605	60	83	54	85	529	373
Guatemala	1,205	806	62	144	64	129	767	531
Honduras	925	578	55	86	59	147	633	431
Jamaica	2,725	2,151	64	232	177	101	1,796	1,475
Panama	994	611	57	147	60	119	678	443
Trinidad and Tobago	887	688	29	82	49	39	654	523
South America	14,190	9,587	521	2,005	1,266	811	9,086	6,417
Argentina	3,101	1,954	59	542	435	111	1,908	1,297
Brazil	1,870	1,107	62	377	187	137	1,279	798
Chile	1,283	852	39	208	124	60	887	622
Colombia	3,063	2,224	154	322	164	199	1,930	1,433
Ecuador	2,281	1,663	104	217	143	154	1,393	1,045
Peru	849	567	41	122	61	58	566	392
Uruguay	730	541	31	70	74	14	444	345
Africa	1,829	1,065	139	201	131	293	1,222	798
Asia	43,585	22,027	1,475	9,248	5,256	5,579	26,725	15,701
Cyprus	529	304	20	106	64	35	317	199
Hong Kong	877	471	11	265	91	39	531	321
India	820	555	55	68	70	72	565	392
Israel	8,478	4,767	207	1,326	1,301	877	5,446	3,556
Japan	7,435	3,708	48	1,809	1,613	257	5,070	2,931
Philippines	18,955	8,732	724	5,051	1,655	2,793	10,656	5,651
Thailand	1,324	946	105	76	34	163	1,113	826
Turkey	653	402	30	125	65	31	458	298
Yemen	1,581	465	83	125	92	816	714	327
Europe	196,537	122,340	4,948	33,350	29,089	6,810	98,257	63,854
Austria	2,406	1,524	81	408	309	84	1,223	796
Belgium	1,656	1,027	20	283	275	51	851	553
Croatia	1,478	859	147	262	115	95	1,052	646
Czech Republic	541	387	40	74	21	19	430	315
Denmark	877	535	11	196	96	39	620	382
Finland	780	496	30	128	92	34	447	282
France	10,340	6,708	98	1,550	1,678	306	5,476	3,814
Germany	31,957	19,826	761	5,073	4,956	1,341	13,912	8,481
Greece	22,512	13,234	689	4,344	3,486	759	11,188	7,058
Hungary	1,882	1,414	103	199	99	67	1,520	1,195
Ireland	8,263	5,618	202	1,098	982	363	4,848	3,532
Italy	34,098	20,136	674	7,510	4,780	998	17,027	10,667
Malta	577	310	31	131	63	42	395	224
Netherlands	4,218	2,661	56	602	761	138	1,827	1,195
Norway	6,283	3,702	122	1,189	1,115	155	2,460	1,469

(Continued)

Table 5.J11—Number and total monthly benefits for beneficiaries in foreign countries, December 2004—*Continued*

Region and country [a]	Number						Total monthly benefits (thousands of dollars)	
	All beneficiaries	Retired workers	Disabled workers	Widow(er)s [b]	Wives and husbands	Children	All beneficiaries	Retired workers
Poland	4,863	3,310	240	720	419	174	2,716	1,811
Portugal	12,032	8,181	670	1,557	1,256	368	6,208	4,381
Serbia	963	579	67	205	77	35	636	380
Spain	9,646	5,668	237	1,920	1,494	327	5,261	3,342
Sweden	3,231	2,129	68	412	499	123	1,410	920
Switzerland	6,125	4,137	51	682	1,118	137	2,447	1,702
United Kingdom	29,305	18,263	458	4,425	5,107	1,052	14,662	9,563
Oceania	7,467	4,747	207	1,042	1,032	439	4,730	3,265
Australia	6,126	3,905	138	910	920	253	3,772	2,588
New Zealand	942	644	40	84	88	86	700	526

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: Shirley Turpin (410) 965-0181.

Table 5.J14—Number, average monthly benefit, and median monthly benefit, by state or other area and type of disabled beneficiary, December 2004

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 [a]	7,167,160	852.40	785.20	6,192,210	894.10	827.20	765,250	588.40	581.00	209,700	582.10	555.00
Alabama	182,770	825.20	759.00	159,300	865.80	796.00	16,980	533.80	510.00	6,490	586.80	577.00
Alaska	10,370	843.40	760.00	9,380	867.80	778.10	800	619.00	614.50	190	585.20	554.00
Arizona	126,880	892.60	828.10	114,250	923.60	859.00	9,320	605.40	600.00	3,310	629.20	639.00
Arkansas	109,040	805.80	753.00	95,960	846.40	792.00	9,070	512.20	487.00	4,010	497.60	491.00
California	609,220	873.00	803.20	532,490	910.40	843.00	62,890	610.40	612.00	13,840	633.20	604.50
Colorado	77,850	857.00	794.20	69,780	887.00	826.20	6,240	608.00	617.00	1,830	563.20	518.00
Connecticut	73,480	889.00	817.20	62,320	932.40	864.00	9,560	655.80	662.00	1,600	593.00	559.00
Delaware	22,330	901.20	830.00	19,880	935.80	869.10	1,900	635.00	634.50	550	568.80	617.00
District of Columbia	11,030	778.20	720.20	9,270	823.60	769.20	1,520	537.60	506.00	240	551.20	545.00
Florida	421,880	861.80	799.00	377,030	895.40	831.00	33,930	589.40	581.00	10,920	550.80	512.00
Georgia	215,040	836.00	779.00	187,620	878.00	817.20	20,470	554.20	526.00	6,950	530.80	491.00
Hawaii	20,810	871.60	805.20	18,050	915.00	858.00	2,370	583.20	571.00	390	615.20	575.00
Idaho	30,840	850.20	781.20	27,430	878.60	812.00	2,620	605.80	592.00	790	673.60	669.20
Illinois	249,590	878.60	810.00	210,030	924.20	858.20	32,070	643.80	646.20	7,490	602.40	570.00
Indiana	156,580	859.40	788.00	134,020	899.20	829.00	17,750	627.20	636.00	4,810	605.80	604.00
Iowa	68,620	819.20	758.00	58,310	857.00	797.00	8,640	609.00	600.00	1,670	594.20	569.00
Kansas	59,120	831.40	767.50	51,520	865.80	801.20	6,180	598.60	583.60	1,420	594.20	560.50
Kentucky	175,500	836.00	765.00	152,410	879.20	810.00	16,230	529.80	497.00	6,860	604.80	582.50
Louisiana	134,190	826.40	759.00	109,910	886.60	819.20	18,350	527.60	495.00	5,930	634.40	590.00
Maine	49,410	787.20	735.00	43,580	819.20	764.10	4,720	549.40	538.50	1,110	544.20	526.00
Maryland	100,280	886.00	821.20	86,860	926.20	861.20	11,090	625.60	614.00	2,330	629.60	626.00
Massachusetts	168,340	846.80	780.00	146,990	882.80	814.00	18,020	607.20	605.00	3,330	556.20	529.00
Michigan	266,680	905.40	834.60	226,060	950.40	885.20	32,590	658.60	679.00	8,030	640.40	620.00
Minnesota	98,590	839.80	770.00	84,830	878.80	810.00	12,080	605.40	611.00	1,680	558.60	539.50
Mississippi	120,050	790.00	741.20	103,870	835.40	778.20	11,550	483.60	453.00	4,630	537.00	509.00
Missouri	175,500	836.20	771.00	153,570	872.00	805.20	16,340	590.00	581.00	5,590	573.60	545.00
Montana	21,700	829.80	769.10	19,070	863.20	801.00	2,060	602.00	595.50	570	535.80	490.00
Nebraska	36,490	814.20	741.00	31,910	847.00	770.20	3,930	591.40	583.00	650	548.40	505.00
Nevada	46,680	934.60	886.00	43,030	959.80	907.20	2,440	632.80	641.00	1,210	641.20	596.20
New Hampshire	33,900	865.00	799.20	30,090	897.20	829.00	3,070	619.20	621.00	740	571.00	556.00
New Jersey	172,300	930.60	861.20	148,650	975.80	913.00	19,570	657.20	659.00	4,080	598.80	538.50
New Mexico	47,870	822.80	764.00	42,150	860.80	796.20	4,500	523.80	499.50	1,220	612.20	587.50
New York	452,580	895.00	819.00	383,800	943.00	875.20	56,450	635.80	635.20	12,330	588.40	561.00
North Carolina	269,280	834.20	787.20	236,680	876.60	827.00	23,930	542.20	521.00	8,670	485.00	455.00
North Dakota	13,100	788.80	719.10	10,820	840.40	778.60	2,000	542.00	510.00	280	561.00	552.60
Ohio	276,160	834.60	764.20	230,860	875.80	805.20	36,320	624.00	625.00	8,980	625.20	613.00
Oklahoma	96,700	841.40	778.10	84,630	879.80	816.20	9,230	571.40	556.00	2,840	578.00	554.60
Oregon	83,620	862.00	794.20	73,750	893.60	823.00	7,730	631.80	636.00	2,140	602.40	599.00
Pennsylvania	325,620	865.00	800.00	275,950	909.60	850.20	39,540	619.00	622.00	10,130	612.40	606.00
Rhode Island	31,980	841.00	775.60	27,730	876.60	810.20	3,430	616.00	612.00	820	581.80	582.50
South Carolina	142,210	837.00	790.20	123,460	884.00	835.00	13,740	534.80	507.00	5,010	507.80	476.00
South Dakota	16,600	790.60	729.20	13,960	835.20	776.50	2,280	552.80	544.50	360	570.60	582.50
Tennessee	198,800	818.80	762.00	171,850	861.60	800.20	19,200	548.40	523.00	7,750	537.60	525.00
Texas	402,480	839.40	778.20	347,010	883.80	822.20	41,120	553.20	531.00	14,350	586.20	564.00
Utah	31,220	849.60	774.00	27,120	886.40	810.10	3,450	610.40	612.00	650	588.80	554.00
Vermont	17,720	805.60	752.20	15,210	847.80	793.00	1,970	555.60	545.00	540	533.40	560.00
Virginia	179,030	855.40	793.00	155,830	898.20	836.20	17,820	567.80	552.00	5,380	566.80	541.50
Washington	129,480	874.20	802.60	114,140	905.60	835.00	12,270	642.60	657.00	3,070	631.40	605.20
West Virginia	90,090	880.80	811.20	76,340	936.40	877.20	10,430	551.00	532.20	3,320	638.80	619.60
Wisconsin	121,760	854.20	789.20	103,460	893.80	829.20	15,820	637.40	645.50	2,480	593.00	584.00
Wyoming	10,400	865.20	776.00	9,370	896.40	814.00	880	580.80	563.50	150	584.60	553.00

(Continued)

Table 5.J14—Number, average monthly benefit, and median monthly benefit, by state or other area and type of disabled beneficiary, December 2004—*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	1,340	684.80	653.70	1,250	695.40	664.00	50	422.40	414.00	40	684.60	644.20
Guam	1,280	736.80	695.60	1,130	775.80	712.20	140	398.20	361.20	10	1,059.00	1059.00
Northern Mariana Islands	200	396.60	348.50	130	437.80	383.00	70	320.00	224.00	0	. . .	. . .
Puerto Rico	162,780	702.60	668.20	134,540	766.80	710.75	23,210	377.40	347.00	5,030	484.20	460.20
Virgin Islands	1,770	803.40	756.20	1,300	908.60	882.70	390	497.60	421.00	80	584.40	582.60
Foreign countries	17,730	660.80	621.20	11,980	766.40	729.60	4,920	423.40	385.50	830	544.80	515.00

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: 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 2004

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	47,707,380	871.80	39,144,650	82.1	905.00	8,562,730	17.9	720.20
Alabama	884,410	817.20	666,960	75.4	864.00	217,450	24.6	673.40
Alaska	63,440	818.40	52,120	82.2	849.80	11,320	17.8	673.80
Arizona	888,460	894.00	795,520	89.5	919.70	92,940	10.5	673.30
Arkansas	546,080	799.50	427,010	78.2	839.40	119,070	21.8	656.30
California	4,411,970	878.70	3,825,080	86.7	901.40	586,890	13.3	730.40
Colorado	571,470	863.70	491,640	86.0	887.50	79,830	14.0	717.30
Connecticut	584,090	970.00	469,850	80.4	999.80	114,240	19.6	847.50
Delaware	148,860	925.90	128,540	86.3	951.00	20,320	13.7	767.00
District of Columbia	71,670	765.70	55,700	77.7	798.50	15,970	22.3	651.20
Florida	3,381,970	882.80	3,038,650	89.8	905.00	343,320	10.2	686.10
Georgia	1,192,050	842.60	932,250	78.2	886.20	259,800	21.8	686.00
Hawaii	199,240	881.60	175,540	88.1	899.30	23,700	11.9	750.60
Idaho	219,250	854.30	193,400	88.2	874.70	25,850	11.8	702.00
Illinois	1,883,750	914.50	1,547,490	82.1	942.00	336,260	17.9	788.20
Indiana	1,038,130	915.10	847,340	81.6	945.80	190,790	18.4	778.70
Iowa	545,990	879.60	477,800	87.5	899.60	68,190	12.5	739.10
Kansas	447,140	897.70	382,290	85.5	922.20	64,850	14.5	753.30
Kentucky	784,910	805.80	562,450	71.7	856.80	222,460	28.3	676.70
Louisiana	739,180	787.80	523,030	70.8	843.90	216,150	29.2	651.90
Maine	265,470	805.10	212,640	80.1	839.50	52,830	19.9	666.50
Maryland	761,160	895.00	629,300	82.7	918.60	131,860	17.3	782.20
Massachusetts	1,066,620	887.30	861,450	80.8	916.10	205,170	19.2	766.20
Michigan	1,716,290	934.30	1,435,910	83.7	963.90	280,380	16.3	782.70
Minnesota	775,050	885.50	665,290	85.8	910.40	109,760	14.2	735.10
Mississippi	545,710	773.70	410,310	75.2	820.60	135,400	24.8	631.70
Missouri	1,046,110	859.30	853,590	81.6	890.10	192,520	18.4	722.90
Montana	165,910	842.50	141,990	85.6	864.00	23,920	14.4	714.80
Nebraska	290,580	864.50	250,810	86.3	887.90	39,770	13.7	717.00
Nevada	340,680	903.00	293,940	86.3	923.90	46,740	13.7	771.40
New Hampshire	219,080	902.20	184,850	84.4	927.60	34,230	15.6	764.90
New Jersey	1,370,440	978.70	1,124,280	82.0	1,003.90	246,160	18.0	863.90
New Mexico	303,610	800.40	250,850	82.6	841.30	52,760	17.4	606.00
New York	3,045,290	926.60	2,475,250	81.3	956.80	570,040	18.7	795.60
North Carolina	1,467,400	852.90	1,156,580	78.8	897.20	310,820	21.2	688.20
North Dakota	114,720	820.50	96,290	83.9	847.00	18,430	16.1	681.90
Ohio	1,950,740	883.40	1,535,640	78.7	914.90	415,100	21.3	767.10
Oklahoma	623,160	839.10	509,130	81.7	873.40	114,030	18.3	685.80
Oregon	611,490	896.30	555,730	90.9	911.90	55,760	9.1	740.80
Pennsylvania	2,405,080	906.70	1,959,880	81.5	932.70	445,200	18.5	792.00
Rhode Island	191,710	887.00	153,730	80.2	920.00	37,980	19.8	753.20
South Carolina	750,970	846.90	589,650	78.5	893.20	161,320	21.5	677.70
South Dakota	139,770	809.30	120,710	86.4	833.50	19,060	13.6	656.50
Tennessee	1,069,600	837.40	834,630	78.0	879.60	234,970	22.0	687.40
Texas	2,864,870	839.90	2,279,990	79.6	883.20	584,880	20.4	670.80
Utah	262,330	879.40	231,400	88.2	901.30	30,930	11.8	715.30
Vermont	110,180	859.30	90,930	82.5	887.30	19,250	17.5	727.00
Virginia	1,114,210	861.20	878,840	78.9	898.30	235,370	21.1	722.90
Washington	913,040	917.40	823,440	90.2	935.70	89,600	9.8	749.20
West Virginia	407,460	842.60	274,400	67.3	891.50	133,060	32.7	742.00
Wisconsin	937,490	906.80	811,050	86.5	928.40	126,440	13.5	768.10
Wyoming	82,510	884.10	70,640	85.6	904.70	11,870	14.4	761.40
Outlying areas								
Puerto Rico	704,880	573.20	419,050	59.4	651.10	285,830	40.6	458.90
Other [a]	471,710	520.20	369,820	78.4	522.80	101,890	21.6	510.60

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: Shirley Turpin (410) 965-0181.

Table 5.L1—Number of beneficiaries with a representative payee as a percentage of all beneficiaries, by type of beneficiary and age, December 2004

Type of beneficiary and age	All beneficiaries	Beneficiaries with representative payee	
		Number	Percentage of all beneficiaries
Total	47,707,380	5,041,950	10.6
Adult beneficiaries	44,603,320	1,940,090	4.3
Retired workers	29,971,970	434,000	1.4
Under 65	2,686,350	4,430	0.2
65–74	14,472,170	132,130	0.9
75–84	9,563,460	148,080	1.5
85 or older	3,249,990	149,360	4.6
Disabled workers	6,192,210	733,260	11.8
Under 35	413,460	125,650	30.4
35–44	985,910	172,680	17.5
45–54	1,930,080	235,390	12.2
55 or older	2,862,760	199,540	7.0
Wives and husbands	2,723,680	21,700	0.8
Under 65	432,150	2,870	0.7
65–74	1,339,890	8,410	0.6
75–84	828,470	7,580	0.9
85 or older	123,170	2,840	2.3
Widow(er)s [a]	4,615,950	134,220	2.9
Under 65	634,020	2,680	0.4
65–74	1,309,350	20,790	1.6
75–84	1,693,850	47,790	2.8
85 or older	978,730	62,960	6.4
Disabled widow(er)s	209,700	14,070	6.7
Under 55	27,210	1,990	7.3
55–64	182,490	12,080	6.6
Disabled adult children	765,250	598,920	78.3
Under 35	209,540	148,680	71.0
35–44	202,700	157,380	77.6
45–54	183,000	149,050	81.4
55 or older	170,010	143,810	84.6
Students aged 18–19	124,560	3,920	3.1
Children under age 18	3,104,060	3,101,860	99.9
In custody of parent payee	2,777,480	2,777,480	100.0
Not in custody of parent payee	326,580	324,380	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: Cherice N. Jefferies (410) 965-5520.

Table 5.M1—Number of beneficiaries and average monthly benefit under U.S. totalization agreements, by country and type of benefit, December 1983–2004, selected years

Year and country	Total	Retired workers	Disabled workers	Wives and husbands	Widow(er)s [a]	Children
			Number			
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
2004	106,096	71,782	2,826	20,308	9,835	1,345
Australia	661	480	27	133	10	11
Austria	917	667	64	120	43	23
Belgium	625	440	4	112	55	14
Canada	42,515	26,495	1,382	9,072	5,084	482
Chile	57	42	[b]	12	[b]	[b]
Finland	203	150	10	31	7	5
France	3,632	2,616	36	648	272	60
Germany	16,599	12,468	582	2,427	911	211
Greece	2,648	1,821	104	504	172	47
Ireland	1,309	936	30	229	91	23
Italy	8,155	5,251	99	1,537	1,155	113
Korea	4	2	[b]	[b]	[b]	[b]
Luxembourg	42	25	4	8	[b]	[b]
Netherlands	2,124	1,492	7	456	140	29
Norway	3,383	2,197	90	676	384	36
Portugal	1,831	1,195	103	293	204	36
Spain	2,019	1,259	67	428	222	43
Sweden	1,554	1,155	29	286	64	20
Switzerland	3,401	2,486	32	685	162	36
United Kingdom	14,417	10,605	156	2,650	853	153

(Continued)

Table 5.M1—Number of beneficiaries and average monthly benefit under U.S. totalization agreements, by country and type of benefit, December 1983–2004, selected years—*Continued*

Year and country	Total	Retired workers	Disabled workers	Wives and husbands	Widow(er)s [a]	Children
			Average monthly benefit (dollars)			
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	138.42	89.42
2004	173.70	202.10	367.43	66.37	142.91	96.73
Australia	171.10	180.50	456.74	82.09	209.70	100.82
Austria	201.62	227.46	247.73	63.84	166.84	107.78
Belgium	173.78	205.32	247.00	63.38	161.66	92.57
Canada	148.50	171.63	351.54	62.83	130.18	100.58
Chile	181.66	206.27	[b]	94.08	[b]	[b]
Finland	180.03	178.76	536.10	63.77	211.43	183.00
France	187.22	218.17	422.81	70.34	162.32	71.18
Germany	211.72	239.50	354.65	65.72	157.12	91.38
Greece	152.48	164.01	395.82	67.57	145.24	104.11
Ireland	196.76	218.46	565.37	77.12	183.19	77.96
Italy	161.09	191.45	457.09	64.56	132.99	91.44
Korea	227.25	261.50	[b]	[b]	[b]	[b]
Luxembourg	210.94	241.54	392.75	79.25	[b]	[b]
Netherlands	168.47	197.63	721.14	69.19	170.39	86.90
Norway	169.98	190.16	401.80	72.89	175.30	125.72
Portugal	169.47	179.08	413.39	69.14	147.30	94.75
Spain	154.22	176.08	352.72	62.44	154.24	118.30
Sweden	156.83	174.49	298.86	70.50	173.74	111.15
Switzerland	165.20	190.08	427.44	67.93	160.03	88.19
United Kingdom	216.61	254.75	395.21	74.61	173.26	92.01

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.

Section 6. Old-Age, Survivors, and Disability Insurance

Benefits Awarded

Summary 6.1

Retired Workers 6.11

Disabled Workers 6.18

Dependents and Survivors 6.22

Benefits Withheld 6.36

Benefits Terminated 6.40

Table 6.A1—Number, by type of benefit, 1940–2004

Year	All benefits	Retired workers	Disabled workers	Wives and husbands of— Retired workers	Wives and husbands of— Disabled workers	Children of— Retired workers	Children of— Deceased workers	Children of— Disabled workers	Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 beneficiaries
Total	194,390,384	80,033,123	21,396,241	18,504,769	3,790,042	7,247,486	21,248,988	15,079,082	4,822,587	20,886,517	114,115	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 [a]	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 [b]	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)

Table 6.A1—Number, by type of benefit, 1940–2004—*Continued*

Year	All benefits	Retired workers	Disabled workers	Wives and husbands of— Retired workers	Wives and husbands of— Disabled workers	Children of— Retired workers	Children of— Deceased workers	Children of— Disabled workers	Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 benefi-ciaries
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
2004	4,458,816	1,883,060	795,775	319,430	48,016	115,391	309,472	433,699	40,030	513,839	104	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.

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 1940–2004 (in dollars)

Year [a]	Average primary insurance amount for retired workers (dollars)			Average monthly benefit (dollars)						
				Retired workers			Disabled workers			Non-disabled widows
	All	Men	Women	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)

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 1940–2004 (in dollars)—*Continued*

Year [a]	Average primary insurance amount for retired workers (dollars)			Average monthly benefit (dollars)						
				Retired workers			Disabled workers			Non-disabled widows
	All	Men	Women	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
2004 (Jan.–Nov.)	1,072.50	1,277.60	834.20	936.10	1,104.70	740.20	942.60	1,068.40	795.70	768.10
2004 (Dec.)	1,090.70	1,309.70	853.80	961.20	1,136.50	771.50	965.80	1,093.50	819.00	785.90

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.

Table 6.A3—Number and average monthly benefit, by type of benefit, sex, age, basis of entitlement, and race, 2004

Age and basis of entitlement	All races [a] Number	All races [a] Average monthly benefit [b] (dollars)	White Number	White Average monthly benefit [b] (dollars)	Black Number	Black Average monthly benefit [b] (dollars)	Other Number	Other Average monthly benefit [b] (dollars)
Retired workers [c]								
Total	1,879,400	978.20	1,572,700	996.70	174,900	913.70	129,000	757.40
62–64	1,290,900	902.80	1,103,900	919.00	109,900	852.50	76,200	727.00
65–69	559,700	1,092.10	448,900	1,135.40	61,900	956.80	47,400	801.80
70 or older	28,800	903.70	19,900	1,024.20	3,100	836.10	5,400	689.20
Men								
Subtotal	1,008,900	1,118.90	851,000	1,149.40	84,000	981.70	72,700	852.40
62–64	668,000	1,064.80	572,200	1,092.20	54,900	931.80	40,200	853.00
65–69	330,600	1,235.40	272,300	1,285.00	28,300	1,060.70	29,500	874.10
70 or older	10,300	991.90	6,500	1,078.70	1,800	1,075.50	2,000	668.30
Women								
Subtotal	870,500	775.20	721,700	786.70	90,900	782.40	56,300	666.30
62–64	622,900	720.50	531,700	724.00	55,000	753.30	36,000	613.30
65–69	229,100	914.10	176,600	935.60	33,600	852.40	17,900	728.40
70 or older	18,500	889.20	13,400	946.20	2,300	581.10	2,400	692.80
Disabled workers								
Total	777,100	974.50	524,300	1,056.70	124,800	898.50	121,600	827.50
Under 30	50,700	588.00	30,000	595.10	10,800	557.60	8,600	516.20
30–39	89,000	785.20	54,000	835.10	15,400	796.50	18,000	746.80
40–49	181,800	906.20	120,300	968.80	29,800	846.90	30,200	795.40
50–54	139,900	1,007.80	90,500	1,075.80	24,000	939.50	25,000	919.50
55–59	184,000	1,055.70	128,400	1,098.90	28,700	1,044.60	25,800	941.10
60 or older	131,700	1,089.40	101,100	1,163.90	16,100	972.50	14,000	918.50
Men								
Subtotal	429,700	1,110.10	299,500	1,173.00	65,900	921.00	61,100	915.30
Under 30	28,200	597.00	16,700	679.20	6,300	526.20	4,400	533.00
30–39	47,500	831.40	28,800	883.80	7,600	783.60	10,200	756.90
40–49	97,500	996.60	65,100	1,067.50	15,300	857.60	16,400	863.50
50–54	74,900	1,177.20	51,500	1,210.20	12,400	974.00	10,800	1,079.00
55–59	102,700	1,238.80	75,700	1,269.50	14,900	1,195.50	11,600	1,064.30
60 or older	78,900	1,292.50	61,700	1,373.40	9,400	1,098.70	7,700	1,127.00
Women								
Subtotal	347,400	796.30	224,800	834.90	58,900	837.30	60,500	729.20
Under 30	22,500	576.80	13,300	545.00	4,500	613.60	4,200	536.80
30–39	41,500	746.80	25,200	735.20	7,800	780.70	7,800	683.60
40–49	84,300	804.70	55,200	852.90	14,500	841.70	13,800	748.20
50–54	65,000	824.70	39,000	854.70	11,600	864.00	14,200	784.60
55–59	81,300	857.60	52,700	855.10	13,800	905.70	14,200	865.10
60 or older	52,800	845.70	39,400	879.80	6,700	818.40	6,300	770.20
Wives								
Total	233,600	425.50	196,900	439.40	17,100	368.20	18,600	329.10
Wives of retired workers								
Subtotal	189,300	453.50	162,300	465.80	12,900	387.10	13,300	364.90
Entitlement based on care of children	12,500	399.30	9,800	417.90	1,500	407.90	1,200	352.60
Entitlement based on age	176,800	458.00	152,500	468.80	11,400	380.20	12,100	353.00
62–64	126,600	449.30	112,300	459.40	6,100	367.90	7,700	368.90
65–69	39,200	489.30	31,900	518.00	3,900	475.20	3,300	327.70
70 or older	11,000	447.10	8,300	484.90	1,400	432.00	1,100	270.80
Wives of disabled workers								
Subtotal	44,300	236.00	34,600	235.50	4,200	241.90	5,300	219.30
Entitlement based on care of children	15,800	177.90	11,100	172.20	1,800	163.90	2,800	160.40
Entitlement based on age	28,500	298.20	23,500	292.50	2,400	359.40	2,500	338.50

(Continued)

Table 6.A3—Number and average monthly benefit, by type of benefit, sex, age, basis of entitlement, and race, 2004—*Continued*

Age and basis of entitlement	All races [a] Number	All races [a] Average monthly benefit [b] (dollars)	White Number	White Average monthly benefit [b] (dollars)	Black Number	Black Average monthly benefit [b] (dollars)	Other Number	Other Average monthly benefit [b] (dollars)
Husbands								
Total	12,500	238.30	8,000	240.70	1,800	284.00	2,700	226.00
Husbands of retired workers	10,200	251.10	6,700	1,279.50	1,300	297.00	2,200	263.60
Husbands of disabled workers	2,300	177.10	1,300	143.00	500	132.10	500	169.60
Children								
Total	775,500	. . .	468,100	. . .	149,500	. . .	153,800	. . .
By age								
Under age 18	547,700	383.80	317,400	406.00	103,300	298.40	124,900	397.60
Disabled, aged 18 or older	41,200	446.30	28,200	464.70	6,600	422.40	5,900	481.70
Students aged 18–19	186,600	532.20	122,500	568.50	39,600	455.30	23,000	472.20
By basis of entitlement								
Children of retired workers	107,500	475.00	73,500	501.00	23,000	402.00	10,700	370.40
Children of deceased workers	290,300	650.10	156,400	727.70	52,000	525.20	79,500	574.20
Children of disabled workers	377,700	254.80	238,200	286.00	74,500	237.10	63,600	206.80
Widowed mothers and fathers								
Total	37,700	703.10	23,200	760.60	4,600	679.30	9,800	643.40
By age								
Under 30	3,600	520.20	2,000	552.70	500	450.90	1,000	526.10
30–39	13,500	677.90	8,400	742.40	1,800	722.30	3,300	529.80
40–49	14,400	726.90	9,100	793.60	1,300	617.20	4,000	695.90
50–59	5,100	828.30	3,000	842.30	600	791.20	1,500	834.90
60 or older	1,100	807.90	700	789.90	400	[d]	. . .	. . .
By basis of entitlement								
Widowed mothers	34,000	776.00	20,600	792.60	4,200	692.20	9,100	654.50
Widowed fathers	3,700	544.40	2,600	525.30	400	[d]	700	558.80
Nondisabled widow(er)s								
Total	324,000	952.40	191,200	996.40	18,900	755.20	113,200	898.10
By age								
60–64	145,900	919.40	52,400	967.90	6,800	715.20	86,500	901.80
65–69	59,200	923.10	35,700	949.30	6,200	707.80	16,900	957.10
70–74	33,900	997.50	27,900	1,035.60	2,700	883.30	3,200	776.10
75 or older	85,000	1,024.10	75,200	1,044.50	3,200	918.90	6,600	692.70
By basis of entitlement								
Widows	305,200	969.70	183,500	1,002.30	17,800	769.20	103,200	918.80
Widowers	18,800	701.80	7,700	734.60	1,100	828.90	10,000	685.30
Disabled widow(er)s								
Total	26,600	589.00	8,300	574.00	2,200	471.90	15,800	598.30
By age								
50–54	9,700	551.80	3,200	561.70	1,000	416.70	5,300	567.90
55–59	14,700	582.40	4,300	572.10	900	604.00	9,400	594.00
60 or older	2,200	555.40	800	562.40	300	[d]	1,100	616.50
By basis of entitlement								
Widows	26,000	568.90	8,300	570.00	2,000	473.80	15,400	587.10
Widowers	600	494.80	. . .	. . .	200	[d]	400	[d]

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 2,800 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 Diane Wallace (410) 965-0165.

Table 6.A4—Number and average monthly benefit for retired and disabled workers, by age in month of award and sex, 2004

Age	Total		Men		Women	
	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)
			Retired workers			
Total [b]	1,883,060	961.40	1,009,526	1,134.70	873,534	761.10
62–64	1,286,857	899.80	671,717	1,074.90	615,140	708.70
62	966,828	859.20	494,388	1,033.80	472,440	676.50
63	136,182	964.00	74,803	1,126.40	61,379	766.00
64	183,847	1,065.90	102,526	1,235.50	81,321	852.10
65–69	566,132	1,105.90	327,100	1,268.70	239,032	883.10
65	515,641	1,124.40	303,315	1,292.70	212,326	884.00
Disability conversions	202,721	962.60	114,753	1,132.70	87,968	740.70
New entitlements	312,920	1,229.20	188,562	1,390.00	124,358	985.30
66	20,600	949.10	11,447	1,030.70	9,153	847.10
67	12,563	903.00	5,778	935.10	6,785	875.70
68	9,106	879.60	3,570	869.60	5,536	886.10
69	8,222	899.30	2,990	869.40	5,232	916.40
70–74	23,612	919.30	7,322	816.40	16,290	965.60
75 or older	6,459	706.40	3,387	729.00	3,072	681.50
			Disabled workers			
Total	795,775	967.90	428,672	1,097.00	367,103	817.30
Under 25	23,454	489.60	13,498	500.00	9,956	475.30
25–29	29,575	655.10	15,537	673.20	14,038	635.20
30–34	39,423	752.10	19,961	786.20	19,462	717.00
35–39	55,332	816.90	28,410	866.90	26,922	764.20
40–44	83,164	879.00	42,447	959.10	40,717	795.40
45–49	106,634	945.70	54,920	1,055.30	51,714	829.20
50–54	143,622	1,017.60	75,559	1,158.40	68,063	861.30
50	27,904	986.90	14,715	1,113.70	13,189	845.50
51	28,139	998.70	14,694	1,135.50	13,445	849.10
52	28,465	1,021.30	14,900	1,164.80	13,565	863.60
53	28,509	1,033.80	14,868	1,178.60	13,641	875.90
54	30,605	1,044.70	16,382	1,195.10	14,223	871.50
55–59	180,635	1,083.60	100,208	1,256.60	80,427	868.00
55	38,420	1,064.90	21,347	1,223.10	17,073	867.20
56	37,682	1,078.90	20,772	1,247.10	16,910	872.20
57	39,180	1,096.60	21,753	1,274.60	17,427	874.60
58	32,347	1,087.70	17,843	1,268.60	14,504	865.20
59	33,006	1,091.20	18,493	1,273.30	14,513	859.10
60–65	133,936	1,110.50	78,132	1,287.50	55,804	862.60
60	35,411	1,111.20	20,351	1,292.60	15,060	866.00
61	35,396	1,120.80	20,592	1,299.40	14,804	872.40
62	29,686	1,133.10	17,481	1,314.80	12,205	873.00
63	17,848	1,102.30	10,420	1,278.00	7,428	855.80
64	12,414	1,066.00	7,432	1,226.00	4,982	827.50
65	3,181	995.20	1,856	1,142.90	1,325	788.30

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.

Table 6.A5—Number and average monthly benefit with reduction for early retirement, by type of benefit, age in month of award, and sex, 2004

Age	Total		Men		Women	
	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)
			Retired workers			
Total	1,431,963	919.40	754,846	1,094.00	677,117	724.70
62	966,828	859.20	494,388	1,033.80	472,440	676.50
63	136,182	964.00	74,803	1,126.40	61,379	766.00
64	182,963	1,066.60	102,057	1,236.20	80,906	852.60
65	143,161	1,098.70	81,560	1,258.70	61,601	887.00
66 or older	2,829	744.40	2,038	798.40	791	605.30
			Disabled workers			
Total	25,283	1,084.30	15,670	1,244.30	9,613	823.50
62	7,193	1,125.00	4,523	1,288.30	2,670	848.20
63	8,891	1,097.50	5,481	1,262.50	3,410	832.20
64	7,441	1,047.90	4,613	1,201.40	2,828	797.60
65	1,758	1,005.10	1,053	1,148.30	705	791.20
			Wives and husbands			
Total	265,753	351.70	5,587	246.40	260,166	353.90
			By basis of entitlement			
Wives and husbands of retired workers	241,897	357.60	4,768	255.60	237,129	359.70
Wives and husbands of disabled workers	23,856	291.40	819	193.00	23,037	294.90
			By sex			
Wives	260,166	353.90	. . .	. . .	260,166	353.90
62	150,056	338.90	. . .	. . .	150,056	338.90
63	37,082	338.60	. . .	. . .	37,082	338.60
64	43,618	394.40	. . .	. . .	43,618	394.40
65	24,624	397.70	. . .	. . .	24,624	397.70
66	1,611	359.20	. . .	. . .	1,611	359.20
67 or older	3,175	341.60	. . .	. . .	3,175	341.60
Husbands	5,587	246.40	5,587	246.40	. . .	. . .
			Nondisabled widow(er)s			
Total	192,228	852.40	14,117	688.10	178,111	865.40
Nondisabled widows	178,111	865.40	. . .	. . .	178,111	865.40
60	65,367	912.80	. . .	. . .	65,367	912.80
61	23,996	940.60	. . .	. . .	23,996	940.60
62	23,166	897.30	. . .	. . .	23,166	897.30
63	15,676	842.10	. . .	. . .	15,676	842.10
64	24,124	873.10	. . .	. . .	24,124	873.10
65	16,928	641.90	. . .	. . .	16,928	641.90
66	690	718.50	. . .	. . .	690	718.50
67–69	1,544	705.10	. . .	. . .	1,544	705.10
70 or older	6,620	663.10	. . .	. . .	6,620	663.10
Nondisabled widowers	14,117	688.10	14,117	688.10	. . .	. . .

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.

Table 6.A6—Number, percentage distribution, and average monthly benefit for retired and disabled workers, by state or other area, 2004

State or area	Retired workers			Disabled workers		
	Number	Percent	Average monthly benefit [a] (dollars)	Number	Percent	Average monthly benefit [a] (dollars)
All areas [b]	1,883,060	100.0	961.40	795,775	100.0	967.90
Alabama	30,929	1.6	938.10	20,176	2.5	952.40
Alaska	3,379	0.2	910.60	1,163	0.1	973.30
Arizona	35,530	1.9	972.90	15,137	1.9	985.00
Arkansas	20,037	1.1	900.60	13,039	1.6	920.50
California	185,500	9.8	951.80	74,328	9.3	920.30
Colorado	25,360	1.3	949.40	7,993	1.0	994.30
Connecticut	22,996	1.2	1,055.90	7,843	1.0	1,031.40
Delaware	6,083	0.3	1,033.50	2,933	0.4	1,002.40
District of Columbia	2,961	0.2	840.60	1,441	0.2	841.10
Florida	128,018	6.8	933.70	40,855	5.1	962.30
Georgia	50,831	2.7	947.10	21,269	2.7	977.00
Hawaii	8,290	0.4	963.00	2,377	0.3	1,000.60
Idaho	9,195	0.5	935.10	3,464	0.4	927.30
Illinois	75,802	4.0	983.30	28,101	3.5	1,014.40
Indiana	42,201	2.2	1,020.80	17,364	2.2	997.30
Iowa	20,222	1.1	965.90	6,966	0.9	942.60
Kansas	16,767	0.9	985.40	7,034	0.9	971.90
Kentucky	27,298	1.4	911.00	17,869	2.2	932.20
Louisiana	25,094	1.3	884.50	15,006	1.9	937.10
Maine	9,356	0.5	891.30	4,938	0.6	883.00
Maryland	33,679	1.8	992.50	13,102	1.6	1,007.30
Massachusetts	38,604	2.0	974.00	18,755	2.4	969.00
Michigan	68,990	3.7	1,052.20	29,544	3.7	1,030.20
Minnesota	31,422	1.7	1,006.60	11,705	1.5	972.70
Mississippi	18,974	1.0	897.00	11,775	1.5	916.10
Missouri	38,960	2.1	946.80	19,995	2.5	958.60
Montana	7,024	0.4	897.70	2,105	0.3	897.20
Nebraska	10,798	0.6	945.50	4,341	0.5	928.90
Nevada	16,706	0.9	950.40	6,208	0.8	1,008.10
New Hampshire	9,013	0.5	999.50	4,058	0.5	984.00
New Jersey	56,935	3.0	1,069.10	20,905	2.6	1,084.50
New Mexico	12,020	0.6	885.70	5,884	0.7	917.90
New York	120,971	6.4	1,014.60	52,507	6.6	1,031.50
North Carolina	60,050	3.2	958.80	27,984	3.5	970.40
North Dakota	4,129	0.2	902.60	1,240	0.2	904.90
Ohio	73,906	3.9	967.40	30,446	3.8	943.80
Oklahoma	23,890	1.3	918.70	12,071	1.5	932.50
Oregon	25,810	1.4	962.10	8,575	1.1	992.70
Pennsylvania	87,391	4.6	1,002.50	37,189	4.7	981.30
Rhode Island	6,628	0.4	979.40	3,653	0.5	912.50
South Carolina	30,571	1.6	949.70	14,212	1.8	972.50
South Dakota	5,080	0.3	902.10	1,572	0.2	908.90
Tennessee	41,962	2.2	948.60	20,387	2.6	948.60
Texas	116,491	6.2	930.10	52,461	6.6	948.60
Utah	10,770	0.6	963.60	3,542	0.4	971.30

(Continued)

Table 6.A6—Number, percentage distribution, and average monthly benefit for retired and disabled workers, by state or other area, 2004—*Continued*

State or area	Retired workers			Disabled workers		
	Number	Percent	Average monthly benefit [a] (dollars)	Number	Percent	Average monthly benefit [a] (dollars)
Vermont	4,500	0.2	971.60	1,896	0.2	902.40
Virginia	47,180	2.5	974.00	20,031	2.5	984.20
Washington	39,431	2.1	1,003.60	15,528	2.0	1,000.90
West Virginia	12,991	0.7	956.50	8,748	1.1	985.60
Wisconsin	37,115	2.0	1,007.50	14,098	1.8	997.30
Wyoming	3,644	0.2	962.00	1,267	0.2	973.70
Outlying areas						
Puerto Rico	24,058	1.3	651.20	9,261	1.2	839.80
Other [c]	18,113	1.0	503.00	1,435	0.2	758.70

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 Diane Wallace (410) 965-0165.

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, 2004

Age	All initial awards [a]	Benefits received for all entitlement months [b]	Benefits withheld due to earnings for— All entitlement months	Less than one-half of entitlement months	One-half or more of entitlement months
			Number		
			All beneficiaries		
Total	1,264,500	1,186,300	13,500	39,500	18,100
62	962,500	912,200	9,500	25,100	12,000
63	127,500	116,500	2,200	5,600	2,300
64	174,500	157,600	1,800	8,800	3,800
			Men		
Subtotal	652,000	609,100	7,700	21,200	10,000
62	484,100	457,600	5,300	13,000	6,100
63	71,400	65,100	1,400	2,900	1,400
64	96,500	86,400	1,000	5,300	2,500
			Women		
Subtotal	612,500	577,200	5,800	18,300	8,100
62	478,400	454,600	4,200	12,100	5,900
63	56,100	51,400	800	2,700	900
64	78,000	71,200	800	3,500	1,300
			Average primary insurance amount [c] (dollars)		
			All beneficiaries		
Total	1,105.10	1,102.10	1,180.90	1,193.90	1,133.10
62	1,097.00	1,096.00	1,168.30	1,119.20	1,111.60
63	1,142.80	1,136.90	1,242.90	1,264.30	1,164.90
64	1,122.50	1,111.80	1,171.70	1,362.20	1,181.90
			Men		
Subtotal	1,342.70	1,343.30	1,381.20	1,374.70	1,336.20
62	1,348.90	1,351.20	1,366.30	1,300.50	1,341.30
63	1,343.10	1,341.20	1,363.80	1,489.00	1,317.50
64	1,311.60	1,302.70	1,484.40	1,494.30	1,334.60
			Women		
Subtotal	852.20	847.60	915.10	984.40	882.30
62	842.10	839.00	918.60	924.40	874.10
63	888.00	878.00	1,031.20	1,022.90	927.50
64	888.50	880.10	780.80	1,162.10	888.20
			Average monthly benefit [c] (dollars)		
			All beneficiaries		
Total	903.20	900.20	922.00	993.40	943.50
62	861.60	861.70	856.10	871.60	875.00
63	981.80	977.40	1,050.10	1,079.30	1,002.70
64	1,075.40	1,066.50	1,113.10	1,286.20	1,124.10
			Men		
Subtotal	1,074.10	1,073.00	1,060.20	1,140.90	1,104.00
62	1,032.90	1,035.50	971.50	1,000.70	1,033.40
63	1,137.90	1,136.00	1,146.60	1,265.30	1,133.00
64	1,233.50	1,224.20	1,408.90	1,416.60	1,260.10
			Women		
Subtotal	721.30	717.90	738.50	822.60	745.40
62	688.30	686.70	710.40	733.00	711.30
63	783.20	776.50	881.10	879.60	800.00
64	879.70	875.20	743.30	1,088.70	862.50

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

NOTE: Excludes persons whose benefits were converted from disabled worker to retired worker in 2004. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

a. Includes 7,100 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 2004 or the month before the retired-worker benefit is terminated.
c. Amount for December 2004 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.

Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by sex and monthly benefit, 2004

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	1,883,060	100.0	451,097	100.0	1,431,963	100.0
Less than 500.00	276,843	14.7	48,529	10.8	228,314	15.9
500.00–549.90	75,217	4.0	11,893	2.6	63,324	4.4
550.00–599.90	83,893	4.5	15,037	3.3	68,856	4.8
600.00–649.90	86,854	4.6	15,261	3.4	71,593	5.0
650.00–699.90	85,153	4.5	15,561	3.4	69,592	4.9
700.00–749.90	74,711	4.0	16,197	3.6	58,514	4.1
750.00–799.90	68,470	3.6	15,635	3.5	52,835	3.7
800.00–849.90	68,199	3.6	16,321	3.6	51,878	3.6
850.00–899.90	66,017	3.5	15,792	3.5	50,225	3.5
900.00–949.90	63,925	3.4	15,698	3.5	48,227	3.4
950.00–999.90	61,766	3.3	15,328	3.4	46,438	3.2
1,000.00–1,049.90	61,427	3.3	15,082	3.3	46,345	3.2
1,050.00–1,099.90	61,101	3.2	14,930	3.3	46,171	3.2
1,100.00–1,149.90	57,952	3.1	14,528	3.2	43,424	3.0
1,150.00–1,199.90	57,585	3.1	13,897	3.1	43,688	3.1
1,200.00–1,249.90	80,772	4.3	13,345	3.0	67,427	4.7
1,250.00–1,299.90	82,605	4.4	13,231	2.9	69,374	4.8
1,300.00–1,349.90	78,883	4.2	12,873	2.9	66,010	4.6
1,350.00–1,399.90	75,955	4.0	14,217	3.2	61,738	4.3
1,400.00–1,449.90	66,106	3.5	13,244	2.9	52,862	3.7
1,450.00–1,499.90	41,363	2.2	12,058	2.7	29,305	2.0
1,500.00–1,549.90	38,439	2.0	13,903	3.1	24,536	1.7
1,550.00–1,599.90	34,574	1.8	14,875	3.3	19,699	1.4
1,600.00–1,649.90	28,855	1.5	13,045	2.9	15,810	1.1
1,650.00–1,699.90	24,738	1.3	11,944	2.6	12,794	0.9
1,700.00 or more	81,657	4.3	58,673	13.0	22,984	1.6
Average benefit (dollars)	961.40		1,094.60		919.40	
Men	1,009,526	100.0	254,680	100.0	754,846	100.0
Less than 500.00	91,812	9.1	19,551	7.7	72,261	9.6
500.00–549.90	18,958	1.9	3,464	1.4	15,494	2.1
550.00–599.90	21,054	2.1	4,821	1.9	16,233	2.2
600.00–649.90	21,058	2.1	4,895	1.9	16,163	2.1
650.00–699.90	22,326	2.2	5,068	2.0	17,258	2.3
700.00–749.90	23,734	2.4	5,619	2.2	18,115	2.4
750.00–799.90	24,304	2.4	5,600	2.2	18,704	2.5
800.00–849.90	26,661	2.6	6,091	2.4	20,570	2.7
850.00–899.90	28,403	2.8	6,311	2.5	22,092	2.9
900.00–949.90	30,084	3.0	6,623	2.6	23,461	3.1
950.00–999.90	31,308	3.1	6,903	2.7	24,405	3.2
1,000.00–1,049.90	33,402	3.3	7,120	2.8	26,282	3.5
1,050.00–1,099.90	35,283	3.5	7,421	2.9	27,862	3.7
1,100.00–1,149.90	35,873	3.6	7,759	3.0	28,114	3.7
1,150.00–1,199.90	37,998	3.8	7,769	3.1	30,229	4.0
1,200.00–1,249.90	59,240	5.9	8,019	3.1	51,221	6.8
1,250.00–1,299.90	64,551	6.4	8,363	3.3	56,188	7.4
1,300.00–1,349.90	64,587	6.4	8,589	3.4	55,998	7.4
1,350.00–1,399.90	64,483	6.4	10,190	4.0	54,293	7.2
1,400.00–1,449.90	57,756	5.7	9,902	3.9	47,854	6.3
1,450.00–1,499.90	34,755	3.4	9,082	3.6	25,673	3.4
1,500.00–1,549.90	31,667	3.1	10,544	4.1	21,123	2.8
1,550.00–1,599.90	28,698	2.8	11,313	4.4	17,385	2.3
1,600.00–1,649.90	24,510	2.4	10,267	4.0	14,243	1.9
1,650.00–1,699.90	21,538	2.1	9,765	3.8	11,773	1.6
1,700.00 or more	75,483	7.5	53,631	21.1	21,852	2.9
Average benefit (dollars)	1,134.70		1,255.10		1,094.00	

(Continued)

Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by sex and monthly benefit, 2004—*Continued*

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	873,534	100.0	196,417	100.0	677,117	100.0
Less than 500.00	185,031	21.2	28,978	14.8	156,053	23.0
500.00–549.90	56,259	6.4	8,429	4.3	47,830	7.1
550.00–599.90	62,839	7.2	10,216	5.2	52,623	7.8
600.00–649.90	65,796	7.5	10,366	5.3	55,430	8.2
650.00–699.90	62,827	7.2	10,493	5.3	52,334	7.7
700.00–749.90	50,977	5.8	10,578	5.4	40,399	6.0
750.00–799.90	44,166	5.1	10,035	5.1	34,131	5.0
800.00–849.90	41,538	4.8	10,230	5.2	31,308	4.6
850.00–899.90	37,614	4.3	9,481	4.8	28,133	4.2
900.00–949.90	33,841	3.9	9,075	4.6	24,766	3.7
950.00–999.90	30,458	3.5	8,425	4.3	22,033	3.3
1,000.00–1,049.90	28,025	3.2	7,962	4.1	20,063	3.0
1,050.00–1,099.90	25,818	3.0	7,509	3.8	18,309	2.7
1,100.00–1,149.90	22,079	2.5	6,769	3.4	15,310	2.3
1,150.00–1,199.90	19,587	2.2	6,128	3.1	13,459	2.0
1,200.00–1,249.90	21,532	2.5	5,326	2.7	16,206	2.4
1,250.00–1,299.90	18,054	2.1	4,868	2.5	13,186	1.9
1,300.00–1,349.90	14,296	1.6	4,284	2.2	10,012	1.5
1,350.00–1,399.90	11,472	1.3	4,027	2.1	7,445	1.1
1,400.00–1,449.90	8,350	1.0	3,342	1.7	5,008	0.7
1,450.00–1,499.90	6,608	0.8	2,976	1.5	3,632	0.5
1,500.00–1,549.90	6,772	0.8	3,359	1.7	3,413	0.5
1,550.00–1,599.90	5,876	0.7	3,562	1.8	2,314	0.3
1,600.00–1,649.90	4,345	0.5	2,778	1.4	1,567	0.2
1,650.00–1,699.90	3,200	0.4	2,179	1.1	1,021	0.2
1,700.00 or more	6,174	0.7	5,042	2.6	1,132	0.2
Average benefit (dollars)	761.10		886.40		724.70	

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.

Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by sex and primary insurance amount, 2004

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	1,883,060	100.0	451,097	100.0	1,431,963	100.0
Less than 500.00	221,572	11.8	51,937	11.5	169,635	11.8
500.00–549.90	37,457	2.0	13,504	3.0	23,953	1.7
550.00–599.90	65,137	3.5	16,314	3.6	48,823	3.4
600.00–649.90	72,812	3.9	16,232	3.6	56,580	4.0
650.00–699.90	70,320	3.7	16,374	3.6	53,946	3.8
700.00–749.90	67,902	3.6	16,689	3.7	51,213	3.6
750.00–799.90	65,263	3.5	16,090	3.6	49,173	3.4
800.00–849.90	63,297	3.4	16,405	3.6	46,892	3.3
850.00–899.90	62,090	3.3	16,088	3.6	46,002	3.2
900.00–949.90	59,878	3.2	15,727	3.5	44,151	3.1
950.00–999.90	58,296	3.1	15,145	3.4	43,151	3.0
1,000.00–1,049.90	56,163	3.0	14,828	3.3	41,335	2.9
1,050.00–1,099.90	55,148	2.9	14,020	3.1	41,128	2.9
1,100.00–1,149.90	54,333	2.9	13,912	3.1	40,421	2.8
1,150.00–1,199.90	51,787	2.8	13,066	2.9	38,721	2.7
1,200.00–1,249.90	51,233	2.7	12,554	2.8	38,679	2.7
1,250.00–1,299.90	50,158	2.7	12,524	2.8	37,634	2.6
1,300.00–1,349.90	48,579	2.6	12,331	2.7	36,248	2.5
1,350.00–1,399.90	49,968	2.7	13,692	3.0	36,276	2.5
1,400.00–1,449.90	48,290	2.6	13,009	2.9	35,281	2.5
1,450.00–1,499.90	46,232	2.5	11,979	2.7	34,253	2.4
1,500.00–1,549.90	50,641	2.7	13,943	3.1	36,698	2.6
1,550.00–1,599.90	65,172	3.5	14,751	3.3	50,421	3.5
1,600.00–1,649.90	78,975	4.2	12,856	2.8	66,119	4.6
1,650.00–1,699.90	73,229	3.9	12,094	2.7	61,135	4.3
1,700.00 or more	259,128	13.8	55,033	12.2	204,095	14.3
Average primary insurance amount (dollars)	1,100.70		1,073.60		1,109.30	
Men	1,009,526	100.0	254,680	100.0	754,846	100.0
Less than 500.00	70,355	7.0	20,128	7.9	50,227	6.7
500.00–549.90	9,799	1.0	3,811	1.5	5,988	0.8
550.00–599.90	15,888	1.6	4,860	1.9	11,028	1.5
600.00–649.90	17,824	1.8	4,914	1.9	12,910	1.7
650.00–699.90	17,766	1.8	5,006	2.0	12,760	1.7
700.00–749.90	18,604	1.8	5,621	2.2	12,983	1.7
750.00–799.90	18,678	1.9	5,615	2.2	13,063	1.7
800.00–849.90	19,403	1.9	6,049	2.4	13,354	1.8
850.00–899.90	20,747	2.1	6,331	2.5	14,416	1.9
900.00–949.90	21,566	2.1	6,561	2.6	15,005	2.0
950.00–999.90	22,821	2.3	6,920	2.7	15,901	2.1
1.000.00–1,049.90	23,764	2.4	7,159	2.8	16,605	2.2
1,050.00–1,099.90	25,382	2.5	7,326	2.9	18,056	2.4
1,100.00–1,149.90	27,439	2.7	7,852	3.1	19,587	2.6
1,150.00–1,199.90	27,942	2.8	7,762	3.0	20,180	2.7
1,200.00–1,249.90	29,747	2.9	7,973	3.1	21,774	2.9
1,250.00–1,299.90	31,064	3.1	8,326	3.3	22,738	3.0
1,300.00–1,349.90	31,682	3.1	8,685	3.4	22,997	3.0
1,350.00–1,399.90	34,378	3.4	10,149	4.0	24,229	3.2
1,400.00–1,449.90	34,486	3.4	10,069	4.0	24,417	3.2
1,450.00–1,499.90	34,064	3.4	9,350	3.7	24,714	3.3
1,500.00–1,549.90	38,453	3.8	10,851	4.3	27,602	3.7
1,550.00–1,599.90	51,107	5.1	11,491	4.5	39,616	5.2
1,600.00–1,649.90	64,298	6.4	10,405	4.1	53,893	7.1
1,650.00–1,699.90	62,347	6.2	10,189	4.0	52,158	6.9
1,700.00 or more	239,922	23.8	51,277	20.1	188,645	25.0
Average primary insurance amount (dollars)	1,312.00		1,246.50		1,334.10	

(Continued)

Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by sex and primary insurance amount, 2004—*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	873,534	100.0	196,417	100.0	677,117	100.0
Less than 500.00	151,217	17.3	31,809	16.2	119,408	17.6
500.00–549.90	27,658	3.2	9,693	4.9	17,965	2.7
550.00–599.90	49,249	5.6	11,454	5.8	37,795	5.6
600.00–649.90	54,988	6.3	11,318	5.8	43,670	6.4
650.00–699.90	52,554	6.0	11,368	5.8	41,186	6.1
700.00–749.90	49,298	5.6	11,068	5.6	38,230	5.6
750.00–799.90	46,585	5.3	10,475	5.3	36,110	5.3
800.00–849.90	43,894	5.0	10,356	5.3	33,538	5.0
850.00–899.90	41,343	4.7	9,757	5.0	31,586	4.7
900.00–949.90	38,312	4.4	9,166	4.7	29,146	4.3
950.00–999.90	35,475	4.1	8,225	4.2	27,250	4.0
1,000.00–1,049.90	32,399	3.7	7,669	3.9	24,730	3.7
1,050.00–1,099.90	29,766	3.4	6,694	3.4	23,072	3.4
1,100.00–1,149.90	26,894	3.1	6,060	3.1	20,834	3.1
1,150.00–1,199.90	23,845	2.7	5,304	2.7	18,541	2.7
1,200.00–1,249.90	21,486	2.5	4,581	2.3	16,905	2.5
1,250.00–1,299.90	19,094	2.2	4,198	2.1	14,896	2.2
1,300.00–1,349.90	16,897	1.9	3,646	1.9	13,251	2.0
1,350.00–1,399.90	15,590	1.8	3,543	1.8	12,047	1.8
1,400.00–1,449.90	13,804	1.6	2,940	1.5	10,864	1.6
1,450.00–1,499.90	12,168	1.4	2,629	1.3	9,539	1.4
1,500.00–1,549.90	12,188	1.4	3,092	1.6	9,096	1.3
1,550.00–1,599.90	14,065	1.6	3,260	1.7	10,805	1.6
1,600.00–1,649.90	14,677	1.7	2,451	1.2	12,226	1.8
1,650.00–1,699.90	10,882	1.2	1,905	1.0	8,977	1.3
1,700.00 or more	19,206	2.2	3,756	1.9	15,450	2.3
Average primary insurance amount (dollars)	856.60		849.50		858.60	

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.

Table 6.B5—Number, average age, and percentage distribution, by sex and age, selected years 1940–2004

Year	Number (thousands)	Average age	Percentage distribution by age [a]									
			Total, all ages	62	63	64	65			66–69	70–74	75 or older
							Total	Newly entitled	Disability conversions			
Men												
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 [b]	904	63.7	100.0	50.5	6.6	9.7	26.9	14.9	12.0	4.7	1.3	0.2
1998 [b]	909	63.8	100.0	49.6	7.1	9.9	27.3	14.7	12.6	4.6	1.3	0.2
1999 [b]	940	63.7	100.0	49.3	7.3	9.8	27.4	14.8	12.6	4.7	1.3	0.2
2000 [b]	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 [b]	992	63.7	100.0	46.8	6.7	12.1	30.8	18.1	12.7	2.8	0.7	0.2
2002 [b]	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 [b]	969	63.6	100	48.3	7.2	11.9	29.6	20.3	9.3	2.1	0.7	0.2
2004	1,010	63.7	100.0	49.0	7.4	10.2	30.0	21.1	8.9	2.4	0.7	0.3

(Continued)

Table 6.B5—Number, average age, and percentage distribution, by sex and age, selected years 1940–2004—*Continued*

Year	Number (thousands)	Average age	Percentage distribution by age [a]									
			Total, all ages	62	63	64	65			66–69	70–74	75 or older
							Total	Newly entitled	Disability conversions			
						Women						
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 [b]	809	65.4	100.0	48.2	5.5	7.5	19.5	10.5	8.9	4.4	6.4	8.5
1998 [b]	733	64.0	100.0	53.1	7.0	8.9	22.0	12.4	9.6	4.1	2.4	2.5
1999 [b]	737	63.6	100.0	55.1	6.8	9.2	22.6	12.5	10.1	3.8	1.8	0.7
2000 [b]	854	63.8	100.0	52.2	5.9	9.3	23.6	13.9	9.7	6.5	2.2	0.4
2001 [b]	795	63.7	100.0	51.3	7.1	11.5	23.7	12.8	10.9	3.1	2.6	0.6
2002 [b]	811	63.6	100.0	52.9	6.6	12.2	23.9	12.7	11.2	2.3	1.8	0.3
2003 [b]	822	63.6	100	53.5	6.7	10.6	23.8	15.1	8.7	2.7	2.2	0.5
2004	874	63.6	100.0	54.1	7.0	9.3	24.3	15.8	8.5	3.1	1.9	0.4

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.

Table 6.C1—Number and percentage distribution, by monthly benefit and sex, 2004

Monthly benefit (dollars)	Total		Men		Women	
	Number	Percent	Number	Percent	Number	Percent
All disabled workers	795,775	100.0	428,672	100.0	367,103	100.0
Less than 100.00	5,596	0.7	3,033	0.7	2,563	0.7
100.00–149.90	2,986	0.4	1,117	0.3	1,869	0.5
150.00–199.90	6,884	0.9	2,465	0.6	4,419	1.2
200.00–249.90	10,887	1.4	4,018	0.9	6,869	1.9
250.00–299.90	13,556	1.7	4,928	1.1	8,628	2.4
300.00–349.90	14,795	1.9	5,392	1.3	9,403	2.6
350.00–399.90	15,343	1.9	5,545	1.3	9,798	2.7
400.00–449.90	16,149	2.0	5,874	1.4	10,275	2.8
450.00–499.90	16,856	2.1	6,268	1.5	10,588	2.9
500.00–549.90	19,425	2.4	7,197	1.7	12,228	3.3
550.00–599.90	35,560	4.5	12,591	2.9	22,969	6.3
600.00–649.90	42,396	5.3	15,710	3.7	26,686	7.3
650.00–699.90	42,213	5.3	16,209	3.8	26,004	7.1
700.00–749.90	41,120	5.2	16,790	3.9	24,330	6.6
750.00–799.90	38,719	4.9	16,653	3.9	22,066	6.0
800.00–849.90	37,402	4.7	17,022	4.0	20,380	5.6
850.00–899.90	35,493	4.5	16,860	3.9	18,633	5.1
900.00–949.90	33,199	4.2	16,573	3.9	16,626	4.5
950.00–999.90	31,183	3.9	16,352	3.8	14,831	4.0
1,000.00–1,049.90	29,444	3.7	16,322	3.8	13,122	3.6
1,050.00–1,099.90	27,419	3.4	15,746	3.7	11,673	3.2
1,100.00–1,149.90	24,926	3.1	15,011	3.5	9,915	2.7
1,150.00–1,199.90	23,559	3.0	14,963	3.5	8,596	2.3
1,200.00–1,249.90	22,013	2.8	14,377	3.4	7,636	2.1
1,250.00–1,299.90	19,813	2.5	13,414	3.1	6,399	1.7
1,300.00–1,349.90	18,655	2.3	12,958	3.0	5,697	1.6
1,350.00–1,399.90	17,305	2.2	12,319	2.9	4,986	1.4
1,400.00–1,449.90	15,508	1.9	11,292	2.6	4,216	1.1
1,450.00–1,499.90	14,568	1.8	10,796	2.5	3,772	1.0
1,500.00–1,549.90	14,329	1.8	10,864	2.5	3,465	0.9
1,550.00–1,599.90	16,278	2.0	12,632	2.9	3,646	1.0
1,600.00–1,649.90	20,942	2.6	16,481	3.8	4,461	1.2
1,650.00–1,699.90	17,342	2.2	14,140	3.3	3,202	0.9
1,700.00 or more	53,912	6.8	46,760	10.9	7,152	1.9
Average benefit (dollars)	967.90		1,097.00		817.30	

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.

Table 6.C2—Number, average age, and percentage distribution, by sex and age, selected years 1957–2004

Year	Number	Average age	Percentage distribution, by age [a]									
			Total, all ages	Under 30	30–39	40–44	45–49	50–54	55–59	60–61	62–64	65 [b]
						Men						
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
2004	428,672	50.0	100.0	6.8	11.3	9.9	12.8	17.6	23.4	9.6	8.2	0.4

(Continued)

Table 6.C2—Number, average age, and percentage distribution, by sex and age, selected years 1957–2004—*Continued*

Year	Number	Average age	Percentage distribution, by age [a]									
			Total, all ages	Under 30	30–39	40–44	45–49	50–54	55–59	60–61	62–64	65 [b]
						Women						
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
2004	367,103	49.7	100.0	6.5	12.6	11.1	14.1	18.5	21.9	8.1	6.7	0.4

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.

Table 6.C7—Number of applications, awards, ratio of awards to applications, and awards per 1,000 insured workers, selected years, 1960–2004

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
2004	2,137.5	795.8	37.2	5.5

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

CONTACT: Jeff Kunkel (410) 965-3013.

Table 6.D1—Number of wives and husbands, by type of benefit, selected years 1950–2004

Year	Total	Wives with entitlement based on—		Husbands
		Care of children	Age	
		Wives and husbands of retired workers		
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
2004	319,430	12,219	294,133	13,078

(Continued)

Table 6.D1—Number of wives and husbands, by type of benefit, selected years 1950–2004—*Continued*

Year	Total	Wives with entitlement based on—		Husbands
		Care of children	Age	
		Wives and husbands of disabled workers		
1958 [a]	12,920	7,869	5,035	16
1959 [b]	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
2004	48,016	19,423	26,070	2,523

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: Diane Wallace (410) 965-0165.

Table 6.D3—Number and average monthly benefit for wives and husbands, by basis of entitlement, age in month of award, and sex, 2004

Basis of entitlement and age	Wives: Total: Number	Wives: Total: Average monthly benefit [a] (dollars)	Wives: Of retired workers: Number	Wives: Of retired workers: Average monthly benefit [a] (dollars)	Wives: Of disabled workers: Number	Wives: Of disabled workers: Average monthly benefit [a] (dollars)	Husbands: Number	Husbands: Average monthly benefit [a] (dollars)
All wives and husbands	351,845	348.80	306,352	363.60	45,493	248.90	15,601	243.00
By age								
Entitlement based on care of children	31,642	267.70	12,219	400.80	19,423	184.00	1,183	141.80
Under 35	5,884	149.00	510	359.70	5,374	129.00	237	103.60
35–39	4,721	195.30	817	348.60	3,904	163.20	188	123.60
40–44	5,808	245.50	1,617	378.30	4,191	194.30	262	139.30
45–49	5,490	297.40	2,300	398.60	3,190	224.40	213	146.00
50–54	4,044	337.80	2,298	404.40	1,746	250.20	140	159.50
55–59	2,982	388.20	2,263	425.00	719	272.50	87	216.00
60–61	1,261	446.10	1,119	465.80	142	291.20	35	215.10
62–64	1,452	362.40	1,295	376.80	157	243.90	21	174.10
Entitlement based on age	320,203	356.80	294,133	362.10	26,070	297.20	14,418	251.30
62–64	234,486	348.00	211,756	354.20	22,730	289.80	3,983	224.80
62	152,500	337.60	133,990	345.10	18,510	283.50	1,571	193.10
63	37,754	337.30	35,407	339.80	2,347	299.80	920	208.90
64	44,232	392.90	42,359	395.30	1,873	339.20	1,492	267.90
65–69	70,095	387.30	67,284	389.10	2,811	344.50	6,397	274.30
65	42,821	402.50	41,303	404.50	1,518	348.80	2,369	296.70
66	11,151	370.30	10,635	372.10	516	332.50	1,207	274.40
67	6,960	360.70	6,637	361.70	323	339.80	1,036	248.80
68	5,106	357.00	4,863	358.10	243	335.10	914	263.00
69	4,057	357.20	3,846	357.00	211	361.00	871	255.80
70–74	10,182	349.30	9,769	348.60	413	364.70	2,525	246.60
75 or older	5,440	357.00	5,324	356.90	116	362.10	1,513	231.40
By sex								
Wives								
Not divorced	317,225	351.80	274,628	368.10	42,597	246.70	. . .	. . .
Divorced	34,620	321.30	31,724	325.00	2,896	280.00	. . .	. . .
Husbands of—								
Retired workers	. . .	. . .	. . .	. . .	. . .	. . .	13,078	257.40
Disabled workers	. . .	. . .	. . .	. . .	. . .	. . .	2,523	168.30

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.

Table 6.D4—Number of children, by type of benefit, selected years 1940–2004

Year	All children	Children of—		
		Retired workers	Deceased workers	Disabled workers
		Total		
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
2004	858,562	115,391	309,472	433,699

(Continued)

Table 6.D4—Number of children, by type of benefit, selected years 1940–2004—*Continued*

Year	All children	Children of—		
		Retired workers	Deceased workers	Disabled workers
		Children under age 18		
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
2004	578,844	65,490	188,435	324,919

(Continued)

Table 6.D4—Number of children, by type of benefit, selected years 1940–2004—*Continued*

Year	All children	Children of— Retired workers	Deceased workers	Disabled workers
		Disabled adult children		
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	[a]	[a]	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
2004	48,772	22,531	13,999	12,242

(Continued)

Table 6.D4—Number of children, by type of benefit, selected years 1940–2004—*Continued*

Year	All children	Children of— Retired workers	Deceased workers	Disabled workers
		Students		
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	[a]	[a]	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
2004	230,946	27,370	107,038	96,538

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

NOTE: . . . = not applicable.

a. Data not available.

CONTACT: Diane Wallace (410) 965-0165.

Table 6.D5—Number and average monthly benefit for children, by type of benefit and age in month of award, 2004

Age	Total number	Children of— Retired workers: Number	Retired workers: Average monthly benefit [a] (dollars)	Deceased workers: Number	Deceased workers: Average monthly benefit [a] (dollars)	Disabled workers: Number	Disabled workers: Average monthly benefit [a] (dollars)
All children							
Total	858,562	115,391	447.40	309,472	639.40	433,699	255.30
Children under age 18							
Subtotal	578,844	65,490	436.80	188,435	613.10	324,919	225.90
Under 1	20,236	879	406.10	4,297	564.00	15,060	190.50
1	14,545	726	408.40	4,709	550.10	9,110	177.50
2	15,545	835	400.90	5,433	555.10	9,277	178.30
3	17,603	997	390.80	6,003	561.20	10,603	178.40
4	19,490	1,184	395.80	6,692	569.20	11,614	180.60
5	21,076	1,419	395.30	7,310	575.60	12,347	182.20
6	22,858	1,712	386.00	7,765	576.80	13,381	190.30
7	24,574	1,994	391.60	8,304	582.50	14,276	193.20
8	26,713	2,378	394.90	8,991	591.80	15,344	198.20
9	29,188	2,857	403.30	9,882	596.60	16,449	206.40
10	32,468	3,488	413.10	11,012	598.00	17,968	207.80
11	35,938	4,057	410.40	12,075	598.50	19,806	213.30
12	39,190	4,675	413.10	13,067	613.50	21,448	223.00
13	43,673	5,701	424.60	14,555	626.20	23,417	230.30
14	47,304	6,444	430.50	15,698	634.20	25,162	245.80
15	49,260	7,550	449.90	16,524	652.10	25,186	259.30
16	52,302	8,806	484.30	17,460	668.10	26,036	290.70
17	66,881	9,788	487.80	18,658	656.70	38,435	282.20
Disabled adult children							
Subtotal	48,772	22,531	398.70	13,999	567.50	12,242	287.10
Under 20	6,879	1,010	411.10	2,644	569.40	3,225	261.50
20–24	10,370	2,503	430.60	3,662	579.60	4,205	279.80
25–29	6,934	3,042	433.60	1,901	598.10	1,991	291.80
30–34	7,696	4,513	419.30	1,628	599.50	1,555	324.90
35–39	7,875	5,554	407.00	1,437	582.70	884	335.30
40 or older	9,018	5,909	341.50	2,727	501.10	382	293.30
Students aged 18–19							
Subtotal	230,946	27,370	513.00	107,038	695.10	96,538	350.20
18	219,357	26,774	516.00	105,189	697.20	87,394	357.10
19	11,589	596	375.70	1,849	572.50	9,144	283.80

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.

Table 6.D6—Number of mothers and fathers, by type of benefit, 1950–2004

Year	Total	Mothers	Fathers	Widowed			Surviving divorced mothers and fathers
				Subtotal	With at least 1 child under age 16 [a]	Entitled solely because of at least 1 disabled child [b]	
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 [c]	81,467	81,467	. . .	81,392	80,130	1,262	75
1959 [d]	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)

Table 6.D6—Number of mothers and fathers, by type of benefit, 1950–2004—*Continued*

Year	Total	Mothers	Fathers	Widowed			Surviving divorced mothers and fathers
				Subtotal	With at least 1 child under age 16 [a]	Entitled solely because of at least 1 disabled child [b]	
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
2004	40,030	35,499	4,531	35,876	34,176	1,700	4,154

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: Diane Wallace (410) 965-0165.

Table 6.D7—Number and average monthly benefit for widow(er)s, by age in month of award and sex, 2004

Age, sex, and type of benefit	Nondisabled				Disabled widow(er)s		Widowed mothers and fathers	
	Widows		Widowers					
	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)	Number	Average monthly benefit [a] (dollars)
All widow(er)s	456,732	788.70	29,033	512.90	28,074	593.30	40,030	688.80
By age								
Under 25	. . .	. . .	. . .	. . .	. . .	. . .	1,315	542.70
25–29	. . .	. . .	. . .	. . .	. . .	. . .	2,916	581.70
30–34	. . .	. . .	. . .	. . .	. . .	. . .	5,244	617.10
35–39	. . .	. . .	. . .	. . .	. . .	. . .	7,358	647.00
40–44	. . .	. . .	. . .	. . .	. . .	. . .	9,133	717.90
45–49	. . .	. . .	. . .	. . .	. . .	. . .	7,498	751.20
50–54	. . .	. . .	. . .	. . .	10,706	588.50	3,879	775.40
55–59	. . .	. . .	. . .	. . .	14,850	600.00	1,701	753.70
60–64	154,097	900.70	13,032	700.90	2,378	579.80	761	696.50
60	65,367	912.80	4,814	687.10	1,381	590.60	216	700.40
61	23,996	940.60	3,651	690.80	419	586.70	193	729.30
62	23,166	897.30	2,310	736.10	305	562.30	141	676.30
63	15,676	842.10	866	692.00	156	562.90	102	653.70
64	25,892	871.60	1,391	722.00	117	495.10	109	696.80
65–69	88,879	712.40	4,487	482.50	117	479.10	88	606.70
65	41,998	767.80	2,128	629.00	. . .	. . .	. . .	. . .
66	12,074	666.80	585	390.90	. . .	. . .	. . .	. . .
67	11,317	657.70	568	355.00	. . .	. . .	. . .	. . .
68	11,509	662.60	594	328.80	. . .	. . .	. . .	. . .
69	11,981	663.80	612	327.80	. . .	. . .	. . .	. . .
70–74	62,501	686.00	2,946	304.60	. . .	. . .	. . .	. . .
70	11,847	659.00	544	323.90	. . .	. . .	. . .	. . .
71	12,071	676.60	581	305.20	. . .	. . .	. . .	. . .
72	12,607	684.80	603	311.90	. . .	. . .	. . .	. . .
73	12,910	703.40	595	310.00	. . .	. . .	. . .	. . .
74	13,066	702.80	623	275.00	. . .	. . .	. . .	. . .
75–79	65,677	713.40	2,864	309.30	. . .	. . .	. . .	. . .
75	12,928	707.80	590	307.50	. . .	. . .	. . .	. . .
76	13,350	699.40	541	313.70	. . .	. . .	. . .	. . .
77	13,509	716.50	578	303.20	. . .	. . .	. . .	. . .
78	13,095	717.40	587	301.70	. . .	. . .	. . .	. . .
79	12,795	726.40	568	320.80	. . .	. . .	. . .	. . .
80 or older	84,911	798.00	5,661	314.60	. . .	. . .	. . .	. . .
By sex								
Men	. . .	. . .	. . .	. . .	1,453	433.70	4,531	574.00
Women	. . .	. . .	. . .	. . .	26,621	602.00	35,499	703.50
Widow or mother	400,637	788.00	. . .	. . .	22,590	601.30	31,651	703.90
Surviving divorced wife or mother	56,095	793.80	. . .	. . .	4,031	606.40	3,848	699.70

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.

Table 6.D8—Number of widow(er)s, by type of benefit, 1950–2004

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 [a]	199,320	198,948	372	. . .	. . .
1959 [b]	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
2004	513,839	456,732	29,033	26,621	1,453

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

NOTE: . . . = not applicable.

a. January–November.
b. Includes December 1958.

CONTACT: Diane Wallace (410) 965-0165.

Table 6.D9—Number and average amount of lump-sum death payment awards, 1940–2004

Year	Number of— Deceased workers	Lump-sum payments	Average lump sum per worker (dollars)
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 [a]	656,825	683,964	202.52
1959 [b]	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)

Table 6.D9—Number and average amount of lump-sum death payment awards, 1940–2004—*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	[c] 835,360	[c] 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	[c] 845,135	[c] 850,411	255.00
2001	[c] 843,983	[c] 849,102	255.00
2002	837,338	842,060	255.00
2003	817,591	821,613	255.00
2004	821,491	826,408	255.00

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

a. January–November.
b. Includes December 1958.
c. Revised data.

CONTACT: Diane Wallace (410) 965-0165.

Table 6.E1—Number and percentage distribution of retired workers with benefits withheld, by monthly benefit, reduction for early retirement, and sex, December 2004

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	123,550	100.0	33,330	100.0	90,220	100.0
Less than 350.00	22,020	17.8	8,570	25.7	13,450	14.9
350.00–399.90	3,350	2.7	1,410	4.2	1,940	2.2
400.00–449.90	4,440	3.6	1,280	3.8	3,160	3.5
450.00–499.90	5,330	4.3	1,610	4.8	3,720	4.1
500.00–549.90	5,820	4.7	1,900	5.7	3,920	4.3
550.00–599.90	6,770	5.5	2,200	6.6	4,570	5.1
600.00–649.90	5,830	4.7	1,530	4.6	4,300	4.8
650.00–699.90	6,060	4.9	1,370	4.1	4,690	5.2
700.00–749.90	5,220	4.2	1,350	4.1	3,870	4.3
750.00–799.90	4,790	3.9	1,280	3.8	3,510	3.9
800.00–849.90	4,650	3.8	1,090	3.3	3,560	3.9
850.00–899.90	3,950	3.2	1,090	3.3	2,860	3.2
900.00–949.90	4,330	3.5	970	2.9	3,360	3.7
950.00–999.90	3,480	2.8	720	2.2	2,760	3.1
1,000.00–1,049.90	3,680	3.0	790	2.4	2,890	3.2
1,050.00–1,099.90	3,710	3.0	780	2.3	2,930	3.2
1,100.00–1,149.90	3,140	2.5	610	1.8	2,530	2.8
1,150.00–1,199.90	2,510	2.0	510	1.5	2,000	2.2
1,200.00–1,249.90	3,470	2.8	500	1.5	2,970	3.3
1,250.00–1,299.90	3,740	3.0	380	1.1	3,360	3.7
1,300.00–1,349.90	3,160	2.6	320	1.0	2,840	3.1
1,350.00–1,399.90	2,830	2.3	490	1.5	2,340	2.6
1,400.00–1,449.90	2,760	2.2	400	1.2	2,360	2.6
1,450.00–1,499.90	2,490	2.0	340	1.0	2,150	2.4
1,500.00 or more	6,020	4.9	1,840	5.5	4,180	4.6
Men	75,450	100.0	22,470	100.0	52,980	100.0
Less than 350.00	11,300	15.0	4,710	21.0	6,590	12.4
350.00–399.90	2,080	2.8	1,070	4.8	1,010	1.9
400.00–449.90	2,960	3.9	960	4.3	2,000	3.8
450.00–499.90	3,120	4.1	1,220	5.4	1,900	3.6
500.00–549.90	3,300	4.4	1,420	6.3	1,880	3.5
550.00–599.90	3,430	4.5	1,650	7.3	1,780	3.4
600.00–649.90	2,760	3.7	1,050	4.7	1,710	3.2
650.00–699.90	2,810	3.7	890	4.0	1,920	3.6
700.00–749.90	2,530	3.4	1,010	4.5	1,520	2.9
750.00–799.90	2,290	3.0	820	3.6	1,470	2.8
800.00–849.90	2,710	3.6	820	3.6	1,890	3.6
850.00–899.90	2,420	3.2	780	3.5	1,640	3.1
900.00–949.90	2,680	3.6	630	2.8	2,050	3.9
950.00–999.90	2,300	3.0	490	2.2	1,810	3.4
1,000.00–1,049.90	2,440	3.2	500	2.2	1,940	3.7
1,050.00–1,099.90	2,390	3.2	500	2.2	1,890	3.6
1,100.00–1,149.90	2,110	2.8	340	1.5	1,770	3.3
1,150.00–1,199.90	1,790	2.4	360	1.6	1,430	2.7
1,200.00–1,249.90	2,570	3.4	390	1.7	2,180	4.1
1,250.00–1,299.90	2,940	3.9	270	1.2	2,670	5.0
1,300.00–1,349.90	2,470	3.3	250	1.1	2,220	4.2
1,350.00–1,399.90	2,380	3.2	380	1.7	2,000	3.8
1,400.00–1,449.90	2,310	3.1	280	1.2	2,030	3.8
1,450.00–1,499.90	2,210	2.9	240	1.1	1,970	3.7
1,500.00 or more	5,150	6.8	1,440	6.4	3,710	7.0

(Continued)

Table 6.E1—Number and percentage distribution of retired workers with benefits withheld, by monthly benefit, reduction for early retirement, and sex, December 2004—*Continued*

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	48,100	100.0	10,860	100.0	37,240	100.0
Less than 350.00	10,720	22.3	3,860	35.5	6,860	18.4
350.00–399.90	1,270	2.6	340	3.1	930	2.5
400.00–449.90	1,480	3.1	320	2.9	1,160	3.1
450.00–499.90	2,210	4.6	390	3.6	1,820	4.9
500.00–549.90	2,520	5.2	480	4.4	2,040	5.5
550.00–599.90	3,340	6.9	550	5.1	2,790	7.5
600.00–649.90	3,070	6.4	480	4.4	2,590	7.0
650.00–699.90	3,250	6.8	480	4.4	2,770	7.4
700.00–749.90	2,690	5.6	340	3.1	2,350	6.3
750.00–799.90	2,500	5.2	460	4.2	2,040	5.5
800.00–849.90	1,940	4.0	270	2.5	1,670	4.5
850.00–899.90	1,530	3.2	310	2.9	1,220	3.3
900.00–949.90	1,650	3.4	340	3.1	1,310	3.5
950.00–999.90	1,180	2.5	230	2.1	950	2.6
1,000.00–1,049.90	1,240	2.6	290	2.7	950	2.6
1,050.00–1,099.90	1,320	2.7	280	2.6	1,040	2.8
1,100.00–1,149.90	1,030	2.1	270	2.5	760	2.0
1,150.00–1,199.90	720	1.5	150	1.4	570	1.5
1,200.00–1,249.90	900	1.9	110	1.0	790	2.1
1,250.00–1,299.90	800	1.7	110	1.0	690	1.9
1,300.00–1,349.90	690	1.4	70	0.6	620	1.7
1,350.00–1,399.90	450	0.9	110	1.0	340	0.9
1,400.00–1,449.90	450	0.9	120	1.1	330	0.9
1,450.00–1,499.90	280	0.6	100	0.9	180	0.5
1,500.00 or more	870	1.8	400	3.7	470	1.3

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

CONTACT: Dana N. Mercer (410) 966-6637 or Robert L. Hackendorf (410) 965-5536.

Table 6.E4—Number of beneficiaries with benefits withheld, by reason for withholding payment and type of benefit, December 2004

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 [a]	With children [b]						
Total	1,796,212	123,844	75,950	47,894	105,730	304,741	180,968	53,662	70,111	479,244	59,937	712,860	577	9,279
Earnings of—														
Retired workers	50,472	47,235	27,415	19,820	. . .	1,952	1,673	201	78	1,285	. . .	. . .	. . .	. . .
Other beneficiaries	87,021	. . .	. . .	. . .	. . .	35,990	1,056	32,708	2,226	232	38,860	11,939	. . .	. . .
Entitled child not in care of beneficiary	24,950	. . .	. . .	. . .	. . .	11,449	73	10,427	949	. . .	13,501	. . .	. . .	. . .
Payee not determined	11,708	815	410	405	1,910	56	[c]	[c]	6	8,635	8	284	. . .	. . .
Recoupment of overpayment for reasons other than earnings	27,978	6,554	3,202	3,352	5,891	1,872	1,065	763	[c]	10,273	1,049	2,337	[c]	. . .
Address unknown	56,612	22,251	13,004	9,247	10,114	1,861	1,260	404	[c]	13,716	285	7,949	[c]	391
Determination of continuing disability pending	6,669	. . .	. . .	. . .	4,440	141	[c]	[c]	4	2,079	. . .	9	. . .	. . .
Workers' compensation offset	5,723	. . .	. . .	. . .	1,667	408	84	306	18	3,648	. . .	. . .	. . .	. . .
Government pension offset	313,797	. . .	. . .	. . .	. . .	203,159	140,662	49	62,448	. . .	89	107,131	. . .	3,418
Receipt of public assistance	3,727	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	3,727
Technical entitlement	979,458	. . .	. . .	. . .	. . .	26,687	19,029	5,591	2,067	386,374	1,603	564,643	107	44
Other reasons	228,097	46,989	31,919	15,070	81,708	21,166	16,017	3,075	2,074	53,002	4,542	18,568	423	1,699

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: Hazel P. Jenkins (410) 965-0164 or Dana N. Mercer (410) 966-6377.

Table 6.E5—Number of wives, husbands, and children with benefits withheld, by reason for withholding payment and type of benefit, December 2004

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	251,857	52,884	20,799	43,859	227,212	91,313	68,470	22,058	791	1,882	2,860
Earnings of—											
Retired workers	1,952	. . .	1,061	. . .	. . .	155	. . .	. . .	69	. . .	. . .
Other beneficiaries	6,977	29,013	17	35	139	5	15	[a]	[a]	5	14
Entitled child not in care of beneficiary	1,809	9,640	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Payee not determined	50	6	401	3,434	3,670	154	839	[a]	[a]	26	10
Recoupment of overpayment for reasons other than earnings	1,119	753	424	2,270	6,752	72	305	113	26	148	163
Address unknown	1,432	429	597	3,280	7,045	360	1,753	321	34	210	116
Determination of continuing disability pending	. . .	141	. . .	. . .	1,687	47	219	113	. . .	. . .	13
Workers' compensation offset	. . .	408	. . .	. . .	3,542	. . .	. . .	71	. . .	. . .	35
Government pension offset	200,946	2,213	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Technical entitlement	19,072	7,615	15,118	25,509	179,818	88,048	56,439	17,455	587	1,234	2,166
Other reasons	18,500	2,666	3,181	9,331	24,559	2,472	8,900	3,886	71	259	343

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: Hazel P. Jenkins (410) 965-0164 or Dana N. Mercer (410) 966-6377.

Table 6.F1—Number of benefits terminated, by type, 1940–2004

Year	Total, all benefits	Retired workers	Disabled workers	Wives and husbands	Children				Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 benefi-ciaries
					Total	Under age 18	Disabled adult children	Students				
Total	140,999,842	49,868,101	15,215,730	17,615,607	39,411,498	24,860,205	784,340	13,766,953	4,572,225	12,976,271	107,686	1,232,724
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

(Continued)

Table 6.F1—Number of benefits terminated, by type, 1940–2004—*Continued*

Year	Total, all benefits	Retired workers	Disabled workers	Wives and husbands	Children				Widowed mothers and fathers	Widow(er)s	Parents	Special age-72 benefi-ciaries
					Total	Under age 18	Disabled adult children	Students				
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
2004	3,480,809	1,453,625	458,359	292,183	849,643	555,137	32,802	261,704	48,610	378,153	208	28

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

NOTE: . . . = not applicable.

CONTACT: Jennie H. Park (410) 965-9358 or Robert L. Hackendorf (410) 965-5536.

Table 6.F2—Number, by reason for termination and type of benefit, 2004

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	3,480,809	1,453,625	458,359	292,183	849,643	48,610	378,361	28
Death of beneficiary	1,996,278	1,390,225	191,344	77,274	20,031	907	316,469	28
Death of worker	166,901	. . .	. . .	138,510	28,391	. . .	. . .	. . .
Marriage, remarriage, or divorce of beneficiary	17,643	. . .	. . .	3,207	4,824	6,850	2,762	. . .
Attainment of age—								
16 by child	58,770	. . .	. . .	25,516	. . .	33,254	. . .	. . .
18 by child	437,275	. . .	. . .	. . .	437,275	. . .	. . .	. . .
19 by student	38,418	. . .	. . .	. . .	38,418	. . .	. . .	. . .
FRA by disabled worker	224,400	. . .	203,920	11,889	8,591	. . .	. . .	. . .
FRA by disabled widow(er)	16,966	. . .	. . .	. . .	. . .	. . .	16,966	. . .
Entitlement to an equal or larger Social Security benefit	90,945	43,865	3,360	6,259	2,245	1,630	33,586	. . .
Does not meet medical standards [a]								
Disabled worker or widow(er)	93,629	. . .	53,687	1,837	37,892	. . .	213	. . .
Disabled adult child	2,924	. . .	. . .	. . .	2,924	. . .	. . .	. . .
Student no longer attending school	217,625	. . .	. . .	. . .	217,625	. . .	. . .	. . .
Other	119,035	19,535	6,048	27,691	51,427	5,969	8,365	. . .

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: Jennie H. Park (410) 965-9358 or Robert L. Hackendorf (410) 965-5536.

Table 6.F3—Number of wives, husbands, and children, by reason for termination and type of benefit, 2004

	Wives and husbands of—		Children under age 18 of—			Disabled adult children of—			Students aged 18–19 of—		
Reason for termination	Retired workers	Disabled workers	Retired workers	Deceased workers	Disabled workers	Retired workers	Deceased workers	Disabled workers	Retired workers	Deceased workers	Disabled workers
Total	246,179	46,004	55,807	205,956	293,374	6,118	17,616	9,068	33,652	129,125	98,927
Death of beneficiary	75,879	1,395	161	1,237	829	3,124	13,932	575	17	95	61
Death of worker	131,899	6,611	. . .	. . .	25,357	. . .	. . .	1,819	. . .	. . .	1,215
Marriage, remarriage, or divorce of beneficiary	1,255	1,952	428	805	1,982	248	541	392	58	172	198
Attainment of age—											
16 by child	8,515	17,001	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
18 by child	. . .	. . .	50,342	195,958	190,975	. . .	. . .	. . .	. . .	. . .	. . .
19 by student	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	5,138	20,290	12,990
FRA by disabled worker	. . .	11,889	. . .	. . .	5,682	. . .	. . .	2,648	. . .	. . .	261
Entitlement to an equal or larger Social Security benefit	4,917	1,342	739	210	612	303	172	123	52	13	21
Does not meet medical standards [a]											
Disabled worker	. . .	1,837	. . .	. . .	36,271	. . .	. . .	1,299	. . .	. . .	322
Disabled adult child	. . .	. . .	. . .	. . .	. . .	667	1,979	278	. . .	. . .	. . .
Student no longer attending school	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	27,996	107,498	82,131
Other	23,714	3,977	4,137	7,746	31,666	1,776	992	1,934	391	1,057	1,728

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: Jennie H. Park (410) 965-9358 or Robert L. Hackendorf (410) 965-5536.

Section 7. Supplemental Security Income

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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 2004

Source of payment	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older [a]
				Number of recipients			
Total	6,987,845	1,211,167	75,924	5,700,754	993,127	4,017,108	1,977,610
Federal payment only	4,490,256	610,089	42,159	3,838,008	732,602	2,689,177	1,068,477
Federal payment and state supplementation	2,204,321	500,668	28,310	1,675,343	257,291	1,181,632	765,398
State supplementation only	293,268	100,410	5,455	187,403	3,234	146,299	143,735
Total with—							
Federal payment	6,694,577	1,110,757	70,469	5,513,351	989,893	3,870,809	1,833,875
State supplementation	2,497,589	601,078	33,765	1,862,746	260,525	1,327,931	909,133
				Total payments [b] (thousands of dollars)			
Total	3,224,059	426,926	35,916	2,761,217	538,306	1,985,048	700,706
Federal payments	2,862,021	329,545	28,604	2,503,872	519,587	1,787,344	555,090
State supplementation	362,038	97,381	7,312	257,346	18,719	197,703	145,616
				Average monthly payment [c] (dollars)			
Total	428.29	350.53	463.44	444.4	505.98	446.55	352.47
Federal payments	395.36	295.13	398.15	415.59	490.19	415.91	301.21
State supplementation	138.07	160.44	210.69	129.51	66.44	137.97	158.69

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes approximately 17,000 blind and 749,500 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 2004

Source of payment	Aged		Blind		Disabled		Blind and disabled under age 18
	Individual	Couple	Individual	Couple	Individual	Couple	
				Number of recipients			
Total	954,352	131,714	64,684	2,836	4,418,164	144,210	993,127
Federal payment only	510,587	50,611	36,275	1,150	2,943,940	81,604	732,602
Federal payment and state supplementation	370,564	67,715	23,550	1,406	1,305,752	54,768	257,291
State supplementation only	73,201	13,388	4,859	280	168,472	7,838	3,234
Total with—							
Federal payment	881,151	118,326	59,825	2,556	4,249,692	136,372	989,893
State supplementation	443,765	81,103	28,409	1,686	1,474,224	62,606	260,525
				Total payments [a] (thousands of dollars)			
Total	329,320	101,755	30,133	2,545	2,115,750	106,250	538,306
Federal payments	262,905	69,730	24,180	1,601	1,900,707	83,310	519,587
State supplementation	66,415	32,024	5,953	944	215,043	22,940	18,719
				Average monthly payment (dollars)			
Total	343.08	766.57	456.95	881.32	436.57	702.07	505.98
Federal payments	296.76	585.59	396.54	613.64	406.33	580.51	490.19
State supplementation	148.09	390.37	204.90	554.92	136.54	353.19	66.44

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes retroactive payments.

CONTACT: Art Kahn (410) 965-0186.

Table 7.A3—Number of recipients, by eligibility category and source of payment, January 1974 and December 1975–2004, 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
All recipients								
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
2004	7,138,683	6,987,845	6,694,577	3,049,935	2,497,589	293,268	552,346	150,838
Aged								
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
2004	1,249,740	1,211,167	1,110,757	732,204	601,078	100,410	131,126	38,573
Blind								
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
2004	76,723	75,924	70,469	38,136	33,765	5,455	4,371	799
Disabled								
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
2004	5,737,360	5,700,754	5,513,351	2,200,917	1,862,746	187,403	338,171	36,606

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 1974–2004 (in thousands of dollars)

Year	Total	Federally administered	Federal SSI	State supplementation		
				Total	Federally administered	State administered [a]
			All recipients			
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
2004	36,961,099	36,065,358	31,886,509	5,074,590	4,178,849	895,741
			Aged			
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
2004	5,173,378	4,894,070	3,773,901	1,399,477	1,133,324	266,153
			Blind			
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
2004	421,817	412,414	327,446	94,371	85,364	9,007
			Disabled			
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	[b] 28,499,771	[b] 25,811,887	3,184,518	2,687,884	496,634
2003	29,966,210	[b] 29,429,428	[b] 26,606,400	3,359,810	2,823,028	536,782
2004	31,257,856	30,745,406	27,785,246	3,472,610	2,960,160	512,450

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes data not distributed by category.
b. Revised data.

CONTACT: Stella M. Coleman (410) 965-0157 or Alfreda Brooks (410) 965-9849.

Table 7.A5—Average monthly payment, by eligibility category and source of payment, December 1975–2004, selected years (in dollars)

Year	Total	Federally administered	Federal SSI	State supplementation		
				Total	Federally administered	State administered [a]
			All recipients			
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
2004	428.89	428.29	395.36	135.61	138.07	124.60
			Aged			
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
2004	357.11	350.53	295.13	161.35	160.44	165.47
			Blind			
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
2004	468.40	463.44	398.15	206.13	210.69	171.13
			Disabled			
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
2004	448.81	444.40	415.59	128.38	129.51	122.24

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, 1974–2004

Year	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older
All awards	25,538,750	7,367,290	297,300	17,874,160	3,183,440	14,831,510	7,523,800
State conversions [a]	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
2004	856,190	105,850	4,810	745,530	182,190	566,080	107,920

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.

Table 7.A9—Number of recipients of federally administered payments, by eligibility category and age, December 1974–2004

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
2004	6,987,845	1,211,167	75,924	5,700,754	993,127	4,017,108	1,977,610

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 2004, and total payments for calendar year 2004, by state or other area and eligibility category

State or area	Number				Total payments (thousands of dollars)			
	Total	Aged	Blind [a]	Disabled [b]	Total	Aged	Blind	Disabled
All areas [c]	6,987,845	1,211,167	75,924	5,700,754	36,065,443	4,907,226	412,811	30,745,406
Alabama	163,002	19,218	1,002	142,782	760,957	40,932	4,245	715,780
Alaska	10,781	2,170	100	8,511	50,662	6,897	448	43,317
Arizona	94,400	13,169	933	80,298	457,851	43,880	4,466	409,505
Arkansas	87,928	10,390	822	76,716	383,431	19,148	3,450	360,832
California	1,183,002	348,333	21,765	812,904	7,906,339	2,049,253	158,679	5,698,407
Colorado	54,131	8,371	537	45,223	252,610	28,622	2,524	221,465
Connecticut	51,536	6,767	477	44,292	253,256	25,343	2,344	225,568
Delaware	13,452	1,293	110	12,049	62,616	3,695	511	58,409
District of Columbia	20,856	2,048	164	18,644	106,383	6,245	769	99,369
Florida	412,970	94,688	3,042	315,240	1,953,493	344,037	14,030	1,595,426
Georgia	199,898	28,209	2,080	169,609	915,615	69,308	9,737	836,570
Hawaii	22,251	6,510	191	15,550	117,992	27,710	998	89,284
Idaho	20,993	1,723	213	19,057	97,438	4,066	992	92,380
Illinois	255,624	30,522	2,382	222,720	1,298,365	118,188	11,687	1,168,489
Indiana	96,191	6,106	958	89,127	463,067	16,003	4,185	442,879
Iowa	42,618	3,694	791	38,133	186,236	8,619	3,213	174,404
Kansas	38,476	3,393	372	34,711	181,375	9,143	1,692	170,540
Kentucky	179,438	14,872	1,480	163,086	846,731	32,559	6,327	807,845
Louisiana	169,549	19,604	1,738	148,207	798,293	45,899	7,814	744,581
Maine	31,641	2,589	216	28,836	140,521	4,963	1,011	134,547
Maryland	92,776	15,379	688	76,709	463,222	55,430	3,281	404,511
Massachusetts	169,205	44,272	3,952	120,981	878,252	184,431	21,657	672,164
Michigan	219,337	17,131	1,788	200,418	1,123,442	57,735	8,748	1,056,960
Minnesota	70,745	9,865	719	60,161	333,966	34,140	3,380	296,446
Mississippi	125,180	16,341	1,082	107,757	560,901	32,976	4,496	523,428
Missouri	116,131	10,006	932	105,193	553,147	25,115	4,234	523,798
Montana	14,558	1,173	134	13,251	66,368	2,530	625	63,213
Nebraska	22,100	2,090	246	19,764	101,433	5,325	1,090	95,017
Nevada	32,129	8,159	693	23,277	153,518	28,518	3,844	121,157
New Hampshire	13,029	903	137	11,989	61,402	2,588	637	58,177
New Jersey	150,151	33,447	1,016	115,688	749,659	134,214	4,869	610,575
New Mexico	51,656	8,605	494	42,557	233,867	23,921	2,270	207,676
New York	626,593	131,604	3,079	491,910	3,501,526	590,738	15,746	2,895,041
North Carolina	195,654	26,557	1,882	167,215	857,751	58,556	8,088	791,107
North Dakota	7,966	1,048	81	6,837	32,522	2,452	363	29,707
Ohio	245,401	15,421	1,963	228,017	1,230,591	46,935	9,135	1,174,521
Oklahoma	77,100	8,431	820	67,849	358,762	20,183	3,732	334,846
Oregon	58,842	7,565	661	50,616	279,920	24,884	3,136	251,900
Pennsylvania	316,917	31,745	2,307	282,865	1,671,940	106,870	11,357	1,553,713
Rhode Island	29,703	4,015	204	25,484	156,058	14,640	945	140,473
South Carolina	105,223	12,880	1,434	90,909	474,236	28,901	6,226	439,109
South Dakota	12,469	1,727	101	10,641	52,536	3,748	448	48,340
Tennessee	160,521	17,482	1,589	141,450	740,628	38,062	7,425	695,141
Texas	472,347	109,119	6,345	356,883	2,031,351	309,993	28,608	1,692,750
Utah	21,646	2,147	261	19,238	103,268	7,695	1,217	94,357
Vermont	12,915	1,219	103	11,593	60,256	2,784	466	57,006
Virginia	134,531	21,275	1,320	111,936	607,846	65,841	5,811	536,194
Washington	111,895	14,275	937	96,683	581,536	59,632	4,548	517,356
West Virginia	75,982	4,481	583	70,918	366,387	9,464	2,668	354,255
Wisconsin	90,026	8,564	939	80,523	416,503	22,963	4,339	389,201
Wyoming	5,645	439	48	5,158	25,655	883	229	24,543
Outlying area								
Northern Mariana Islands	735	133	13	589	3,762	567	70	3,125

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes approximately 17,000 blind persons aged 65 or older.
b. Includes approximately 749,500 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.

Table 7.B2—Number of recipients of state-administered supplementation, December 2004, and total payments for calendar year 2004, by state and eligibility category

State	Number				Total payments (thousands of dollars)			
	Total [a]	Aged	Blind	Disabled	Total [a]	Aged	Blind	Disabled
All applicable states	552,346	131,126	4,371	338,171	895,741	266,153	9,007	512,450
Alabama	434	151	6	277	320	116	5	199
Alaska	14,980	5,014	69	9,897	55,885	15,950	295	39,640
Arizona	457	. . .	. . .	457	378	. . .	. . .	378
Colorado	33,724	24,626	15	9,083	90,314	63,465	61	26,788
Connecticut	16,343	4,992	91	11,260	81,677	28,902	488	52,287
Florida	14,800	6,197	5	8,598	9,198	3,397	3	5,798
Idaho	12,398	2,099	25	10,274	7,962	1,056	20	6,886
Illinois	30,501	6,674	109	23,718	27,504	7,337	146	20,021
Indiana	1,140	525	6	609	3,890	1,403	18	2,469
Iowa	4,448	1,138	. . .	3,310	16,842	--	--	--
Kentucky	4,406	1,627	24	2,755	17,549	6,440	49	11,060
Louisiana	4,797	--	--	--	451	--	--	--
Maine	32,557	4,856	95	27,606	19,428	3,178	69	16,181
Maryland	2,973	--	--	--	8,672	--	--	--
Michigan	67,090	--	--	--	79,321	--	--	--
Minnesota	40,320	7,634	192	32,494	91,321	9,958	296	81,067
Missouri [b]	8,865	2,796	873	5,196	26,793	8,532	3,993	14,268
Nebraska	5,574	1,327	47	4,200	6,325	1,397	21	4,907
New Hampshire	16,784	8,174	339	8,271	11,624	1,835	773	9,016
New Mexico	177	--	--	--	238	--	--	--
North Carolina	24,056	12,376	89	11,591	130,030	61,757	633	67,640
North Dakota [b]	355	--	--	203	1,953	839	17	1,097
Oklahoma	76,939	19,262	480	57,197	37,644	8,361	252	29,031
Oregon	16,972	4,710	706	11,556	20,296	17,815	388	2,093
South Carolina	2,981	1,333	11	1,637	11,314	4,979	44	6,291
South Dakota	3,641	--	--	--	2,607	--	--	--
Texas	10,371	2,699	134	7,538	958	465	18	475
Virginia	6,301	2,703	14	3,584	18,775	7,580	43	11,152
Washington	20	--	--	14	228	22	1	205
Wisconsin	95,173	9,995	1,007	84,171	115,536	11,349	1,359	102,828
Wyoming	2,769	62	32	2,675	708	20	15	673

SOURCE: Data reported to the Social Security Administration by individual states.

NOTES: All data are subject to revision.

. . . = not applicable; -- = not available.

a. Includes data not distributed by category.
b. 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 2004

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 [a]	State supplementation only [a]
All areas	6,987,845	428.29	6,694,577	395.36	2,497,589	138.07	4,490,256	2,204,321	293,268
Alabama	163,002	374.41	163,002	374.41	. . .	. . .	162,998	. . .	. . .
Alaska	10,781	386.74	10,781	386.72	. . .	. . .	10,781	. . .	. . .
Arizona	94,400	405.51	94,400	405.5	. . .	. . .	94,371	. . .	. . .
Arkansas	87,928	360.67	87,928	360.67	13	23.29	87,915	13	[b]
California	1,183,002	559.1	980,129	408.17	1,181,863	220.09	1,139	978,990	202,873
Colorado	54,131	381.02	54,131	381.02	. . .	. . .	54,126	. . .	. . .
Connecticut	51,536	404.29	51,536	404.3	. . .	. . .	51,527	. . .	. . .
Delaware	13,452	391.49	13,297	389.12	731	124.80	12,721	576	155
District of Columbia	20,856	430.42	20,723	418.51	1,635	188.20	19,221	1,502	133
Florida	412,970	394.73	412,966	394.73	87	89.12	412,883	83	4
Georgia	199,898	371.79	199,897	371.79	41	39.48	199,857	40	[b]
Hawaii	22,251	436.54	21,235	406.09	2,497	438.37	19,754	1,481	1,016
Idaho	20,993	382.87	20,993	382.89	. . .	. . .	20,992	. . .	. . .
Illinois	255,624	426.76	255,624	426.76	. . .	. . .	255,619	. . .	. . .
Indiana	96,191	397.55	96,191	397.55	. . .	. . .	96,182	. . .	. . .
Iowa	42,618	369.78	42,286	365.39	1,839	166.79	40,779	1,507	332
Kansas	38,476	383.6	38,476	383.6	14	18.25	38,462	14	[b]
Kentucky	179,438	392.43	179,438	392.43	. . .	. . .	179,433	. . .	. . .
Louisiana	169,549	390.9	169,547	390.9	21	29.50	169,528	19	[b]
Maine	31,641	363.59	31,641	363.59	. . .	. . .	31,631	. . .	. . .
Maryland	92,776	408.08	92,775	408.07	45	42.69	92,731	44	b
Massachusetts	169,205	437.64	151,836	397.21	168,848	81.24	357	151,479	17,369
Michigan	219,337	424.1	215,717	422.03	16,729	119.09	202,608	13,109	3,620
Minnesota	70,745	397.97	70,745	397.97	. . .	. . .	70,743	. . .	. . .
Mississippi	125,180	369.42	125,178	369.42	15	54.29	125,165	13	[b]
Missouri	116,131	385.96	116,130	385.96	. . .	. . .	116,124	. . .	. . .
Montana	14,558	376.56	14,457	374.12	947	78.65	13,611	846	101
Nebraska	22,100	367.53	22,100	367.53	. . .	. . .	22,097	. . .	. . .
Nevada	32,129	396.43	31,363	392.23	8,743	49.44	23,386	7,977	766
New Hampshire	13,029	376.51	13,029	376.48	. . .	. . .	13,015	. . .	. . .
New Jersey	150,151	414.8	142,969	389.36	149,549	44.67	602	142,367	7,182
New Mexico	51,656	377.14	51,655	377.14	. . .	. . .	51,650	. . .	. . .
New York	626,593	460.63	582,837	417.27	607,543	74.70	19,050	563,787	43,756
North Carolina	195,654	358.55	195,653	358.55	. . .	. . .	195,630	. . .	. . .
North Dakota	7,966	337.26	7,966	337.26	. . .	. . .	7,965	. . .	. . .
Ohio	245,401	417.72	245,401	417.72	31	50.50	245,370	31	[b]
Oklahoma	77,100	382.12	77,100	382.12	. . .	. . .	77,095	. . .	. . .
Oregon	58,842	395.38	58,842	395.35	. . .	. . .	58,825	. . .	. . .
Pennsylvania	316,917	437.48	304,443	416.62	311,951	38.14	4,966	299,477	12,474
Rhode Island	29,703	429.75	27,279	397.87	29,675	64.63	28	27,251	2,424
South Carolina	105,223	368.74	105,223	368.74	. . .	. . .	105,210	. . .	. . .
South Dakota	12,469	352.51	12,469	352.49	9	32.20	12,460	9	[b]
Tennessee	160,521	376.56	160,521	376.55	13	24.13	160,508	13	[b]
Texas	472,347	362.37	472,347	362.37	. . .	. . .	472,324	. . .	. . .
Utah	21,646	394.04	21,638	393.99	1,643	2.62	20,003	1,635	8

(Continued)

Table 7.B3—Number of recipients of federally administered payments and average monthly payment, by state or other area, December 2004—*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 supple-mentation [a]	State supple-mentation only [a]
Vermont	12,915	387.02	11,869	362.92	12,871	54.07	44	11,825	1,046
Virginia	134,531	375.38	134,531	375.38	. . .	. . .	134,514	. . .	. . .
Washington	111,895	423.16	111,895	423.16	. . .	. . .	111,873	. . .	. . .
West Virginia	75,982	401.34	75,982	401.34	. . .	. . .	75,978	. . .	. . .
Wisconsin	90,026	386.42	90,026	386.42	. . .	. . .	90,025	. . .	. . .
Wyoming	5,645	367.55	5,645	367.55	. . .	. . .	5,645	. . .	. . .
Outlying area									
Northern Mariana Islands	735	441.18	735	441.18	. . .	. . .	735	. . .	. . .

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, 2004 (in thousands of dollars)

State or area	Total	Federal SSI	State supplementation	
			Federally administered	State administered
All areas [a]	36,961,099	31,886,509	4,178,849	895,741
Alabama	761,277	760,957	. . .	320
Alaska	106,547	50,662	. . .	55,885
Arizona	458,229	457,851	. . .	378
Arkansas	383,431	383,429	2	. . .
California	7,906,339	4,760,736	3,145,603	. . .
Colorado	342,924	252,610	. . .	90,314
Connecticut	334,933	253,256	. . .	81,677
Delaware	62,616	61,549	1,067	. . .
District of Columbia	106,383	102,678	3,705	. . .
Florida	1,962,691	1,953,493	. . .	9,198
Georgia	915,615	915,614	1	. . .
Hawaii	117,992	104,800	13,192	. . .
Idaho	105,400	97,438	. . .	7,962
Illinois	1,325,869	1,298,365	. . .	27,504
Indiana	466,957	463,067	. . .	3,890
Iowa	203,078	182,776	3,460	16,842
Kansas	181,375	181,375	. . .	. . .
Kentucky	864,280	846,731	. . .	17,549
Louisiana	798,744	798,289	4	451
Maine	159,949	140,521	. . .	19,428
Maryland	471,894	463,209	13	8,672
Massachusetts	878,252	711,896	166,356	. . .
Michigan	1,202,763	1,099,608	23,834	79,321
Minnesota	425,287	333,966	. . .	91,321
Mississippi	560,901	560,887	14	. . .
Missouri	579,940	553,147	. . .	26,793
Montana	66,368	65,493	875	. . .
Nebraska	107,758	101,433	. . .	6,325
Nevada	153,518	148,185	5,333	. . .
New Hampshire	73,026	61,402	. . .	11,624
New Jersey	749,659	667,679	81,980	. . .
New Mexico	234,105	233,867	. . .	238
New York	3,501,526	2,947,634	553,892	. . .
North Carolina	987,781	857,751	. . .	130,030
North Dakota	34,475	32,522	. . .	1,953
Ohio	1,230,591	1,230,591	. . .	. . .
Oklahoma	396,406	358,762	. . .	37,644
Oregon	300,216	279,920	. . .	20,296
Pennsylvania	1,671,940	1,524,713	147,227	. . .
Rhode Island	156,058	132,346	23,712	. . .
South Carolina	485,550	474,236	. . .	11,314
South Dakota	55,143	52,534	2	2,607
Tennessee	740,629	740,628	1	. . .
Texas	2,032,309	2,031,351	. . .	958
Utah	103,268	103,223	45	. . .
Vermont	60,256	51,629	8,627	. . .
Virginia	626,621	607,846	. . .	18,775
Washington	581,764	581,536	. . .	228
West Virginia	366,387	366,387	. . .	. . .
Wisconsin	532,039	416,503	. . .	115,536
Wyoming	26,363	25,655	. . .	708
Outlying area				
Northern Mariana Islands	3,762	3,762	. . .	. . .

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 or Alfreda Brooks (410) 965-9849.

Table 7.B8—Number of blind and disabled recipients of federally administered payments under age 18, by state or other area, December 2004

State or area	Total	Blind	Disabled
All areas	993,127	6,689	986,438
Alabama	27,556	41	27,515
Alaska	1,078	8	1,070
Arizona	16,315	107	16,208
Arkansas	16,321	81	16,240
California	95,154	1,669	93,485
Colorado	6,583	32	6,551
Connecticut	6,378	39	6,339
Delaware	3,106	8	3,098
District of Columbia	4,235	10	4,225
Florida	78,586	197	78,389
Georgia	31,413	230	31,183
Hawaii	1,438	26	1,412
Idaho	3,744	38	3,706
Illinois	43,167	194	42,973
Indiana	19,815	90	19,725
Iowa	6,540	83	6,457
Kansas	6,801	34	6,767
Kentucky	25,825	117	25,708
Louisiana	30,897	104	30,793
Maine	3,274	20	3,254
Maryland	14,300	42	14,258
Massachusetts	17,127	444	16,683
Michigan	36,506	125	36,381
Minnesota	9,982	72	9,910
Mississippi	21,850	63	21,787
Missouri	18,709	71	18,638
Montana	1,887	9	1,878
Nebraska	3,338	24	3,314
Nevada	5,597	117	5,480
New Hampshire	1,702	13	1,689
New Jersey	21,164	60	21,104
New Mexico	6,623	36	6,587
New York	69,282	152	69,130
North Carolina	34,795	148	34,647
North Dakota	937	7	930
Ohio	41,401	202	41,199
Oklahoma	12,371	98	12,273
Oregon	7,875	87	7,788
Pennsylvania	53,969	175	53,794
Rhode Island	3,909	10	3,899
South Carolina	18,073	148	17,925
South Dakota	1,822	5	1,817
Tennessee	22,208	147	22,061
Texas	74,205	966	73,239
Utah	3,848	39	3,809
Vermont	1,496	12	1,484
Virginia	21,043	91	20,952
Washington	13,760	68	13,692
West Virginia	8,263	61	8,202
Wisconsin	15,844	65	15,779
Wyoming	834	[a]	[a]
Outlying area			
Northern Mariana Islands	181	[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, 2004

State or area	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older
All areas	856,190	105,850	4,810	745,530	182,190	566,080	107,920
Alabama	19,800	1,110	30	18,660	3,920	14,720	1,160
Alaska	1,740	250	0	1,490	270	1,220	250
Arizona	14,590	1,290	60	13,240	2,880	10,390	1,320
Arkansas	13,040	640	20	12,380	3,310	9,050	680
California	117,000	32,230	1,050	83,720	16,510	67,640	32,850
Colorado	6,530	700	40	5,790	1,200	4,630	700
Connecticut	6,780	640	0	6,140	1,150	4,990	640
Delaware	2,350	160	10	2,180	550	1,630	170
District of Columbia	2,950	170	20	2,760	950	1,810	190
Florida	50,260	7,940	170	42,150	12,090	30,090	8,080
Georgia	23,600	2,230	60	21,310	4,940	16,360	2,300
Hawaii	3,200	820	20	2,360	470	1,910	820
Idaho	3,970	310	0	3,660	850	2,810	310
Illinois	28,550	2,800	220	25,530	7,320	18,350	2,880
Indiana	14,790	570	70	14,150	4,010	10,190	590
Iowa	5,940	440	60	5,440	1,310	4,170	460
Kansas	6,110	300	20	5,790	1,300	4,500	310
Kentucky	19,950	1,170	90	18,700	4,720	14,060	1,180
Louisiana	21,300	1,370	70	19,870	5,630	14,300	1,380
Maine	3,920	250	10	3,660	580	3,080	260
Maryland	14,250	1,310	50	12,890	2,870	10,060	1,320
Massachusetts	20,020	2,400	180	17,440	3,390	14,180	2,450
Michigan	25,990	1,680	140	24,170	6,380	17,900	1,710
Minnesota	10,040	1,090	90	8,860	2,160	6,790	1,090
Mississippi	15,070	1,070	80	13,920	3,590	10,400	1,080
Missouri	17,380	840	50	16,490	3,800	12,730	850
Montana	1,970	170	10	1,790	480	1,310	180
Nebraska	3,740	230	0	3,510	460	3,050	230
Nevada	6,050	940	20	5,090	1,290	3,820	940
New Hampshire	2,340	80	10	2,250	400	1,860	80
New Jersey	19,500	3,130	90	16,280	4,160	12,140	3,200
New Mexico	7,160	810	30	6,320	1,390	4,950	820
New York	61,200	11,400	220	49,580	11,650	37,850	11,700
North Carolina	25,810	2,200	120	23,490	5,830	17,750	2,230
North Dakota	1,070	150	10	910	210	710	150
Ohio	28,970	1,540	90	27,340	6,850	20,570	1,550
Oklahoma	10,880	770	100	10,010	2,480	7,610	790
Oregon	7,770	900	80	6,790	1,470	5,390	910
Pennsylvania	40,180	3,450	120	36,610	11,410	25,280	3,490
Rhode Island	3,810	430	20	3,360	790	2,580	440
South Carolina	12,860	850	90	11,920	2,910	9,100	850
South Dakota	1,530	290	0	1,240	260	980	290
Tennessee	19,750	1,480	170	18,100	3,300	14,920	1,530
Texas	72,650	8,800	790	63,060	18,070	45,640	8,940
Utah	2,850	230	0	2,620	710	1,900	240
Vermont	1,680	90	10	1,580	280	1,310	90
Virginia	18,580	1,650	70	16,860	3,880	13,010	1,690
Washington	15,680	1,290	80	14,310	2,960	11,380	1,340
West Virginia	8,140	380	30	7,730	1,280	6,470	390
Wisconsin	11,870	770	30	11,070	3,290	7,800	780
Wyoming	890	30	0	860	180	680	30
Outlying area							
Northern Mariana Islands	120	10	10	100	50	60	10

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 10 percent sample.

CONTACT: Clark Pickett (410) 965-9016.

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 2004

Monthly payment (dollars)	All recipients	Adults			Blind and disabled, under age 18
		Aged	Blind	Disabled	
Total					
Number	6,180,561	881,151	59,825	4,249,692	989,893
Percent	100.0	100.0	100.0	100.0	100.0
Less than 50	8.3	13.9	8.7	8.5	2.2
50–99	5.9	10.6	6.0	6.1	1.0
100–149	5.0	9.7	5.0	4.9	1.3
150–199	4.1	8.0	4.2	3.9	1.5
200–249	3.9	5.9	4.9	4.0	1.7
250–299	3.1	4.7	3.1	2.9	2.1
300–349	2.9	3.8	2.9	2.7	2.6
350–399	7.2	10.7	8.5	6.5	7.1
400–449	2.1	1.9	2.1	1.7	4.3
450–499	2.2	1.3	1.7	1.5	5.9
500–549	2.0	0.9	1.3	1.4	5.8
550–563	0.6	0.2	0.4	0.4	1.5
564 [a]	52.7	28.6	51.3	55.4	62.9

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 $564 in calendar year 2004.

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 2004

Monthly payment (dollars)	All recipients	Aged	Blind	Disabled
Total				
Number	257,254	118,326	2,556	136,372
Percent	100.0	100.0	100.0	100.0
Less than 50	3.9	4.1	3.1	3.6
50–99	4.4	4.5	3.0	4.3
100–149	4.5	4.5	3.7	4.5
150–199	4.5	4.4	3.7	4.6
200–249	4.1	3.9	4.4	4.3
250–299	3.9	3.4	3.4	4.4
300–349	3.7	2.9	3.5	4.5
350–399	3.4	2.6	4.1	4.1
400–449	2.6	2.4	2.5	2.9
450–499	2.3	2.2	2.5	2.4
500–549	2.0	1.8	2.3	2.2
550–599	6.0	9.5	4.0	2.9
600–649	1.5	1.4	1.8	1.7
650–699	1.3	1.2	1.7	1.4
700–749	1.1	1.1	1.6	1.0
750–799	1.1	1.4	1.1	0.8
800–845	0.8	1.1	0.7	0.6
846 [a]	48.8	47.6	52.9	49.8

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 $846 in calendar year 2004.

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 2004

Type of income	Total	Category			Age		
		Aged	Blind	Disabled	Under 18	18–64	65 or older [a]
Number	6,987,845	1,211,167	75,924	5,700,754	993,127	4,017,108	1,977,610
				Number			
With unearned income							
Social Security benefits	2,441,374	693,426	27,124	1,720,824	70,026	1,243,356	1,127,992
Other	814,244	225,071	8,218	580,955	189,355	325,686	299,203
With earned income	268,333	17,196	4,637	246,500	2,989	238,411	26,933
				Percentage			
With unearned income							
Social Security benefits	34.9	57.3	35.7	30.2	7.1	31.0	57.0
Other	11.7	18.6	10.8	10.2	19.1	8.1	15.1
With earned income	3.8	1.4	6.1	4.3	0.3	5.9	1.4
				Average income (dollars)			
With unearned income							
Social Security benefits	435.11	429.59	447.89	437.13	194.62	455.59	427.46
Other	134.28	105.59	119.81	145.60	188.35	130.25	104.45
With earned income	300.36	337.72	495.47	294.08	319.00	303.44	271.06

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 17,000 blind and 749,500 disabled persons aged 65 or older.

CONTACT: Art Kahn (410) 965-0186.

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 2004

State or area	Percentage with Social Security benefits							Average monthly Social Security benefit (dollars)						
		Category			Age				Category			Age		
	Total	Aged	Blind	Disabled	Under 18	18–64	65 or older	Total	Aged	Blind	Disabled	Under 18	18–64	65 or older
All areas	34.9	57.3	35.7	30.2	7.1	31.0	57.0	435.11	429.59	447.89	437.13	194.62	455.59	427.46
Alabama	40.3	86.9	41.5	34.1	9.2	34.8	78.9	418.94	426.80	402.71	416.38	189.88	435.86	418.92
Alaska	34.5	61.8	34.0	27.5	7.6	27.9	58.6	412.95	408.54	408.94	415.53	207.13	433.08	401.28
Arizona	32.2	59.4	30.3	27.7	7.4	28.7	58.2	399.86	379.63	395.41	407.02	184.84	434.51	378.06
Arkansas	42.3	89.6	41.2	35.9	9.1	37.4	82.4	423.23	435.99	400.36	419.20	184.70	440.59	424.49
California	37.6	48.1	37.1	33.1	5.2	33.2	48.6	495.69	460.54	528.41	516.62	236.79	536.46	469.16
Colorado	36.3	54.9	34.5	32.9	5.7	33.9	57.1	422.00	416.57	413.91	423.78	201.46	435.50	412.70
Connecticut	30.4	44.2	28.1	28.3	8.0	28.4	47.3	410.20	391.56	390.34	414.85	175.44	433.26	394.10
Delaware	32.7	64.3	40.0	29.2	7.0	33.4	63.7	435.30	441.60	389.43	434.38	198.59	456.05	432.89
District of Columbia	25.1	65.6	31.1	20.6	6.3	19.4	59.7	412.12	404.85	424.61	414.51	228.78	440.84	404.36
Florida	33.4	51.4	34.3	28.0	7.4	31.1	51.6	403.38	395.41	402.38	407.79	197.36	430.80	396.39
Georgia	38.2	75.3	33.4	32.1	6.4	31.8	71.5	427.09	432.45	417.71	425.12	200.92	442.29	424.24
Hawaii	32.1	45.1	33.0	26.7	6.5	25.4	46.1	447.82	421.30	491.13	465.94	182.45	488.92	421.45
Idaho	35.8	78.7	31.0	32.0	7.2	34.9	74.9	424.60	438.71	397.05	421.75	176.86	436.07	428.86
Illinois	24.1	41.0	26.2	21.8	6.0	22.4	42.5	402.04	390.58	382.38	405.25	194.99	420.51	397.90
Indiana	32.2	72.8	35.5	29.4	7.1	32.9	68.4	415.53	422.94	400.06	414.47	183.22	429.33	420.06
Iowa	39.4	74.4	41.5	36.0	7.3	38.8	71.4	427.44	442.29	414.40	424.78	174.81	434.92	434.57
Kansas	35.9	65.7	30.9	33.1	7.6	36.3	63.9	423.75	432.32	396.85	422.36	189.96	435.69	426.47
Kentucky	35.4	83.6	34.1	31.0	9.3	29.9	73.6	406.46	419.21	388.18	403.50	168.77	422.50	406.52
Louisiana	34.5	81.7	37.6	28.3	7.3	27.9	74.0	406.26	415.80	396.37	402.77	202.92	420.51	408.27
Maine	43.4	87.3	39.4	39.5	13.9	38.6	81.3	425.79	443.51	414.22	422.37	147.77	435.99	433.98
Maryland	28.5	44.2	32.8	25.3	6.1	25.8	47.4	418.61	403.33	440.52	423.71	207.49	442.75	405.76
Massachusetts	37.3	55.7	42.9	30.3	10.5	33.5	55.1	470.81	473.74	483.52	468.26	183.23	481.97	475.56
Michigan	30.6	56.0	31.6	28.4	7.5	29.7	57.7	427.47	432.06	421.86	426.75	184.67	441.39	430.41
Minnesota	32.1	49.3	28.0	29.3	7.5	31.8	48.3	411.95	414.41	393.98	411.47	171.34	425.89	409.70
Mississippi	41.2	89.3	45.2	33.9	8.5	33.8	79.9	412.31	422.53	396.88	408.43	192.56	429.39	412.20
Missouri	36.7	75.0	39.4	33.1	8.2	34.6	70.9	415.64	427.85	391.33	413.26	190.72	427.67	417.41
Montana	39.1	81.2	41.8	35.3	7.3	35.8	77.2	425.68	437.63	427.28	423.22	202.70	434.66	424.53
Nebraska	40.3	73.6	39.0	36.8	8.1	39.8	70.0	422.38	434.61	401.18	420.07	192.37	430.21	428.24
Nevada	32.4	57.5	36.5	23.5	5.7	28.9	57.0	452.34	450.00	474.70	453.31	191.88	470.08	450.54
New Hampshire	37.4	63.2	35.0	35.5	13.7	36.2	66.4	428.35	396.90	406.07	432.81	189.97	450.68	410.85
New Jersey	31.7	42.3	33.8	28.6	6.4	30.0	45.1	433.62	413.84	424.85	442.15	209.85	461.71	417.86
New Mexico	39.3	73.0	36.4	32.6	6.6	31.4	68.3	399.61	389.72	375.82	404.39	198.23	422.82	387.67
New York	31.6	45.7	38.2	27.8	6.0	27.6	45.7	455.72	429.54	458.53	467.22	198.40	491.52	433.68
North Carolina	42.0	83.5	37.7	35.5	8.2	36.7	77.5	418.74	428.77	398.29	415.23	194.09	436.57	416.53
North Dakota	45.4	80.9	38.3	40.0	6.2	41.7	74.9	413.67	426.81	376.42	410.02	171.19	419.40	414.95
Ohio	28.2	60.2	32.3	26.0	6.6	27.0	58.9	403.53	410.29	402.25	402.49	179.43	414.98	407.84
Oklahoma	36.0	79.0	34.3	30.7	6.7	31.1	73.4	412.77	421.80	394.24	410.13	198.45	424.79	412.41
Oregon	34.6	57.0	36.2	31.3	5.8	33.1	57.6	426.52	424.13	385.73	427.79	202.15	438.21	420.18
Pennsylvania	31.0	65.0	36.7	27.1	7.6	27.9	60.6	440.33	465.77	432.65	433.58	183.13	452.67	449.80
Rhode Island	37.9	63.7	42.2	33.9	8.1	35.0	61.5	465.33	488.98	446.31	458.51	183.06	475.36	470.78
South Carolina	39.7	85.8	38.8	33.2	7.7	33.6	77.1	415.89	420.10	406.03	414.53	202.36	432.47	413.64
South Dakota	41.7	71.4	37.6	36.9	6.2	39.3	67.9	411.95	442.34	441.06	402.13	190.23	415.26	419.11
Tennessee	39.0	84.6	33.0	33.4	8.2	32.7	75.5	416.44	425.20	386.52	414.03	194.18	431.26	413.20
Texas	38.9	68.2	31.4	30.1	5.5	30.1	67.6	403.00	392.66	388.47	410.42	205.33	432.62	390.76
Utah	30.2	49.6	26.4	28.1	6.0	31.4	50.7	407.99	394.79	365.56	411.13	196.25	424.15	396.54
Vermont	46.7	84.7	55.3	42.7	10.0	43.2	80.0	458.06	474.36	393.77	455.40	151.62	469.58	459.02
Virginia	36.9	60.1	38.2	32.4	8.1	33.5	61.1	415.00	418.19	398.39	414.11	191.46	431.05	413.29
Washington	27.3	34.4	28.8	26.2	6.2	27.6	37.7	425.29	406.74	413.12	429.02	194.04	443.05	408.82
West Virginia	31.9	83.1	33.1	28.7	10.1	26.7	69.6	407.91	429.08	406.20	404.06	176.23	417.42	413.99
Wisconsin	35.6	68.0	33.0	32.2	6.8	35.4	64.9	421.78	429.07	406.23	420.33	180.28	432.19	426.03
Wyoming	39.1	83.8	22.9	35.5	6.6	37.1	79.4	432.30	446.29	388.64	429.74	199.35	439.43	435.73
Outlying area														
Northern Mariana Islands	26.3	55.6	38.5	19.4	1.1	26.0	53.2	308.64	308.96	272.80	310.00	245.00	321.81	295.85

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, 2004

Sex and age	Total	Adults			Blind and disabled children [a]
		Aged	Blind	Disabled	
			All persons		
Number	856,190	105,850	4,070	558,850	187,420
Percent	100.0	100.0	100.0	100.0	100.0
			Percentage distribution by sex		
Male	51.6	37.6	55.8	49.6	65.1
Female	48.4	62.4	44.2	50.4	34.9
			Percentage distribution by age		
Under 5	8.3	. . .	. . .	. . .	38.0
5–9	5.8	. . .	. . .	. . .	26.5
10–14	5.2	. . .	. . .	. . .	23.6
15–17	2.0	. . .	. . .	. . .	9.2
18–21	5.4	. . .	15.0	7.3	2.8
22–29	6.2	. . .	15.5	9.4	. . .
30–39	10.5	. . .	14.7	16.0	. . .
40–49	17.8	. . .	17.9	27.1	. . .
50–59	20.6	. . .	24.3	31.3	. . .
60–64	5.6	. . .	7.9	8.5	. . .
65–69	6.9	54.2	1.7	0.3	. . .
70–74	2.6	21.2	1.0	[b]	. . .
75–79	1.5	11.8	1.0	[b]	. . .
80 or older	1.6	12.9	1.0	[b]	. . .
			Male		
Number	441,560	39,790	2,270	277,420	122,080
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	9.8	. . .	. . .	. . .	35.6
5–9	8.1	. . .	. . .	. . .	29.2
10–14	6.7	. . .	. . .	. . .	24.4
15–17	2.3	. . .	. . .	. . .	8.4
18–21	5.9	. . .	15.0	8.3	2.4
22–29	6.5	. . .	15.9	10.2	. . .
30–39	9.9	. . .	16.3	15.6	. . .
40–49	16.9	. . .	15.9	26.8	. . .
50–59	19.5	. . .	25.6	30.8	. . .
60–64	5.1	. . .	8.8	8.0	. . .
65–69	5.3	56.6	1.8	0.3	. . .
70–74	2.1	22.8	0.9	[b]	. . .
75–79	1.0	11.4	[b]	[b]	. . .
80 or older	0.8	9.1	[b]	[b]	. . .
			Female		
Number	414,630	66,060	1,800	281,430	65,340
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	6.7	. . .	. . .	. . .	42.4
5–9	3.4	. . .	. . .	. . .	21.3
10–14	3.5	. . .	. . .	. . .	22.1
15–17	1.7	. . .	. . .	. . .	10.7
18–21	4.9	. . .	15.0	6.3	3.5
22–29	5.9	. . .	15.0	8.6	. . .
30–39	11.2	. . .	12.8	16.4	. . .
40–49	18.8	. . .	20.6	27.5	. . .
50–59	21.7	. . .	22.8	31.8	. . .
60–64	6.1	. . .	6.7	9.4	. . .
65–69	8.6	52.7	1.7	0.4	. . .
70–74	3.2	20.2	1.1	[b]	. . .
75–79	1.9	12.0	2.2	[b]	. . .
80 or older	2.4	15.1	2.2	[b]	. . .

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.

Table 7.E3—Number and percentage distribution of recipients of federally administered payments, by sex, age, and eligibility category, December 2004

Sex and age	All recipients	Adults			Blind and disabled, under age 18
		Aged	Blind	Disabled	
			All persons		
Number	6,987,845	1,211,167	69,235	4,714,316	993,127
Percent	100.0	100.0	100.0	100.0	100.0
			Percentage distribution by sex		
Male	42.7	30.7	43.9	41.1	65.0
Female	57.3	69.3	56.1	58.9	35.0
			Percentage distribution by age		
Under 5	2.3	. . .	. . .	. . .	15.9
5–9	3.8	. . .	. . .	. . .	26.8
10–14	5.1	. . .	. . .	. . .	36.2
15–17	3.0	. . .	. . .	. . .	21.1
18–21	3.9	. . .	6.0	5.6	. . .
22–29	7.0	. . .	12.3	10.1	. . .
30–39	9.7	. . .	14.0	14.1	. . .
40–49	14.9	. . .	17.1	21.8	. . .
50–59	15.2	. . .	18.1	22.3	. . .
60–64	6.9	. . .	8.0	10.1	. . .
65–69	7.4	15.0	6.8	7.0	. . .
70–74	6.9	22.5	5.8	4.4	. . .
75–79	6.0	24.8	5.0	2.5	. . .
80 or older	7.9	37.6	6.9	2.0	. . .
			Male		
Number	2,985,434	371,795	30,424	1,937,364	645,851
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	3.1	. . .	. . .	. . .	14.2
5–9	6.0	. . .	. . .	. . .	27.6
10–14	8.1	. . .	. . .	. . .	37.4
15–17	4.5	. . .	. . .	. . .	20.8
18–21	5.2	. . .	7.4	8.0	. . .
22–29	8.6	. . .	14.7	13.0	. . .
30–39	10.4	. . .	16.3	15.8	. . .
40–49	14.9	. . .	19.1	22.6	. . .
50–59	13.6	. . .	17.7	20.7	. . .
60–64	5.8	. . .	7.2	8.8	. . .
65–69	5.9	17.9	5.8	5.6	. . .
70–74	5.3	25.8	4.5	3.2	. . .
75–79	4.2	25.9	3.4	1.5	. . .
80 or older	4.3	30.3	3.9	0.8	. . .
			Female		
Number	4,002,411	839,372	38,811	2,776,952	347,276
Percent	100.0	100.0	100.0	100.0	100.0
Under 5	1.7	. . .	. . .	. . .	19.0
5–9	2.2	. . .	. . .	. . .	25.3
10–14	2.9	. . .	. . .	. . .	33.9
15–17	1.9	. . .	. . .	. . .	21.8
18–21	2.8	. . .	4.8	4.0	. . .
22–29	5.7	. . .	10.5	8.1	. . .
30–39	9.1	. . .	12.1	13.0	. . .
40–49	14.9	. . .	15.5	21.2	. . .
50–59	16.5	. . .	18.5	23.5	. . .
60–64	7.7	. . .	8.7	11.0	. . .
65–69	8.5	13.7	7.6	7.9	. . .
70–74	8.2	21.1	6.8	5.3	. . .
75–79	7.4	24.4	6.3	3.2	. . .
80 or older	10.6	40.8	9.2	2.8	. . .

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 2004

Category and age	Number			Percentage distribution		
	Total	With representative payee	Without representative payee	Total	With representative payee	Without representative payee
Total	6,987,845	2,493,270	4,494,575	100.0	35.7	64.3
Category						
Aged	1,211,167	45,047	1,166,120	100.0	3.7	96.3
Blind [a]	75,924	19,519	56,405	100.0	25.7	74.3
Disabled [b]	5,700,754	2,428,704	3,272,050	100.0	42.6	57.4
Age						
Under 18	993,127	992,251	876	100.0	99.9	0.1
18–64	4,017,108	1,346,772	2,670,336	100.0	33.5	66.5
65 or older	1,977,610	154,247	1,823,363	100.0	7.8	92.2

SOURCE: Social Security Administration, Supplemental Security Record (Characteristic Extract Record format), 100 percent data.

a. Includes 17,000 persons aged 65 or older.
b. Includes 749,500 persons aged 65 or older.

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 2004

Living arrangement [a]	Number	Category			Age		
		Aged	Blind [b]	Disabled [c]	Under 18	18–64	65 or older
Total							
Number	6,987,845	1,211,167	75,924	5,700,754	993,127	4,017,108	1,977,610
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Own household	93.8	90.8	92.2	94.5	95.2	94.2	92.2
Another's household	4.2	7.4	5.4	3.5	3.4	4.0	5.2
Institutional care covered by Medicaid	2.0	1.7	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 17,000 persons aged 65 or older.
c. Includes 749,500 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 1982–2004, 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
2004	676,979	9.7	342,220	28.3	334,759	5.8

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

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 1966–2004 (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— Uninsured persons	Military wage credits	Premiums from voluntary enrollees	Interest on investments and other income [a]	Total	Benefit payments [b]	Administrative expenses Amount [c]	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	[d]	141	9	746	13,679	13,340	339	2.5	10,605
1977	15,856	14,114	. . .	[e]	[d] 803	[f] 143	12	784	16,019	15,737	283	1.8	10,442
1978	19,213	17,324	. . .	[e] 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	[g] 8,164
1983	44,570	37,259	. . .	358	878	[h] 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	[i] -719	41	3,362	48,414	47,580	834	1.8	[g] 20,499
1986	59,267	54,583	. . .	364	566	91	43	3,619	50,422	49,758	664	1.3	[g] 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	[j] -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	[k] 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	[l] -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	[m] 133,990	1,782	1.3	120,419
1999	151,597	132,306	6,552	430	652	71	1,447	10,139	130,632	[m] 128,766	1,866	1.4	141,385

(Continued)

Table 8.A1—Hospital Insurance, calendar years 1966–2004 (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— Uninsured persons	Military wage credits	Premiums from voluntary enrollees	Interest on investments and other income [a]	Total	Benefit payments [b]	Administrative expenses Amount [c]	Percentage of benefit payments	
2000	167,185	144,351	8,787	465	470	2	1,382	11,729	131,095	[m] 128,458	2,636	2.1	177,475
2001	174,630	151,994	7,533	470	453	[n] -1,175	1,370	13,986	143,379	[m] 141,183	2,195	1.6	208,726
2002	178,631	152,708	8,316	425	442	0	1,626	15,114	152,526	[m] 149,944	2,582	1.7	234,831
2003	175,812	149,242	8,318	426	393	0	1,604	15,828	154,616	[m] 152,084	2,533	1.7	256,026
2004	183,890	156,484	8,577	419	365	173	1,915	15,956	170,587	167,554	3,033	1.8	269,329

SOURCE: *2005 Annual Report of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds*, Table lll.B4, and analogous tables from earlier annual reports.

NOTES: Because the table published in the *2005 Annual Report* displays dollars rounded to the tenths of billions, an analogous unpublished table displaying dollars rounded to the millions was also used.

Totals do not necessarily equal the sums of rounded components.

. . . = 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 1966–2004 (in millions of dollars)

Year	Receipts						Expenditures				Trust fund assets at end of year [a]
	Total	Premiums from participants			Government contributions [b]	Interest and other income [c]	Total	Benefit payments [d]	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	[e] 3,722	[e] 3,356	[e] 366	[e] 11,291	361	14,028	13,113	915	7.0	5,877
1982	16,580	[e] 3,697	[e] 3,341	[e] 356	[e] 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	[f] 7,409	[f] 6,747	[f] 661	[f] 23,560	876	31,740	30,820	921	3.0	8,394
1988	35,825	[f] 8,761	[f] 7,983	[f] 778	[f] 26,203	861	35,229	33,970	1,260	3.7	8,990
1989	[g] 44,349	[g,h] 12,263	9,793	993	30,852	[g] 1,234	[g] 39,783	38,294	[g] 1,489	3.9	[g] 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	[i] 14,077	[i] 12,814	[i] 1,263	[i] 41,359	1,801	50,830	49,260	1,570	3.2	24,235
1993	57,679	[i] 14,193	[i] 12,731	[i] 1,462	[i] 41,465	2,021	57,783	[j] 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	[k] 20,933	[k] 18,594	[k] 2,338	[k] 64,068	2,711	77,630	[l] 76,125	1,505	2.0	46,212
1999	80,902	[k] 18,967	[k] 16,604	[k] 2,362	[k] 59,095	2,841	82,327	[l] 80,724	1,603	2.0	44,787

(Continued)

Table 8.A2—Supplementary Medical Insurance, calendar years 1966–2004 (in millions of dollars)—*Continued*

Year	Receipts						Expenditures				Trust fund assets at end of year [a]
	Total	Premiums from participants			Government contributions [b]	Interest and other income [c]	Total	Benefit payments [d]	Administrative expenses		
		Subtotal	Aged	Disabled					Amount	Percentage of benefit payments	
2000	89,903	20,555	17,892	2,664	[k] 65,898	3,450	90,663	[l] 88,893	1,770	2.0	44,027
2001	98,629	22,764	19,905	2,859	72,793	3,071	101,386	[l] 99,663	1,723	1.7	41,270
2002	106,196	25,066	21,610	3,456	78,338	2,792	113,165	[l] 110,969	2,196	2.0	34,301
2003	115,796	27,402	23,546	3,856	86,402	1,992	126,144	[l] 123,825	2,318	1.9	23,953
2004	133,787	31,435	26,737	4,699	100,858	1,495	138,311	135,418	2,893	2.1	19,430

SOURCES: *2005 Annual Report of the Boards of Trustees of the Federal Supplementary Medical Insurance and Federal Supplementary Medical Insurance Trust Funds*, Table III.C1, analogous tables from earlier annual reports, and unpublished Treasury reports.

NOTES: Because the table published in the *2005 Annual Report* displays dollars rounded to the tenths of billions, an analogous unpublished table displaying dollars rounded to the millions was also used.

Totals do not necessarily equal the sums of rounded components.

. . . = not applicable; SMI = Supplementary Medical Insurance.

a. The financial status of SMI depends on both the assets and the liabilities of the trust fund.
b. Includes Part B general fund matching payments, Part D subsidy costs (for the transitional assistance provision in 2004), and 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 Hospital 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.

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 1967–2002

Type of coverage and service	1967	1975	1980	1990	2000	2002
			Persons enrolled (fee-for-service and managed care) (thousands)			
Hospital Insurance and/or Supplementary Medical Insurance	19,521	22,790	25,515	30,948	34,261	34,698
Hospital Insurance	19,494	22,472	25,104	30,464	33,841	34,275
Supplementary Medical Insurance	17,893	21,945	24,680	29,685	32,602	32,955
			Persons enrolled (fee-for-service only) (thousands)			
Hospital Insurance and/or Supplementary Medical Insurance	--	--	--	--	27,833	29,529
Hospital Insurance	--	--	--	--	27,422	29,109
Supplementary Medical Insurance	--	--	--	--	26,174	27,786
			Persons served (thousands)			
Hospital Insurance and/or Supplementary Medical Insurance	7,154	12,032	16,271	24,809	25,486	27,117
Hospital Insurance	3,960	4,963	6,024	6,367	6,361	6,739
Inpatient hospital	3,601	4,913	5,951	5,906	5,975	6,308
Skilled nursing services	354	260	248	615	1,390	1,526
Home health services [a]	126	329	675	1,818	1,325	1,428
Hospice services [b]	. . .	. . .	. . .	--	514	620
Supplementary Medical Insurance	6,523	11,762	16,099	24,687	25,256	26,900
Physicians' and other medical services	6,415	11,396	15,627	24,193	24,846	26,525
Outpatient services	1,511	3,768	6,629	14,055	18,159	19,691
Home health services [a]	118	161	302	38	1,081	998
			Persons served per 1,000 enrollees			
Hospital Insurance and/or Supplementary Medical Insurance	367	528	638	802	916	918
Hospital Insurance	203	221	240	209	232	232
Inpatient hospital	185	219	237	194	218	217
Skilled nursing services	18	12	10	21	51	52
Home health services[a]	7	15	27	60	48	49
Hospice services [b]	. . .	. . .	. . .	--	19	21
Supplementary Medical Insurance	365	536	652	832	965	968
Physicians' and other medical services	359	519	633	815	949	955
Outpatient services	77	172	269	474	694	709
Home health services [a]	7	7	12	1	41	36
			Amount reimbursed (millions of dollars)			
Hospital Insurance and/or Supplementary Medical Insurance	4,239	12,689	29,134	88,778	148,488	182,303
Hospital Insurance	2,967	9,209	20,353	54,244	87,549	105,384
Inpatient hospital	2,659	8,840	19,583	48,952	72,041	83,246
Skilled nursing services	274	233	331	1,886	10,066	13,546
Home health services [a]	26	136	440	3,406	2,679	4,382
Hospice services [b]	. . .	. . .	. . .	--	2,763	4,211
Supplementary Medical Insurance	1,272	3,481	8,871	34,533	60,939	76,919
Physicians' and other medical services	1,224	3,050	7,361	27,379	44,506	55,126
Outpatient services	38	374	1,261	7,077	12,588	17,518
Home health services [a]	17	56	159	78	3,845	4,275
			Amount reimbursed per person served (dollars)			
Hospital Insurance and/or Supplementary Medical Insurance	592	1,055	1,791	3,578	5,826	6,723
Hospital Insurance	749	1,855	3,379	8,520	13,763	15,638
Inpatient hospital	738	1,799	3,291	8,289	12,057	13,197
Skilled nursing services	774	896	1,336	3,068	7,242	8,877
Home health services [a]	204	413	652	1,874	2,022	3,069
Hospice services [b]	. . .	. . .	. . .	--	5,375	6,792
Supplementary Medical Insurance	195	296	545	1,399	2,413	2,859
Physicians' and other medical services	191	268	471	1,132	1,791	2,078
Outpatient services	25	99	190	503	693	890
Home health services[a]	145	347	526	2,033	3,557	4,284

(Continued)

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 1967–2002—*Continued*

Type of coverage and service	1967	1975	1980	1990	2000	2002
			Amount reimbursed per enrollee (dollars)			
Hospital Insurance and/or Supplementary Medical Insurance	217	557	1,142	2,869	5,335	6,174
Hospital Insurance	152	410	811	1,781	3,193	3,620
Inpatient hospital	137	394	780	1,607	2,627	2,860
Skilled nursing services	14	11	13	62	367	465
Home health services [a]	1	6	18	112	98	151
Hospice services [b]	. . .	. . .	. . .	--	101	145
Supplementary Medical Insurance	71	159	356	1,163	2,328	2,768
Physicians' and other medical services	69	139	298	922	1,700	1,984
Outpatient services	2	17	51	238	481	630
Home health services [a]	1	2	6	3	147	154

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 2000, 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.

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 1974–2002

Type of coverage and service	1974	1975	1980	1990	2000	2001	2002
				Persons enrolled (fee-for-service and managed care) (thousands)			
Hospital Insurance and/or Supplementary Medical Insurance	1,928	2,168	2,963	3,255	5,371	5,567	5,805
Hospital Insurance	1,928	2,168	2,963	3,255	5,370	5,567	5,804
Supplementary Medical Insurance	1,745	1,959	2,719	2,943	4,768	4,934	5,133
				Persons enrolled (fee-for-service only) (thousands)			
Hospital Insurance and/or Supplementary Medical Insurance	--	--	--	--	4,907	5,172	5,449
Hospital Insurance	--	--	--	--	4,907	5,172	5,448
Supplementary Medical Insurance	--	--	--	--	4,304	4,539	4,777
				Persons served (thousands)			
Hospital Insurance and/or Supplementary Medical Insurance	792	975	1,760	2,390	4,096	4,358	4,637
Hospital Insurance	400	475	728	680	964	1,031	1,098
Inpatient hospital	397	472	721	644	942	1,009	1,072
Skilled nursing services	8	8	9	23	78	86	95
Home health services [a]	15	22	51	122	119	123	137
Hospice services [b]	. . .	. . .	. . .	--	27	28	32
Supplementary Medical Insurance	740	924	1,723	2,365	4,057	4,319	4,599
Physicians' and other medical services	691	865	1,631	2,249	3,917	4,187	4,468
Outpatient services	296	399	909	1,496	2,870	3,090	3,324
Home health services [a]	9	13	25	[c]	110	100	109
				Persons served per 1,000 enrollees			
Hospital Insurance and/or Supplementary Medical Insurance	411	450	594	734	835	843	851
Hospital Insurance	208	219	246	209	196	199	202
Inpatient hospital	206	218	243	198	192	195	197
Skilled nursing services	4	4	3	7	16	17	17
Home health services [a]	8	10	17	38	24	24	25
Hospice services [b]	. . .	. . .	. . .	--	6	5	6
Supplementary Medical Insurance	424	471	634	804	943	952	963
Physicians' and other medical services	396	442	600	764	910	922	935
Outpatient services	170	204	334	508	667	681	696
Home health services [a]	5	7	9	[c]	26	22	23
				Amount reimbursed (millions of dollars)			
Hospital Insurance and/or Supplementary Medical Insurance	1,049	1,509	4,478	11,239	25,773	29,680	33,108
Hospital Insurance	694	987	2,765	6,694	14,114	16,039	17,609
Inpatient hospital	681	968	2,714	6,346	13,156	14,794	16,136
Skilled nursing services	7	9	13	85	555	711	817
Home health services [a]	6	10	38	264	239	345	406
Hospice services [b]	. . .	. . .	. . .	--	164	189	249
Supplementary Medical Insurance	355	522	1,713	4,545	11,660	13,641	15,499
Physicians' and other medical services	206	295	997	2,831	6,968	8,187	9,146
Outpatient services	145	221	701	1,714	4,198	4,988	5,828
Home health services [a]	3	5	16	[c]	493	467	525
				Amount reimbursed per person served (dollars)			
Hospital Insurance and/or Supplementary Medical Insurance	1,324	1,548	2,544	4,703	6,292	6,810	7,140
Hospital Insurance	1,735	2,077	3,798	9,847	14,641	15,557	16,037
Inpatient hospital	1,714	2,051	3,765	9,849	13,966	14,662	15,052
Skilled nursing services	936	1,049	1,571	3,702	7,115	8,267	8,600
Home health services [a]	399	478	733	2,156	2,008	2,805	2,964
Hospice services [b]	. . .	. . .	. . .	--	6,074	6,750	7,781
Supplementary Medical Insurance	479	565	994	1,922	2,874	3,158	3,370
Physicians' and other medical services	298	341	611	1,259	1,779	1,955	2,047
Outpatient services	490	554	771	1,146	1,463	1,614	1,753
Home health services [a]	345	420	619	[c]	4,482	4,670	4,817

(Continued)

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 1974–2002—*Continued*

Type of coverage and service	1974	1975	1980	1990	2000	2001	2002
				Amount reimbursed per enrollee (dollars)			
Hospital Insurance and/or Supplementary Medical Insurance	544	696	1,511	3,453	5,252	5,739	6,076
Hospital Insurance	360	455	933	2,057	2,876	3,101	3,232
Inpatient hospital	353	446	916	1,950	2,681	2,860	2,962
Skilled nursing services	4	4	4	26	113	137	150
Home health services [a]	3	5	13	81	49	67	75
Hospice services [b]	. . .	. . .	. . .	--	33	37	46
Supplementary Medical Insurance	208	266	630	1,544	2,709	3,005	3,245
Physicians' and other medical services	118	151	639	962	1,619	1,804	1,915
Outpatient services	83	113	258	582	975	1,099	1,220
Home health services [a]	2	3	5	[c]	115	103	110

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 2000, 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.

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, 1980–2004, selected years (in thousands)

Census division and state or area	1980	1990	1995	2000	2001	2002	2003	2004
Total								
All areas	25,515	30,948	33,142	34,253	34,462	34,679	35,008	35,334
United States [a]	25,027	30,350	32,492	33,549	33,743	33,947	34,261	34,571
New England	1,506	1,734	1,816	1,838	1,837	1,836	1,841	1,843
Connecticut	362	436	455	458	457	456	458	458
Maine	142	165	174	180	182	183	185	186
Massachusetts	715	795	825	829	827	824	822	819
New Hampshire	103	126	139	147	148	150	152	156
Rhode Island	125	145	149	148	147	146	146	145
Vermont	59	68	72	76	76	77	78	79
Middle Atlantic	4,496	5,084	5,267	5,282	5,277	5,276	5,279	5,277
New Jersey	851	1,006	1,058	1,070	1,070	1,071	1,073	1,073
New York	2,128	2,280	2,328	2,347	2,351	2,356	2,361	2,365
Pennsylvania	1,516	1,798	1,881	1,865	1,856	1,849	1,845	1,839
East North Central	4,462	5,224	5,500	5,552	5,560	5,567	5,599	5,625
Illinois	1,238	1,401	1,446	1,440	1,440	1,439	1,446	1,452
Indiana	579	685	725	736	738	740	746	751
Michigan	916	1,101	1,177	1,203	1,207	1,210	1,218	1,226
Ohio	1,162	1,387	1,471	1,480	1,480	1,480	1,486	1,489
Wisconsin	567	650	683	693	695	698	703	707
West North Central	2,186	2,424	2,510	2,519	2,522	2,523	2,532	2,542
Iowa	387	422	432	427	426	425	426	426
Kansas	304	337	348	347	346	345	345	345
Minnesota	479	544	570	583	586	590	595	600
Missouri	639	706	733	736	737	737	740	744
Nebraska	205	221	228	227	227	227	227	227
North Dakota	81	91	94	93	93	92	92	92
South Dakota	91	102	106	106	107	107	107	108
South Atlantic	4,179	5,536	6,091	6,410	6,474	6,542	6,630	6,730
Delaware	59	80	90	97	99	100	102	104
District of Columbia	71	71	70	66	65	64	64	63
Florida	1,579	2,174	2,396	2,493	2,511	2,531	2,558	2,596
Georgia	499	636	700	750	760	771	785	799
Maryland	381	496	542	570	576	582	589	596
North Carolina	588	786	878	939	952	965	980	997
South Carolina	279	383	428	463	470	477	486	496
Virginia	490	645	714	761	771	782	795	808
West Virginia	233	264	274	271	270	270	271	271
East South Central	1,613	1,887	2,000	2,060	2,072	2,084	2,107	2,128
Alabama	428	508	541	558	561	564	569	573
Kentucky	402	459	482	491	492	494	499	504
Mississippi	280	313	325	330	331	333	336	339
Tennessee	503	607	652	681	688	693	703	712
West South Central	2,363	2,880	3,120	3,274	3,299	3,328	3,369	3,414
Arkansas	303	343	356	359	359	360	362	365
Louisiana	380	460	488	498	498	500	504	507
Oklahoma	361	412	432	438	439	440	442	445
Texas	1,318	1,665	1,845	1,979	2,003	2,028	2,061	2,097
Mountain	1,043	1,490	1,726	1,906	1,944	1,983	2,028	2,079
Arizona	295	456	536	591	602	614	628	645
Colorado	244	324	367	403	410	416	424	434
Idaho	95	121	134	144	147	150	153	157
Montana	85	106	114	119	120	121	123	124
Nevada	65	128	172	209	218	227	236	246
New Mexico	114	160	182	200	203	207	211	215
Utah	108	147	168	183	186	189	193	198
Wyoming	38	47	54	57	58	59	60	60

(Continued)

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, 1980–2004, selected years (in thousands)—*Continued*

Census division and state or area	1980	1990	1995	2000	2001	2002	2003	2004
Pacific	3,157	4,082	4,444	4,697	4,747	4,798	4,865	4,924
Alaska	11	22	28	35	36	38	39	41
California	2,346	2,990	3,241	3,436	3,474	3,509	3,556	3,592
Hawaii	74	118	138	151	153	155	157	159
Oregon	300	390	422	432	435	440	446	453
Washington	426	562	614	643	649	656	667	679
Unknown	22	10	18	11	11	10	10	10
Outlying areas	270	344	383	420	430	439	448	459
Puerto Rico	263	337	367	401	410	418	427	436
Virgin Islands	4	6	8	9	10	10	10	11
Other	3	1	8	10	10	11	11	12
Foreign countries	217	254	268	284	289	293	299	304

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.

Table 8.B3b—Hospital Insurance and/or Supplementary Medical Insurance: Number of disabled enrollees, by census division and state or other area, July 1, 1980–2004, selected years (in thousands)

Census division and state or area	1980	1990	1995	2000	2001	2002	2003	2004
Total								
All areas	2,963	3,255	4,393	5,367	5,563	5,810	6,079	6,395
United States [a]	2,863	3,149	4,266	5,208	5,406	5,648	5,912	6,225
New England	141	156	228	285	295	307	319	335
Connecticut	31	33	47	58	59	62	64	67
Maine	16	18	27	36	38	40	42	45
Massachusetts	64	72	108	131	135	139	144	150
New Hampshire	9	11	17	23	24	26	27	30
Rhode Island	14	14	19	24	25	26	27	28
Vermont	7	7	10	13	14	14	15	15
Middle Atlantic	493	473	603	731	755	784	814	848
New Jersey	91	86	110	133	138	142	147	153
New York	237	229	302	368	378	391	402	414
Pennsylvania	165	158	190	230	239	251	265	281
East North Central	486	561	715	823	845	877	916	962
Illinois	113	132	172	195	200	207	215	226
Indiana	63	77	99	117	120	125	132	138
Michigan	118	132	170	200	207	216	227	240
Ohio	141	156	196	221	226	233	241	251
Wisconsin	50	64	79	90	92	96	101	107
West North Central	180	211	280	338	351	370	387	408
Iowa	29	34	43	50	52	54	57	59
Kansas	22	26	35	43	45	47	49	52
Minnesota	35	44	60	72	74	78	82	87
Missouri	67	75	100	124	130	137	144	152
Nebraska	14	16	22	26	27	29	30	32
North Dakota	6	7	9	10	10	11	11	11
South Dakota	7	8	11	13	13	14	14	15
South Atlantic	545	607	834	1,075	1,125	1,179	1,236	1,301
Delaware	7	8	11	15	15	16	17	19
District of Columbia	8	7	8	10	10	10	10	11
Florida	147	165	232	311	328	345	363	384
Georgia	88	96	134	166	173	180	188	196
Maryland	41	46	60	75	78	82	85	89
North Carolina	91	106	149	194	203	214	225	237
South Carolina	51	59	81	105	110	115	121	127
Virginia	68	77	105	132	138	144	151	158
West Virginia	43	44	55	67	70	73	76	80
East South Central	246	287	397	495	518	543	570	602
Alabama	63	74	101	127	134	142	151	160
Kentucky	62	75	105	132	137	143	149	156
Mississippi	46	53	72	88	92	96	101	107
Tennessee	76	85	119	148	155	162	169	179
West South Central	288	317	452	539	559	584	614	655
Arkansas	45	48	67	80	83	86	90	96
Louisiana	63	71	93	104	107	112	116	122
Oklahoma	41	39	56	69	72	75	79	84
Texas	139	159	236	286	297	311	329	353
Mountain	112	148	228	284	295	312	327	349
Arizona	34	42	66	84	89	95	101	109
Colorado	24	34	54	65	66	68	69	72
Idaho	9	11	16	21	22	23	25	27
Montana	9	12	16	18	18	19	20	21
Nevada	8	13	22	30	32	35	37	41
New Mexico	15	19	28	34	35	37	39	41
Utah	9	13	20	24	25	26	27	29
Wyoming	3	4	7	8	8	9	9	9

(Continued)

Table 8.B3b—Hospital Insurance and/or Supplementary Medical Insurance: Number of disabled enrollees, by census division and state or other area, July 1, 1980–2004, selected years (in thousands)—*Continued*

Census division and state or area	1980	1990	1995	2000	2001	2002	2003	2004
Pacific	367	388	529	637	662	692	726	766
Alaska	2	3	5	7	8	8	9	9
California	284	289	392	465	481	500	522	550
Hawaii	7	9	11	15	15	17	18	19
Oregon	31	34	47	57	61	64	68	72
Washington	43	53	74	93	97	103	109	116
Unknown	4	2	1	1	1	2	2	2
Outlying areas	88	93	111	139	142	147	152	155
Puerto Rico	88	92	110	136	139	144	148	151
Virgin Islands	--	1	1	1	1	1	2	2
Other	--	--	--	2	2	2	2	2
Foreign countries	12	14	14	14	15	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.

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, 1980–2004, selected years (in thousands)

Age, sex, and race	1980	1985	1990	1995	2000	2002	2003	2004
				Hospital Insurance and/or Supplementary Medical Insurance				
Total	25,515	28,176	30,948	33,142	34,253	34,680	35,008	35,334
Age								
65–69	8,459	8,956	9,695	9,517	9,167	9,274	9,466	9,698
70–74	6,756	7,441	7,951	8,756	8,609	8,480	8,394	8,321
75–79	4,809	5,453	6,058	6,563	7,285	7,292	7,302	7,258
80–84	3,081	3,463	3,957	4,470	4,870	5,173	5,283	5,429
85 or older	2,410	2,861	3,286	3,837	4,322	4,461	4,563	4,627
Sex								
Men	10,268	11,282	12,416	13,434	14,112	14,418	14,625	14,837
Women	15,247	16,894	18,532	19,708	20,141	20,261	20,382	20,497
Race								
White	22,534	24,745	26,855	29,011	29,757	29,974	30,195	30,413
All other races	2,257	2,585	3,114	3,253	4,403	4,627	4,741	4,853
Unknown	724	846	979	878	92	78	72	67
				Hospital Insurance				
Total	25,104	27,683	30,464	32,742	33,833	34,257	34,581	34,996
Age								
65–69	8,302	8,818	9,565	9,411	9,074	9,183	9,373	9,622
70–74	6,592	7,292	7,829	8,652	8,505	8,380	8,295	8,248
75–79	4,731	5,315	5,947	6,483	7,189	7,196	7,206	7,186
80–84	3,072	3,403	3,872	4,409	4,806	5,103	5,211	5,369
85 or older	2,407	2,854	3,252	3,787	4,259	4,395	4,496	4,572
Sex								
Men	10,156	11,146	12,280	13,310	13,979	14,284	14,489	14,727
Women	14,948	16,536	18,184	19,431	19,854	19,974	20,092	20,269
Race								
White	22,244	24,424	26,591	28,822	29,570	29,792	30,013	30,272
All other races	2,160	2,444	2,931	3,127	4,176	4,392	4,500	4,660
Unknown	699	815	942	792	87	73	68	65
				Supplementary Medical Insurance				
Total	24,680	27,311	29,686	31,742	32,590	32,934	33,203	33,440
Age								
65–69	8,156	8,607	9,008	8,830	8,330	8,401	8,554	8,724
70–74	6,570	7,277	7,740	8,430	8,256	8,107	8,012	7,929
75–79	4,684	5,333	5,942	6,431	7,088	7,090	7,100	7,053
80–84	2,981	3,381	3,879	4,392	4,782	5,068	5,169	5,306
85 or older	2,289	2,712	3,118	3,659	4,134	4,268	4,368	4,429
Sex								
Men	9,868	10,852	11,758	12,694	13,205	13,466	13,640	13,802
Women	14,813	16,459	17,927	19,048	19,384	19,468	19,562	19,639
Race								
White	21,876	24,060	25,849	27,899	28,432	28,592	28,765	28,914
All other races	2,114	2,441	2,910	3,028	4,086	4,285	4,386	4,479
Unknown	691	810	927	815	71	58	52	47

SOURCE: Centers for Medicare & Medicaid Services.

CONTACT: Maria Diacogiannis (410) 786-0178.

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, 1980–2004, selected years

Age, sex, and race	1980		1990		2000		2003		2004	
	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
Hospital Insurance and/or Supplementary Medical Insurance										
Total	2,963,175	28,334	3,255,007	64,692	5,367,151	73,890	6,079,424	81,662	6,311,771	83,111
Age										
Under 35	371,204	8,773	483,265	16,603	522,321	13,255	553,946	13,801	565,761	13,680
35–44	369,460	5,188	654,957	14,159	1,129,288	15,084	1,154,953	15,428	1,153,154	15,527
45–54	657,486	6,977	741,200	15,800	1,627,238	22,647	1,885,826	25,323	1,961,154	25,715
55–64	1,565,025	7,396	1,375,585	18,130	2,088,304	22,904	2,484,699	27,110	2,631,702	28,189
Sex										
Men	1,870,558	14,547	2,042,944	33,647	3,014,107	40,062	3,311,265	44,736	3,411,286	45,637
Women	1,092,617	13,787	1,212,063	31,045	2,353,044	33,828	2,768,159	36,926	2,900,485	37,474
Race										
White	2,422,253	19,232	2,480,767	35,638	3,989,357	35,636	4,495,109	37,913	4,686,861	38,304
All other races	486,677	7,907	712,315	26,477	1,362,457	37,820	1,571,271	43,551	1,607,703	44,314
Unknown	54,245	1,195	61,925	2,577	15,337	434	13,044	198	17,207	493
Hospital Insurance										
Total	2,963,156	28,334	3,254,983	64,677	5,366,598	73,890	6,076,034	81,652	6,311,437	83,103
Age										
Under 35	371,199	8,773	483,262	16,601	522,123	13,255	553,083	13,797	565,698	13,679
35–44	369,458	5,188	654,953	14,157	1,129,170	15,084	1,154,266	15,427	1,153,074	15,525
45–54	657,483	6,977	741,193	15,794	1,627,107	22,647	1,884,907	25,320	1,961,074	25,712
55–64	1,565,016	7,396	1,375,575	18,125	2,088,198	22,904	2,483,778	27,108	2,631,591	28,187
Sex										
Men	1,870,543	14,547	2,042,929	33,639	3,013,803	40,062	3,309,440	44,729	3,411,088	45,632
Women	1,092,613	13,787	1,212,054	31,038	2,352,795	33,828	2,766,594	36,923	2,900,349	37,471
Race										
White	2,422,239	19,232	2,480,754	35,631	3,988,957	35,636	4,493,014	37,907	4,686,631	38,302
All other races	486,672	7,907	712,304	26,469	1,362,305	37,820	1,569,996	43,547	1,607,599	44,309
Unknown	54,245	1,195	61,925	2,577	15,336	434	13,024	198	17,207	492
Supplementary Medical Insurance										
Total	2,719,226	27,046	2,943,480	58,912	4,769,804	68,800	5,386,970	75,042	5,584,413	76,173
Age										
Under 35	339,665	8,294	441,640	14,782	466,869	12,159	494,729	12,520	505,202	12,392
35–44	337,146	4,963	586,537	12,567	998,230	13,783	1,015,672	13,854	1,012,955	13,964
45–54	596,287	6,683	666,257	14,559	1,421,904	20,961	1,650,064	23,087	1,717,578	23,370
55–64	1,446,128	7,106	1,249,046	17,004	1,882,801	21,897	2,226,505	25,581	2,348,678	26,447
Sex										
Men	1,694,569	13,887	1,833,959	30,338	2,665,252	37,037	2,917,468	40,651	2,999,387	41,429
Women	1,024,657	13,159	1,109,521	28,574	2,104,552	31,763	2,469,502	34,391	2,585,026	34,744
Race										
White	2,218,176	18,458	2,236,781	32,347	3,535,008	33,154	3,974,030	34,952	4,134,472	35,228
All other races	449,753	7,446	650,121	24,240	1,221,836	35,256	1,401,696	39,907	1,435,596	40,559
Unknown	51,297	1,142	56,578	2,325	12,960	390	11,244	183	14,345	386

SOURCE: Centers for Medicare & Medicaid Services.

CONTACT: Maria Diacogiannis (410) 786-0178.

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 1975–2004 (in dollars)

Census division and state or area [a]	1975	1980	1990	1995	2000	2002	2003	2004
Total								
All areas [b]	143	292	1,090	1,908	2,762	3,574	4,117	4,559
United States [c]	144	293	1,081	1,920	2,787	3,608	4,157	4,603
New England	159	298	988	1,763	2,436	2,862	3,194	3,512
Connecticut	167	287	1,177	2,013	2,608	3,014	3,413	3,746
Maine	133	284	927	1,645	2,328	2,763	3,042	3,306
Massachusetts	168	316	942	1,705	2,429	2,797	3,100	3,415
New Hampshire	123	264	1,022	1,699	2,480	3,027	3,384	3,676
Rhode Island	154	284	851	1,638	2,316	2,967	3,290	3,703
Vermont	124	230	923	1,580	1,995	2,356	2,660	2,889
Middle Atlantic	163	304	943	1,704	2,743	3,925	4,763	5,209
New Jersey	157	300	725	1,865	3,757	6,157	7,447	8,142
New York	176	301	836	1,366	2,116	2,817	3,412	3,752
Pennsylvania	145	312	1,236	2,109	3,003	3,979	4,791	5,287
East North Central	140	294	1,097	1,866	2,550	3,135	3,547	3,979
Illinois	148	322	1,202	2,126	3,017	3,645	4,094	4,566
Indiana	116	236	997	1,713	2,271	2,731	3,061	3,477
Michigan	156	332	1,193	1,881	2,451	2,925	3,310	3,715
Ohio	134	277	1,030	1,730	2,360	2,995	3,443	3,861
Wisconsin	128	251	933	1,690	2,424	3,154	3,541	3,984
West North Central	117	248	1,052	1,831	2,638	3,305	3,732	4,166
Iowa	110	239	902	1,573	2,124	2,663	3,031	3,391
Kansas	113	244	1,093	1,957	2,589	3,225	3,768	4,321
Minnesota	124	248	1,132	1,938	2,913	3,666	4,162	4,683
Missouri	119	257	1,108	1,922	2,783	3,385	3,747	4,107
Nebraska	116	251	1,043	1,850	3,007	4,031	4,497	4,968
North Dakota	118	237	937	1,509	2,180	2,663	2,989	3,318
South Dakota	107	228	915	1,518	2,167	2,870	3,266	3,762
South Atlantic	135	273	1,106	1,876	2,637	3,337	3,776	4,162
Delaware	153	274	1,191	1,831	1,971	2,384	2,631	2,954
District of Columbia	174	373	1,374	2,129	3,331	3,829	4,437	4,892
Florida	161	321	1,360	2,351	3,439	4,406	5,030	5,477
Georgia	125	258	1,081	1,744	2,527	3,101	3,552	3,947
Maryland	164	274	813	1,365	1,608	1,859	1,951	2,141
North Carolina	101	214	932	1,603	2,175	2,672	2,963	3,303
South Carolina	106	229	1,021	1,818	2,611	3,368	3,799	4,240
Virginia	118	247	1,022	1,732	2,432	3,082	3,474	3,862
West Virginia	108	247	1,009	1,472	1,821	2,193	2,433	2,641
East South Central	115	243	1,019	1,718	2,451	3,016	3,457	3,844
Alabama	126	282	1,176	2,054	2,914	3,612	4,143	4,609
Kentucky	107	216	967	1,630	2,269	2,751	3,117	3,497
Mississippi	98	213	865	1,437	2,017	2,504	2,883	3,278
Tennessee	122	250	1,012	1,662	2,479	3,031	3,485	3,798
West South Central	117	253	1,138	1,937	2,767	3,539	4,045	4,538
Arkansas	104	231	923	1,511	2,194	2,773	3,152	3,491
Louisiana	116	265	1,180	1,926	2,724	3,369	3,700	4,063
Oklahoma	128	271	997	1,620	2,335	2,841	3,263	3,696
Texas	118	250	1,212	2,118	3,008	3,890	4,486	5,049
Mountain	142	305	1,350	2,321	3,279	4,090	4,630	5,226
Arizona	155	325	1,442	2,617	3,885	4,663	5,197	5,800
Colorado	144	288	1,308	2,240	3,392	4,329	4,859	5,539
Idaho	129	273	1,140	1,951	2,471	2,997	3,304	3,700
Montana	116	262	1,036	1,742	2,233	2,756	3,091	3,491
Nevada	177	424	2,031	3,253	4,320	5,418	6,237	6,889
New Mexico	133	293	1,140	1,913	2,533	3,149	3,591	4,112
Utah	142	316	1,283	2,069	2,871	3,375	3,777	4,206
Wyoming	109	245	1,094	1,985	2,373	2,911	3,319	3,623

(Continued)

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 1975–2004 (in dollars)—*Continued*

Census division and state or area [a]	1975	1980	1990	1995	2000	2002	2003	2004
Pacific	196	416	1,651	2,877	4,228	5,648	6,495	7,149
Alaska	228	379	1,470	2,385	3,144	3,757	4,521	4,951
California	206	448	1,794	3,156	4,701	6,363	7,283	7,976
Hawaii	148	333	1,224	2,319	2,991	3,440	3,800	4,170
Oregon	158	329	1,275	1,987	2,717	3,245	3,707	4,223
Washington	163	293	1,162	1,924	2,708	3,455	3,972	4,570
Outlying areas	77	152	510	739	947	1,055	1,077	1,084
Puerto Rico	77	151	505	736	946	1,050	1,069	1,074
Virgin Islands	92	161	746	843	1,007	1,372	1,568	1,618
Other	88	263	. . .	. . .	. . .	. . .	. . .	. . .

SOURCE: Centers for Medicare & Medicaid.

NOTES: Data from 1975 to 1995 are based on bills approved in each year and recorded before June 1996. Data from 2000 to 2004 are based on the stay records for 100 percent of Medicare-aged and disabled beneficiaries as recorded in the MEDPAR file.

. . . = 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.

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 1975–2004 (in dollars)

Census division and state or area [a]	1975	1980	1990	1995	2000	2002	2003	2004
Total								
All areas [b]	43	70	193	402	462	475	487	493
United States [c]	43	70	193	402	462	475	487	493
New England	50	77	172	347	431	459	478	500
Connecticut	35	51	165	314	388	427	442	464
Maine	52	100	274	308	406	469	485	510
Massachusetts	63	98	181	380	484	494	518	536
New Hampshire	41	86	218	412	410	470	482	506
Rhode Island	43	59	129	265	392	405	428	439
Vermont	38	62	155	266	357	392	412	452
Middle Atlantic	50	73	168	308	428	466	489	499
New Jersey	45	81	164	344	434	504	531	546
New York	61	80	168	240	360	402	430	446
Pennsylvania	40	65	170	373	510	522	535	528
East North Central	40	68	167	358	450	464	481	481
Illinois	37	77	215	421	528	533	556	550
Indiana	35	60	180	399	447	444	448	446
Michigan	45	60	130	270	376	405	425	429
Ohio	41	69	157	375	462	476	485	484
Wisconsin	35	64	149	315	343	372	398	429
West North Central	45	82	194	367	473	483	507	506
Iowa	46	84	269	406	490	539	558	570
Kansas	39	66	255	461	539	507	511	497
Minnesota	46	94	125	245	306	363	407	427
Missouri	47	95	263	465	603	562	575	542
Nebraska	41	71	205	338	484	503	521	523
North Dakota	43	49	118	221	408	409	440	464
South Dakota	33	61	160	270	326	380	433	485
South Atlantic	34	59	168	396	405	410	420	431
Delaware	31	50	132	328	345	380	411	432
District of Columbia	34	64	193	389	437	483	504	513
Florida	34	59	195	488	447	421	432	447
Georgia	34	71	146	346	356	385	394	407
Maryland	37	56	141	347	403	416	428	428
North Carolina	31	52	132	283	342	368	380	397
South Carolina	26	46	159	337	384	414	404	404
Virginia	42	68	168	331	374	404	418	426
West Virginia	36	64	171	364	446	466	493	478
East South Central	37	56	154	358	420	439	433	445
Alabama	33	38	143	353	381	400	405	423
Kentucky	36	58	151	352	439	431	450	469
Mississippi	45	105	160	377	480	522	524	537
Tennessee	41	70	162	358	407	435	406	412
West South Central	45	94	267	539	579	549	537	533
Arkansas	44	84	238	372	499	571	574	570
Louisiana	43	83	374	683	754	687	674	648
Oklahoma	60	145	312	563	579	588	583	575
Texas	43	78	238	542	556	511	497	496
Mountain	38	64	226	486	477	461	456	462
Arizona	41	71	236	549	535	450	432	425
Colorado	42	73	266	538	502	488	471	478
Idaho	27	46	152	381	384	419	428	458
Montana	30	44	123	291	362	405	406	415
Nevada	37	66	232	569	592	467	425	428
New Mexico	57	122	267	488	534	545	552	549
Utah	36	75	266	473	435	460	483	494
Wyoming	36	49	208	379	421	441	475	473

(Continued)

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 1975–2004 (in dollars)—*Continued*

Census division and state or area [a]	1975	1980	1990	1995	2000	2002	2003	2004
Pacific	45	81	269	576	584	613	630	633
Alaska	68	115	283	437	0	746	660	735
California	46	87	287	629	0	683	698	702
Hawaii	49	83	217	467	469	532	550	580
Oregon	40	63	207	421	382	387	401	426
Washington	34	62	196	412	390	421	427	443
Outlying areas								
Puerto Rico	51	97	202	261	362	354	370	391
Virgin Islands	43	104	171	370	399	763	490	404

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 2004 are based on bills incurred in each year and recorded in the Centers for Medicare & Medicaid Services before June 27, 2005. 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 1990–2004

State or area	1990	1995	1997	1998	1999	2000	2001	2002	2003	2004
All areas	10,472,587	11,680,874	11,952,088	11,912,079	11,659,885	11,778,705	12,192,174	12,499,749	12,698,388	12,986,560
Alabama	226,359	255,013	265,029	266,603	266,541	274,518	282,999	291,991	294,850	299,746
Alaska	6,491	8,635	9,917	10,633	11,031	11,684	11,748	11,794	11,398	11,554
Arizona	140,069	139,564	150,597	150,190	128,363	135,143	144,989	156,302	165,231	182,094
Arkansas	143,363	152,516	157,920	160,379	160,880	164,310	166,445	170,102	170,421	174,242
California	834,829	875,926	901,018	921,068	780,295	740,564	756,629	801,758	836,444	847,296
Colorado	98,262	105,216	103,735	97,479	100,648	101,486	101,258	107,180	109,879	114,051
Connecticut	114,938	141,765	143,071	133,672	125,115	124,951	135,169	148,864	154,460	159,594
Delaware	26,125	30,336	30,632	30,738	33,287	34,049	36,386	36,541	38,216	40,959
District of Columbia	36,062	39,526	38,508	38,661	38,693	39,112	40,138	39,389	39,151	40,527
Florida	579,368	742,862	743,556	758,714	736,958	765,130	823,957	869,777	899,404	925,090
Georgia	274,957	316,301	327,839	320,774	311,998	324,286	334,599	338,687	342,392	353,846
Hawaii	26,340	32,526	34,795	33,331	26,347	26,146	26,343	26,932	26,302	27,453
Idaho	31,559	36,327	41,066	42,451	43,353	44,027	43,272	40,996	40,738	39,756
Illinois	460,926	533,238	538,476	531,184	539,314	556,122	578,327	601,373	607,561	624,034
Indiana	254,404	276,601	287,615	289,743	289,693	297,851	306,202	304,034	303,404	310,393
Iowa	141,191	146,448	151,815	154,152	155,497	159,451	162,466	156,854	148,591	145,095
Kansas	117,017	120,593	125,481	127,045	126,920	128,024	129,973	129,334	131,412	130,138
Kentucky	199,042	222,162	231,081	231,352	237,553	243,886	252,454	257,205	255,264	258,938
Louisiana	213,819	234,663	237,390	232,942	223,794	237,154	243,724	248,183	253,774	254,224
Maine	54,963	63,013	66,278	67,895	68,128	69,030	68,547	66,705	67,401	67,914
Maryland	179,835	214,989	204,988	195,489	199,012	208,038	234,162	244,595	251,754	259,460
Massachusetts	286,332	310,455	293,217	280,333	268,179	263,152	271,657	275,984	291,062	300,460
Michigan	366,349	435,455	457,401	456,972	452,461	452,367	468,675	497,195	506,259	522,536
Minnesota	170,808	178,018	187,164	192,488	194,935	200,918	209,469	210,382	208,364	212,125
Mississippi	142,662	162,934	181,599	185,149	181,575	183,952	185,626	182,535	183,965	185,131
Missouri	281,059	298,509	299,996	297,554	293,724	300,576	315,642	317,278	320,454	331,919
Montana	40,505	40,770	41,542	41,854	42,343	44,208	45,697	42,880	40,952	41,719
Nebraska	69,299	70,113	75,630	77,188	76,841	76,960	74,217	71,921	71,577	72,718
Nevada	37,478	49,254	54,509	55,150	48,369	49,613	51,836	56,622	57,345	62,742
New Hampshire	39,103	42,746	44,758	42,918	42,054	45,712	48,206	46,282	46,304	46,893
New Jersey	338,509	385,145	371,173	364,034	373,224	372,063	374,250	389,938	404,035	410,302
New Mexico	50,391	50,334	53,329	52,913	51,459	51,085	51,396	51,469	51,533	52,083
New York	723,060	797,453	798,611	787,116	777,269	750,793	761,352	771,835	780,893	793,919
North Carolina	267,370	336,173	369,667	385,533	395,004	406,700	413,429	418,725	431,441	439,157
North Dakota	37,543	37,014	38,272	38,332	38,847	39,672	38,764	34,707	34,645	34,712
Ohio	527,006	562,234	562,603	541,958	533,499	536,335	550,989	559,223	565,314	588,640
Oklahoma	155,100	156,239	163,842	166,068	170,592	176,021	179,543	182,998	187,913	193,773
Oregon	106,164	105,878	111,656	111,028	100,569	91,806	98,854	102,568	102,182	99,869
Pennsylvania	685,403	766,535	728,572	692,290	664,002	634,802	649,458	656,105	654,661	665,143
Rhode Island	46,578	49,740	50,498	46,484	39,625	38,489	39,658	40,229	38,506	39,556
South Carolina	112,232	156,060	171,889	184,188	194,344	204,038	213,513	216,412	218,775	221,825
South Dakota	38,175	41,714	44,101	44,350	44,846	45,239	45,202	43,134	42,626	40,946
Tennessee	290,371	310,335	324,380	324,831	318,793	327,423	341,212	344,524	348,700	357,600
Texas	603,621	671,734	721,006	732,255	725,166	742,628	798,667	843,945	868,784	897,873
Utah	39,963	43,819	44,513	45,698	48,898	53,003	55,207	56,244	57,928	61,309
Vermont	20,251	22,815	23,456	22,585	23,133	24,014	24,778	22,658	22,690	22,174
Virginia	240,165	271,620	285,721	286,752	289,195	295,790	305,346	310,602	315,181	324,379
Washington	157,942	157,146	158,264	152,867	148,620	153,660	162,197	166,846	167,102	171,361
West Virginia	111,305	124,293	131,334	131,473	134,483	134,585	135,458	132,356	131,953	134,992
Wisconsin	217,727	227,774	232,721	233,103	233,432	238,572	240,711	243,774	244,100	243,116
Wyoming	15,255	16,009	16,557	17,256	17,429	18,764	18,932	18,044	16,416	16,097
Outlying areas										
Puerto Rico	93,436	111,950	120,547	123,752	130,209	137,315	138,713	139,682	134,979	131,223
Virgin Islands	528	1,374	1,402	1,569	1,511	1,552	1,468	1,571	1,641	1,743
Unknown	978	1,012	1,351	1,543	1,835	1,936	2,265	2,485	2,061	2,121

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: Discharge data for fiscal year 2004 are final as of June 2005.

CONTACT: Maria Diacogiannis (410) 786-0178.

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 1996–2004 (in thousands)

Year [a]	All services	Physicians' services			Outpatient hospital services	Independent laboratory services	Home health services [b]	All other services
		Total	Surgical [c]	Medical [c]				
				Persons aged 65 or older				
				Number of bills				
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	[d] 486,296	429,299	45,496	383,803	51,498	[d]	5,499	[d]
2000	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--
				Allowed charges [e] (dollars)				
1996	88,175,817	39,483,655	13,164,645	26,318,914	34,958,694	1,634,475	320,718	11,778,275
1997	92,897,145	40,447,618	12,953,314	27,493,847	37,669,144	1,490,474	336,345	12,953,564
1998	101,840,529	41,704,119	12,061,669	29,634,502	38,746,727	1,333,198	6,051,693	14,004,792
1999	105,662,969	43,771,886	12,080,067	31,637,737	40,242,409	1,264,426	6,874,109	13,510,139
2000	114,454,943	48,334,792	12,358,986	35,902,761	44,212,849	1,583,630	5,555,627	14,768,045
2001	131,291,215	55,171,969	13,091,543	40,923,161	52,843,382	1,860,351	4,185,640	17,229,873
2002	152,885,772	58,778,210	--	--	67,445,207	2,101,436	4,357,737	20,203,182
2003	175,667,107	64,653,983	--	--	80,959,313	2,292,008	4,799,099	22,962,704
2004	198,398,314	70,232,291	--	--	96,151,578	2,502,012	5,223,243	24,289,190
				Amount reimbursed [f] (dollars)				
1996	50,800,766	30,914,663	10,381,197	20,533,397	10,732,311	1,583,843	228,972	7,340,977
1997	52,436,955	31,683,703	10,218,613	21,464,753	11,208,164	1,440,441	235,031	7,869,616
1998	56,706,407	32,668,172	9,517,777	23,144,124	10,686,575	1,278,720	4,262,203	7,810,737
1999	58,241,615	34,424,777	9,523,625	24,857,734	10,365,173	1,209,285	4,836,243	7,406,137
2000	62,314,344	37,964,285	9,743,222	28,166,179	10,676,020	1,503,061	4,178,643	7,992,335
2001	71,330,918	43,354,135	10,351,499	32,120,569	12,941,110	1,760,131	4,054,566	9,220,976
2002	77,650,281	46,205,476	--	--	14,739,204	1,983,166	4,310,321	10,412,114
2003	85,882,891	50,859,377	--	--	16,685,157	2,162,092	4,574,119	11,602,146
2004	94,058,001	55,304,787	--	--	19,152,316	2,360,186	5,146,055	12,094,657
				Disabled beneficiaries				
				Number of bills				
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	[d] 72,288	59,281	5,042	54,239	12,413	[d]	594	[d]
2000	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--
				Allowed charges [e] (dollars)				
1996	15,902,303	5,168,573	1,401,285	3,767,217	8,682,159	284,031	194	1,767,346
1997	17,062,640	5,399,410	1,409,583	3,989,586	9,394,955	281,459	575	1,986,241
1998	18,746,643	5,828,275	1,401,045	4,421,251	9,551,763	252,549	721,865	2,392,191
1999	20,045,719	6,298,865	1,453,807	4,812,231	10,129,090	245,525	867,217	2,505,022
2000	22,093,729	7,140,023	1,526,798	5,582,913	11,119,952	294,758	730,337	2,808,659
2001	25,861,014	8,339,437	1,631,945	6,383,077	13,302,288	343,218	559,581	3,316,490
2002	32,783,675	9,233,983	--	--	18,546,603	402,351	606,204	3,994,534
2003	41,385,238	10,772,085	--	--	24,767,523	457,010	691,767	4,696,853
2004	51,158,604	12,341,835	--	--	32,575,598	514,090	774,420	4,952,661

(Continued)

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 1996–2004 (in thousands)—*Continued*

Year [a]	All services	Physicians' services			Outpatient hospital services	Independent laboratory services	Home health services [b]	All other services
		Total	Surgical [c]	Medical [c]				
				Amount reimbursed [f] (dollars)				
1996	9,099,774	3,908,985	1,095,977	2,812,960	3,652,755	278,816	142	1,259,076
1997	9,592,801	4,093,664	1,103,074	2,990,428	3,839,736	276,057	454	1,382,890
1998	10,446,211	4,409,959	1,095,140	3,310,214	3,778,109	246,338	497,569	1,514,236
1999	11,002,342	4,782,110	1,135,375	3,621,070	3,841,309	239,194	594,961	1,544,768
2000	11,936,775	5,418,838	1,192,908	4,203,799	4,006,256	286,675	529,400	1,695,606
2001	13,846,924	6,333,051	1,278,008	4,823,352	4,725,340	333,212	488,759	1,966,562
2002	15,681,526	7,024,579	--	--	5,427,642	390,192	540,364	2,298,749
2003	18,077,481	8,220,466	--	--	6,157,923	442,757	599,769	2,656,566
2004	20,387,472	9,462,029	--	--	7,008,792	498,483	695,847	2,722,321

SOURCE: Centers for Medicare & Medicaid Services.

NOTE: -- = not available.

a. Period for which the claim incurred.
b. 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.
c. Where both medical and surgical charges are included on a single bill, the highest-priced service is the determining factor in classifying the bill.
d. Total for "All services" excludes "Independent laboratory services" and "All other services"; for those services, data are not available because of programmatic problems.
e. Includes physician or supplier allowed charges as determined by the carrier and amounts actually billed by providers for outpatient hospital and home health services.
f. 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.

Table 8.B10—Supplementary Medical Insurance: Claims received by carriers and assignment rates, 1969–2004

Year	Total number of claims (thousands)	Net assignment rate [a] (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
2004	922,197	98.7

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, 1971–2004

Year	Claims approved		Charges before reduction	
	Number (thousands)	Percentage reduced	Amount (millions of dollars)	Percentage reduced
		Assigned claims		
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 [a]	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
2004	781,000	89.8	208,027	52.9
		Unassigned claims		
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 [a]	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)

Table 8.B11—Supplementary Medical Insurance: Reasonable charge determination for claims assigned and unassigned for aged and disabled persons, 1971–2004—*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
2004	10,016	83.0	1,009	16.3

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 1991–2005

State or area	1991	1995	1998	1999	2000	2001	2002	2003	2004	2005
All areas	3,640,121	4,705,625	5,109,228	5,273,573	5,425,048	5,615,326	5,810,613	6,145,589	6,305,467	6,577,577
Alabama	97,601	116,916	121,990	128,875	136,860	141,436	144,603	162,912	164,499	169,460
Alaska	4,539	6,193	7,093	7,799	8,486	8,832	9,324	10,008	10,318	10,748
Arizona	28,650	44,236	51,141	53,450	57,712	61,989	74,678	91,782	95,804	110,977
Arkansas	64,996	77,660	78,514	79,508	79,606	80,231	82,040	86,597	86,181	89,372
California	646,108	747,814	776,832	793,510	818,846	848,361	892,260	950,503	977,676	1,012,804
Colorado	36,470	46,660	52,175	53,964	55,325	56,934	57,987	59,114	61,140	61,294
Connecticut	23,535	48,047	51,335	52,134	53,141	55,933	60,083	65,223	66,664	66,191
Delaware	4,499	6,645	8,900	8,231	10,737	12,094	13,252	15,224	16,081	17,104
District of Columbia	12,791	14,152	14,582	13,181	14,233	14,621	15,065	15,079	15,586	15,246
Florida	196,992	271,430	313,744	324,172	342,109	358,642	369,092	389,599	406,006	431,764
Georgia	128,976	160,380	171,047	171,638	176,596	181,312	186,466	193,807	199,524	205,476
Hawaii	11,529	16,695	19,226	19,962	20,326	21,090	21,748	22,904	22,988	23,703
Idaho	9,127	12,931	14,909	15,868	17,081	18,550	19,725	21,255	22,291	23,482
Illinois	94,434	137,571	145,976	149,850	155,743	161,141	163,368	175,822	189,044	206,014
Indiana	60,297	76,460	81,184	82,901	87,543	91,311	95,553	102,654	105,011	109,669
Iowa	41,170	48,517	49,844	50,954	51,976	52,891	54,536	56,920	58,023	60,458
Kansas	26,960	34,708	39,008	40,365	41,217	42,126	43,123	44,602	46,175	47,707
Kentucky	76,456	97,978	106,537	111,789	117,697	118,641	122,096	126,690	126,343	126,468
Louisiana	87,570	112,090	115,031	116,602	117,179	117,867	120,478	127,340	132,498	139,802
Maine	22,176	29,453	33,006	35,211	36,946	38,161	39,575	42,269	43,800	46,510
Maryland	48,028	58,865	61,669	64,086	65,372	68,010	70,224	73,994	75,366	79,234
Massachusetts	89,163	125,859	138,796	143,779	152,587	160,198	164,510	167,681	170,689	178,691
Michigan	91,340	123,948	135,769	139,411	145,172	148,760	152,758	158,998	161,519	170,044
Minnesota	39,366	52,192	57,559	59,926	63,607	66,874	70,873	75,080	77,499	79,428
Mississippi	90,530	108,577	106,336	107,176	107,495	116,503	125,832	131,706	133,337	135,023
Missouri	55,116	72,659	81,841	85,329	88,343	91,244	93,512	99,127	103,449	109,561
Montana	10,058	11,031	11,882	12,274	12,828	13,120	13,359	13,889	13,917	14,455
Nebraska	11,358	16,146	18,029	19,064	20,520	21,121	22,120	22,922	23,082	24,210
Nevada	8,657	14,227	17,191	18,322	19,155	20,709	22,207	24,587	26,977	27,408
New Hampshire	3,807	5,405	6,295	6,875	7,434	8,866	9,231	10,120	10,732	11,584
New Jersey	95,795	122,923	137,598	143,024	146,705	149,303	151,644	155,377	153,231	159,110
New Mexico	22,246	29,855	34,411	36,023	37,330	39,275	41,263	44,534	44,642	49,333
New York	255,952	325,882	363,331	372,824	369,479	395,830	409,388	432,681	448,373	465,068
North Carolina	117,656	186,328	210,388	216,563	223,402	228,997	233,229	240,422	241,543	251,739
North Dakota	4,639	5,560	5,612	5,758	5,908	6,275	6,317	6,541	6,560	6,757
Ohio	112,598	164,044	180,172	181,407	171,139	176,602	182,821	191,295	195,792	204,905
Oklahoma	51,457	60,080	63,142	66,115	67,413	67,787	68,905	70,761	72,758	75,903
Oregon	28,537	43,642	51,392	55,896	59,169	62,910	66,255	68,421	69,610	70,927
Pennsylvania	127,519	162,788	179,295	198,492	206,468	215,351	218,691	229,814	232,885	242,552
Rhode Island	10,585	15,517	17,729	18,513	19,787	21,620	22,928	25,146	25,361	26,311
South Carolina	78,701	95,970	104,111	110,032	112,232	116,288	118,635	117,997	118,393	118,843
South Dakota	9,399	12,346	12,791	13,112	13,146	13,237	13,542	14,231	14,045	14,534
Tennessee	116,861	148,391	171,653	178,707	182,342	184,570	187,438	203,567	208,678	218,894
Texas	234,169	314,991	339,648	350,959	360,191	370,598	380,954	410,248	423,560	440,938
Utah	10,263	13,506	14,900	15,569	16,231	16,712	17,497	18,548	19,361	21,787
Vermont	8,223	12,428	13,197	13,598	13,754	14,296	14,650	15,016	15,079	15,509
Virginia	77,898	102,964	108,427	111,404	113,259	113,898	116,496	120,711	124,996	131,083
Washington	54,774	71,531	89,419	91,976	97,390	94,852	99,552	105,516	108,780	113,233
West Virginia	28,086	39,720	43,019	45,406	46,305	47,774	47,547	50,008	51,365	54,200
Wisconsin	67,516	75,247	74,429	74,681	74,101	73,875	75,179	78,124	79,889	83,383
Wyoming	3,505	5,265	5,963	6,183	6,444	6,746	7,087	7,422	7,454	7,749
Outlying areas										
Guam	443	669	650	583	417	385	339	339	375	409
Northern Mariana Islands	273	314	311	335	342	367	372	358	340	358
Virgin Islands	727	219	199	207	204	210	206	194	178	165

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.

Table 8.C1—Hospital Insurance and/or Supplementary Medical Insurance: Number of facilities and beds, by type of participating provider, December 1967–2004, selected years

Year	Hospitals			Skilled nursing facilities	Home health agencies	Clinical Laboratory Improvement Act/ independent laboratories
	All hospitals	General [a]	Psychiatric			
			Facilities			
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	[b] 156,117
1994	6,414	5,705	709	12,584	7,827	[b] 151,422
1995	6,376	5,694	682	13,452	8,447	[b] 156,511
1996	6,273	5,627	646	14,177	9,850	[b] 157,876
1997	6,293	5,639	654	14,860	10,807	[b] 164,054
1998	6,116	5,514	602	15,032	9,330	[b] 166,817
1999	5,985	5,415	570	14,913	7,857	[b] 171,018
2000	6,031	5,512	519	14,841	7,099	[b] 168,333
2001	6,002	5,508	494	14,755	6,813	[b] 173,807
2002	6,024	5,537	487	14,838	6,928	[b] 176,947
2003	6,057	5,579	478	14,939	7,138	[b] 184,466
2004	6,117	5,647	470	14,986	7,519	189,340
			Beds			
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 1967–2004, selected years—*Continued*

Year	Hospitals			Skilled nursing facilities	Home health agencies	Clinical Laboratory Improvement Act/ independent laboratories
	All hospitals	General [a]	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	. . .	. . .
2004	949,694	894,022	55,672	1,437,254	. . .	. . .

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.

Table 8.C2—Hospital Insurance: Number of participating hospitals and beds per 1,000 enrollees, by state or other area, December 2004

Census division and state or area	All hospitals		Short-stay			Long-stay	
	Hospitals	Beds	Hospitals	Beds	Beds per 1,000 enrollees [a]	Hospitals	Beds
Total							
All areas	6,117	949,694	3,951	820,583	19.8	2,166	129,111
United States	6,053	938,561	3,893	810,598	20.0	2,160	127,963
New England	264	43,081	168	32,277	16.4	96	10,804
Connecticut	45	10,243	32	8,295	15.9	13	1,948
Maine	43	4,144	28	3,452	15.0	15	692
Massachusetts	112	19,489	67	13,194	13.7	45	6,295
New Hampshire	33	3,424	20	2,733	14.7	13	691
Rhode Island	15	3,785	11	2,910	17.1	4	875
Vermont	16	1,996	10	1,693	18.0	6	303
Middle Atlantic	606	143,919	451	124,183	20.5	155	19,736
New Jersey	109	30,547	80	26,490	21.9	29	4,057
New York	248	72,334	199	64,140	23.4	49	8,194
Pennsylvania	249	41,038	172	33,553	15.9	77	7,485
East North Central	910	160,819	580	143,272	21.9	330	17,547
Illinois	219	46,534	150	42,526	25.7	69	4,008
Indiana	157	21,392	90	18,415	20.7	67	2,977
Michigan	175	29,096	122	26,172	17.9	53	2,924
Ohio	215	45,078	142	40,455	23.4	73	4,623
Wisconsin	144	18,719	76	15,704	19.3	68	3,015
West North Central	767	76,572	351	62,594	21.3	416	13,978
Iowa	119	11,655	50	9,667	19.9	69	1,988
Kansas	152	11,117	64	8,570	21.6	88	2,547
Minnesota	146	16,511	74	13,419	19.6	72	3,092
Missouri	138	24,096	94	21,653	24.3	44	2,443
Nebraska	96	6,533	27	4,539	17.6	69	1,994
North Dakota	50	3,276	15	2,318	22.5	35	958
South Dakota	66	3,384	27	2,428	19.8	39	956
South Atlantic	896	170,722	628	149,444	18.7	268	21,278
Delaware	10	2,261	5	1,892	15.4	5	369
District of Columbia	14	4,306	7	3,527	49.2	7	779
Florida	237	54,387	177	49,174	16.5	60	5,213
Georgia	178	24,673	111	20,912	21.2	67	3,761
Maryland	65	16,081	47	13,085	19.2	18	2,996
North Carolina	137	25,781	100	22,268	18.1	37	3,513
South Carolina	77	12,647	55	11,167	18.0	22	1,480
Virginia	109	20,785	85	18,981	19.8	24	1,804
West Virginia	69	9,801	41	8,438	24.1	28	1,363
East South Central	509	74,897	373	67,184	24.7	136	7,713
Alabama	126	19,700	101	17,855	24.5	25	1,845
Kentucky	119	17,378	75	14,745	22.5	44	2,633
Mississippi	111	13,014	80	11,914	26.8	31	1,100
Tennessee	153	24,805	117	22,670	25.5	36	2,135
West South Central	997	113,428	608	94,208	22.9	389	19,220
Arkansas	105	11,134	59	8,746	19.0	46	2,388
Louisiana	221	22,501	122	18,049	26.5	99	4,452
Oklahoma	151	14,663	97	12,677	24.0	54	1,986
Texas	520	65,130	330	54,736	22.4	190	10,394
Mountain	461	47,624	257	39,869	16.6	204	7,755
Arizona	91	13,013	61	11,276	15.1	30	1,737
Colorado	85	11,395	44	9,454	19.0	41	1,941
Idaho	48	3,281	17	2,518	13.7	31	763
Montana	65	2,936	23	2,171	15.0	42	765
Nevada	43	5,598	25	4,851	17.0	18	747
New Mexico	51	4,832	37	4,287	16.9	14	545
Utah	48	5,090	35	4,163	18.5	13	927
Wyoming	30	1,479	15	1,149	16.5	15	330

(Continued)

Table 8.C2—Hospital Insurance: Number of participating hospitals and beds per 1,000 enrollees, by state or other area, December 2004—*Continued*

Census division and state or area	All hospitals		Short-stay			Long-stay	
	Hospitals	Beds	Hospitals	Beds	Beds per 1,000 enrollees [a]	Hospitals	Beds
Pacific	643	107,499	477	97,567	17.6	166	9,932
Alaska	24	1,528	13	1,232	24.8	11	296
California	433	82,040	357	76,261	19.0	76	5,779
Hawaii	27	2,710	17	2,245	12.7	10	465
Oregon	58	7,416	35	6,678	12.9	23	738
Washington	101	13,805	55	11,151	14.1	46	2,654
Outlying areas	64	11,133	58	9,985	10.6	6	1,148
Puerto Rico	59	10,448	53	9,300	15.8	6	1,148
Virgin Islands	2	320	2	320	26.4	0	0
Other	3	365	3	365	1.1	0	0

SOURCE: Centers for Medicare & Medicaid Services.

a. Based on total number of persons enrolled in the Hospital Insurance program as of July 1, 2004.

CONTACT: Maria Diacogiannis (410) 786-0178.

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 2004

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 [a]			
Total						
All areas	14,986	1,437,254	34.7	7,519	189,340	4,618
United States	14,978	1,436,905	35.5	7,468	188,270	4,573
New England	1,035	103,331	47.6	301	9,191	149
Connecticut	246	30,212	57.9	84	2,553	30
Maine	118	6,434	28.0	30	954	16
Massachusetts	463	47,978	49.6	119	3,607	74
New Hampshire	72	6,920	37.1	35	900	10
Rhode Island	95	8,475	49.7	21	750	13
Vermont	41	3,312	35.3	12	427	6
Middle Atlantic	1,726	249,144	41.1	534	22,879	584
New Jersey	357	47,563	39.3	52	5,171	116
New York	659	121,014	44.2	192	10,223	239
Pennsylvania	710	80,567	38.1	290	7,485	229
East North Central	2,869	249,440	38.1	1,238	31,038	694
Illinois	682	50,188	30.3	324	8,131	169
Indiana	483	40,008	45.0	167	4,645	94
Michigan	394	38,172	26.1	243	6,332	139
Ohio	941	85,839	49.8	382	8,853	191
Wisconsin	369	35,233	43.3	122	3,077	101
West North Central	1,903	148,463	50.4	816	14,225	353
Iowa	401	28,082	57.9	181	2,461	54
Kansas	265	17,961	45.4	132	2,228	44
Minnesota	396	35,761	52.2	212	2,423	72
Missouri	484	41,141	46.1	155	4,492	114
Nebraska	184	12,857	49.8	65	1,448	34
North Dakota	83	6,529	63.3	26	517	14
South Dakota	90	6,132	50.0	45	656	21
South Atlantic	2,274	227,296	28.4	1,162	38,250	1,032
Delaware	37	3,446	28.1	15	668	16
District of Columbia	19	1,942	27.1	18	423	24
Florida	685	74,910	25.2	521	12,989	269
Georgia	332	35,780	36.3	97	6,083	218
Maryland	230	22,822	33.5	48	3,388	112
North Carolina	420	39,738	32.2	169	5,701	146
South Carolina	177	16,073	25.9	69	3,111	91
Virginia	252	23,510	24.5	162	4,268	132
West Virginia	122	9,075	25.9	63	1,619	24
East South Central	993	84,304	31.0	443	12,572	365
Alabama	225	23,895	32.8	141	3,296	109
Kentucky	295	23,138	35.3	105	3,045	67
Mississippi	168	14,941	33.6	59	1,945	68
Tennessee	305	22,330	25.1	138	4,286	121
West South Central	1,801	175,391	42.7	1,783	24,751	623
Arkansas	202	17,500	38.1	172	1,869	60
Louisiana	296	35,345	51.9	219	3,745	139
Oklahoma	273	23,667	44.8	195	2,851	64
Texas	1,030	98,879	40.5	1,197	16,286	360
Mountain	734	63,170	26.2	473	10,749	248
Arizona	133	12,822	17.1	67	2,982	93
Colorado	195	17,137	34.4	128	2,485	45
Idaho	77	5,740	31.3	49	778	7
Montana	100	7,244	50.1	40	675	15
Nevada	41	4,642	16.3	50	1,103	24
New Mexico	73	5,990	23.6	60	1,179	32
Utah	82	6,814	30.2	49	1,189	23
Wyoming	33	2,781	39.9	30	358	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 2004—*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 [a]			
Pacific	1,643	136,364	24.6	718	24,615	525
Alaska	14	496	10.0	15	477	4
California	1,229	104,063	25.9	569	18,339	405
Hawaii	41	3,575	20.2	14	776	18
Oregon	120	9,500	18.3	60	2,075	44
Washington	239	18,730	23.7	60	2,948	54
Outlying areas	8	349	0.4	51	1,070	45
Puerto Rico	6	279	0.5	46	977	37
Virgin Islands	1	40	3.3	2	31	3
Other	1	30	0.1	3	62	5

SOURCE: Centers for Medicare & Medicaid Services.

a. Based on total number of beneficiaries enrolled in the Hospital Insurance program as of July 1, 2004.

CONTACT: Maria Diacogiannis (410) 786-0178.

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— General hospital	Inpatient services in— Mental hospital	Intermediate-care facility services for— Mentally retarded	Intermediate-care facility services for— All other	Nursing facility [a]	Physicians'	Dental	Other practitioner	Outpatient hospital	Clinic	Laboratory and radiological	Home health	Prescribed drugs	Family planning	Other
Number of recipients (thousands)																
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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	1,646	18,555	4,965	4,342	12,158	5,285	9,381	1,225	19,338	2,011	34,820
1999 [b]	40,300	4,479	96	121	[a]	1,624	18,052	5,577	3,945	12,323	6,660	10,103	808	19,428	. . .	37,484
2000 [b]	42,886	4,912	99	118	[a]	1,705	18,965	5,922	4,758	13,169	7,677	11,438	1,007	20,324	. . .	40,732
2001 [b]	46,163	4,879	91	116	[a]	1,702	20,021	7,018	5,102	13,731	8,463	12,339	1,013	21,910	. . .	44,608
2002 [b]	49,754	5,051	99	117	[a]	1,765	22,102	7,885	5,570	14,861	9,498	14,067	1,065	24,424	. . .	49,925
Total payments (millions of dollars)																
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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	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	[a]	31,892	6,070	901	587	5,759	3,921	939	2,702	13,522	449	38,747
1999 [b]	147,372	21,341	1,638	8,756	[a]	31,976	6,420	1,155	464	5,895	5,439	1,143	2,714	15,933	. . .	44,492
2000 [b]	168,442	24,130	1,769	9,375	[a]	34,527	6,809	1,413	663	7,081	6,137	1,292	3,133	19,898	. . .	52,209
2001 [b]	186,913	25,943	1,959	9,700	[a]	37,322	7,438	1,896	761	7,496	5,602	1,622	3,520	23,764	. . .	59,884
2002 [b]	213,491	29,127	2,122	10,681	[a]	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— General hospital	Inpatient services in— Mental hospital	Intermediate-care facility services for— Mentally retarded	Intermediate-care facility services for— All other	Nursing facility [a]	Physicians'	Dental	Other practitioner	Outpatient hospital	Clinic	Laboratory and radiological	Home health	Prescribed drugs	Family planning	Other
								Average payment (dollars)								
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	[a]	13,811	256	136	102	303	630	85	5,048	277	164	328
1992	2,936	4,075	28,364	56,502	[a]	14,965	282	149	114	349	685	88	5,283	307	196	342
1993	3,042	4,366	28,948	59,156	[a]	15,798	293	156	179	378	714	88	5,250	333	212	385
1994	3,089	4,463	24,120	52,571	[a]	16,533	296	153	192	383	713	88	5,445	363	201	444
1995	3,311	4,735	29,847	68,613	[a]	17,424	309	160	178	397	804	90	5,740	413	206	555
1996	3,369	4,696	21,873	68,232	[a]	18,589	317	166	205	409	833	96	6,293	474	200	566
1997	3,568	4,877	22,990	72,033	[a]	19,029	333	275	190	453	902	93	6,575	571	200	639
1998	3,501	5,031	20,701	74,960	[a]	19,379	327	182	135	474	742	100	2,206	699	223	1,113
1999 [b]	3,657	4,764	16,913	72,180	[a]	19,688	356	207	118	478	817	113	3,356	820	. . .	1,187
2000 [b]	3,928	4,912	17,780	78,882	[a]	20,240	359	239	139	538	799	113	3,111	979	. . .	1,282
2001 [b]	4,049	5,317	21,482	83,191	[a]	21,926	372	270	149	546	662	132	3,473	1,085	. . .	1,342
2002 [b]	4,291	5,766	21,352	90,907	[a]	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: Janet Freeze (410) 786-5917.

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
				Number of recipients (thousands)			
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 [a]	40,300	4,241	. . .	7,303	20,119	8,552	846
2000 [a]	42,886	4,289	. . .	7,479	21,086	10,543	862
2001 [a]	46,163	4,420	. . .	7,703	22,533	11,639	869
2002 [a]	49,754	4,759	. . .	8,055	24,583	13,245	903
				Total payments (millions of dollars)			
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 [a]	147,372	40,470	. . .	63,028	20,765	15,141	7,966
2000 [a]	168,442	44,560	. . .	72,772	23,490	17,671	9,948
2001 [a]	186,913	48,431	. . .	80,493	26,770	20,096	11,121
2002 [a]	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
				Average payment (dollars)			
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 [a]	3,657	9,541	. . .	8,630	1,032	1,770	9,407
2000 [a]	3,928	10,388	. . .	9,729	1,114	1,676	11,536
2001 [a]	4,049	10,957	. . .	10,449	1,188	1,727	12,792
2002 [a]	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: Janet Freeze (410) 786-5917.

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 [a]	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: Janet Freeze (410) 786-5917.

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, 2004

State or area	Covered employment (excludes federal government): Average number of workers (thousands)	Covered employment (excludes federal government): Total payroll [e] (millions of dollars)	Insured unemployment as percent of covered employment [a]	Number of first payments	Average weekly benefit for total unemployment: Amount [f] (dollars)	Average weekly benefit for total unemployment: Percent of average weekly wages [g]	Average weekly insured unemployment	Average actual duration (weeks)	Claimants exhausting benefits: Number	Claimants exhausting benefits: Percent of first payments [h]	Contributions collected [b] (millions of dollars)	Benefits paid [c] (millions of dollars)	Average employer contribution rate [d] (percent)
Total	127,623	4,952,735	2.3	8,368,623	262.50	35.2	2,949,670	16.1	3,531,535	39.0	31,220	34,442	2.7
Alabama	1,801	58,945	1.8	118,550	176.64	28.1	31,644	12.0	36,144	29.2	250	241	1.9
Alaska	279	10,582	4.8	46,224	193.71	26.6	13,471	14.9	20,192	42.2	123	126	2.7
Arizona	2,302	83,484	1.6	96,132	176.95	25.4	37,801	16.3	43,435	41.5	178	295	1.1
Arkansas	1,109	33,071	2.7	84,827	228.16	39.8	29,690	13.9	34,365	37.9	249	243	2.5
California	14,712	653,160	2.9	1,111,416	260.27	30.5	427,769	17.9	565,799	46.2	4,409	5,132	4.5
Colorado	2,090	83,236	1.5	87,518	298.04	38.9	31,324	14.9	46,300	46.3	365	389	1.9
Connecticut	1,612	82,092	2.7	127,875	284.04	29.0	43,720	17.6	47,731	33.7	597	590	3.1
Delaware	406	17,207	2.3	27,595	246.63	30.2	9,150	16.0	9,307	32.6	66	107	2.1
District of Columbia	465	27,418	1.2	16,815	257.35	22.7	5,606	20.5	10,302	54.5	104	91	2.4
Florida	7,341	255,371	1.5	299,915	223.15	33.4	109,595	15.3	149,910	49.4	965	1,016	1.8
Georgia	3,749	140,275	1.5	208,293	242.02	33.6	57,634	12.0	92,853	40.9	689	585	2.4
Hawaii	554	18,890	1.5	23,921	323.32	49.3	8,226	15.5	7,103	26.4	127	112	1.2
Idaho	578	16,987	2.7	50,019	229.00	40.5	15,442	13.4	17,661	32.5	111	145	1.3
Illinois	5,611	235,925	2.8	392,265	279.12	34.5	155,516	18.9	174,155	41.0	1,942	2,059	4.1
Indiana	2,812	96,877	2.0	186,543	266.88	40.3	56,033	13.5	78,182	39.7	431	686	2.4
Iowa	1,404	44,754	1.9	88,976	261.08	42.6	26,545	14.1	26,896	27.1	245	309	1.6
Kansas	1,271	41,109	1.9	68,335	271.76	43.7	23,562	16.1	31,135	39.5	298	279	2.3
Kentucky	1,692	55,490	2.0	120,721	257.38	40.8	33,444	14.0	32,093	26.0	318	421	2.6
Louisiana	1,832	57,601	1.9	89,576	194.78	32.2	34,052	16.3	37,901	38.4	156	285	1.8
Maine	583	18,289	2.0	32,712	235.33	39.0	11,378	15.5	11,475	35.7	82	116	1.5
Maryland	2,332	95,785	1.7	109,204	253.70	32.1	40,419	15.8	40,753	34.4	486	443	2.7
Massachusetts	3,081	150,399	3.0	238,902	351.35	37.4	92,448	18.5	96,787	38.4	1,431	1,460	3.8
Michigan	4,247	170,745	3.4	461,928	289.15	37.4	144,443	14.5	165,081	34.5	1,309	1,882	4.0
Minnesota	2,566	103,210	1.9	147,127	317.67	41.1	49,793	15.8	52,722	33.2	700	678	1.6
Mississippi	1,080	30,249	2.1	60,410	171.87	31.9	22,265	15.2	22,104	34.1	153	158	2.3
Missouri	2,574	88,832	2.3	166,435	205.05	30.9	59,284	15.5	68,495	39.4	377	534	2.0
Montana	390	10,544	2.1	22,291	197.32	37.9	8,343	16.0	8,837	35.1	72	69	1.2
Nebraska	866	26,989	1.5	42,705	219.51	36.6	12,922	13.7	18,638	42.0	99	129	1.8
Nevada	1,129	41,586	2.0	66,419	244.83	34.6	22,499	15.0	26,154	35.7	268	258	1.4
New Hampshire	605	23,562	1.2	20,891	250.69	33.5	7,462	15.4	5,329	25.9	79	84	1.9
New Jersey	3,815	182,595	3.2	331,928	330.90	36.0	123,950	18.6	168,412	47.7	1,332	1,943	1.8
New Mexico	731	22,260	1.9	32,446	220.41	37.6	13,527	17.9	15,284	43.2	72	127	0.8
New York	8,142	405,630	2.5	513,350	270.53	28.2	204,568	18.5	257,891	47.4	2,545	2,584	4.3
North Carolina	3,716	128,284	2.2	273,015	255.66	38.5	83,209	13.5	115,456	37.6	1,034	855	1.7
North Dakota	311	8,870	1.2	13,184	226.39	41.3	3,715	12.2	4,622	32.5	57	40	1.6

(Continued)

Table 9.A2—Summary data on state programs, by state or other area, 2004—*Continued*

State or area	Covered employment (excludes federal government): Average number of workers (thousands)	Covered employment (excludes federal government): Total payroll [e] (millions of dollars)	Insured unemployment as percent of covered employment [a]	Number of first payments	Average weekly benefit for total unemployment: Amount [f] (dollars)	Average weekly benefit for total unemployment: Percent of average weekly wages [g]	Average weekly insured unemployment	Average actual duration (weeks)	Claimants exhausting benefits: Number	Claimants exhausting benefits: Percent of first payments [h]	Contributions collected [b] (millions of dollars)	Benefits paid [c] (millions of dollars)	Average employer contribution rate [d] (percent)
Ohio	5,214	188,348	2.1	305,935	251.97	36.3	109,870	15.9	102,796	31.4	871	1,234	2.2
Oklahoma	1,381	41,424	1.6	59,770	218.55	37.9	22,056	16.2	30,506	45.8	275	204	1.8
Oregon	1,565	55,188	3.4	147,548	251.61	37.1	52,613	16.1	61,814	37.8	704	653	2.8
Pennsylvania	5,390	206,054	3.4	486,975	293.61	39.9	182,989	17.3	165,590	31.7	2,300	2,266	4.3
Rhode Island	466	17,290	2.9	40,610	324.34	45.5	13,404	15.7	16,151	39.0	159	203	3.2
South Carolina	1,761	55,529	2.3	122,814	210.66	34.7	40,850	13.9	50,680	37.5	257	352	2.2
South Dakota	358	9,930	0.8	10,261	205.31	38.5	3,009	12.5	1,666	15.4	16	30	0.8
Tennessee	2,595	89,593	1.8	167,849	209.26	31.5	46,819	13.7	63,368	35.7	492	472	2.7
Texas	9,141	349,139	1.7	422,421	259.34	35.3	155,455	16.2	215,479	45.4	1,536	1,656	2.4
Utah	1,037	32,744	1.3	44,858	265.71	43.8	13,512	13.3	17,077	33.8	150	155	1.1
Vermont	292	9,611	2.2	22,650	256.36	40.5	6,564	14.5	4,764	17.6	40	79	2.1
Virginia	3,344	131,718	1.1	125,529	240.28	31.7	36,303	13.0	47,806	34.4	439	385	1.8
Washington	2,626	102,200	2.9	208,210	309.76	41.4	76,810	17.4	68,768	29.0	1,336	1,049	2.8
West Virginia	665	19,687	2.3	44,493	219.07	38.5	15,363	15.2	12,304	25.3	131	147	2.9
Wisconsin	2,685	92,835	2.9	269,306	250.67	37.7	78,307	14.0	76,573	25.9	595	843	2.6
Wyoming	240	7,371	1.4	13,954	238.36	40.4	3,440	12.4	4,507	31.3	26	43	1.1
Outlying areas													
Puerto Rico	1,029	22,457	4.0	95,608	106.50	25.4	41,407	19.1	51,552	51.7	175	198	3.3
Virgin Islands	42	1,316	1.1	1,369	242.25	40.2	451	15.9	630	41.9	2	4	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-servicemembers; includes data for state and local government employees where covered by state law after 1955.

a. Based on average covered employment in 12-month period.
b. 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.
c. Adjusted to exclude voided benefit checks and for transfers under interstate combined-wage plan; excludes Extended Benefits and Emergency Unemployment Compensation.
d. Estimated data. Contribution rate as a percentage of taxable payroll; excludes state and local jurisdictions covering state and local government employees on a reimbursable basis. Standard contribution rate for most states, 2.7 percent.
e. Total wages earned in covered employment during all pay periods ended within the year.
f. Includes dependents' allowances for states that provide such benefits.
g. Based on average total weekly wage in current year.
h. Percentages based on first payments for 12-month period.

CONTACT: Subri Raman (202) 693-3058.

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2003

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 [a]	Benefits as a percentage of covered payroll [b]
		Total	Type of insurance			Type of benefits			
			Private carriers [c]	State and federal funds [d]	Employers' self-insurance [d]	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	25,269	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	45,581	25,726	9,745	10,109	19,059	26,521	1.33	1.10

(Continued)

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2003—*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 [a]	Benefits as a percentage of covered payroll [b]
		Total	Type of insurance			Type of benefits			
			Private carriers [c]	State and federal funds [d]	Employers' self-insurance [d]	Medical and hospitalization	Compensation payments		
2000	127.1	46,908	26,160	10,273	10,475	20,421	26,487	1.32	1.04
2001	127.0	49,485	27,120	10,957	11,408	22,133	27,353	1.42	1.07
2002	125.6	53,168	28,924	12,364	11,879	24,332	28,836	1.59	1.15
2003	125.2	54,871	28,716	13,577	12,579	25,608	29,263	1.71	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.

a. 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.
b. Cash and medical benefits paid by self-insurers.
c. Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
d. 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, 1999–2003 (in thousands of dollars)

Program	1999	2000	2001	2002	2003
Total, state and federal	44,563,050	46,907,990	49,485,328	53,167,364	54,870,813
			State programs		
Subtotal	41,700,867	43,950,586	46,416,061	50,013,738	51,686,128
Alabama	623,206	600,236	640,042	656,574	623,315
Alaska	130,334	145,917	171,248	187,578	199,364
Arizona	384,453	423,733	394,467	417,440	458,790
Arkansas	151,578	145,550	160,486	179,935	198,144
California	7,851,641	9,450,827	10,082,357	11,882,602	13,021,785
Colorado	725,448	808,207	569,053	776,622	693,316
Connecticut	736,857	667,056	661,471	747,959	753,618
Delaware	131,780	144,610	144,733	165,669	169,158
District of Columbia	89,323	86,839	92,554	100,269	93,677
Florida	2,295,798	2,057,302	2,378,674	2,128,583	2,201,435
Georgia	895,690	995,775	1,067,327	1,082,971	1,120,886
Hawaii	222,056	231,359	252,041	267,827	274,922
Idaho	120,761	113,598	131,998	152,488	181,194
Illinois	1,927,748	1,992,857	2,126,538	2,172,929	2,099,685
Indiana	504,464	530,922	529,450	566,654	567,587
Iowa	255,679	294,778	330,833	321,456	320,454
Kansas	319,329	319,013	341,700	350,624	294,304
Kentucky	625,782	592,908	659,819	688,375	717,196
Louisiana	510,247	606,159	629,840	652,199	659,533
Maine	263,703	262,146	264,043	288,673	260,845
Maryland	558,315	545,509	574,742	574,327	628,510
Massachusetts	725,331	808,871	770,636	793,893	890,044
Michigan	1,392,806	1,474,058	1,477,986	1,512,457	1,476,850
Minnesota	744,497	797,787	904,451	921,000	883,619
Mississippi	253,664	269,342	271,163	286,538	271,677
Missouri	972,071	903,194	1,093,147	1,234,583	1,257,962
Montana	145,996	169,763	172,725	190,850	204,677
Nebraska	196,257	206,816	237,262	287,985	290,901
Nevada	471,303	425,337	445,558	403,521	369,747
New Hampshire	187,644	176,897	216,105	218,315	224,407
New Jersey	1,244,221	1,293,641	1,370,939	1,471,430	1,542,608
New Mexico	138,217	148,643	164,869	183,705	197,026
New York	2,795,769	2,909,115	2,978,224	3,142,392	3,220,398
North Carolina	839,624	846,846	885,272	994,949	1,059,955
North Dakota	69,179	72,708	74,493	76,025	77,524
Ohio	2,038,742	2,098,528	2,248,375	2,388,184	2,442,165
Oklahoma	491,290	474,128	497,435	520,924	561,643
Oregon	384,110	412,471	455,625	447,927	446,887
Pennsylvania	2,467,114	2,402,614	2,440,407	2,531,957	2,625,878
Rhode Island	112,073	111,061	117,515	118,322	106,948
South Carolina	444,568	515,381	532,374	592,530	656,935
South Dakota	86,239	81,229	82,128	93,636	95,119
Tennessee	579,653	627,225	687,890	668,122	710,475
Texas	1,740,572	1,743,901	1,780,989	2,039,625	1,919,527
Utah	193,273	182,565	210,050	231,239	201,557
Vermont	105,029	109,258	120,223	131,652	140,534
Virginia	666,953	602,035	604,497	624,684	701,464
Washington	1,395,246	1,527,657	1,637,714	1,714,497	1,800,477
West Virginia	695,675	693,056	713,128	832,608	828,913
Wisconsin	724,360	768,282	923,761	894,249	839,829
Wyoming	75,196	82,875	97,706	104,187	102,663

(Continued)

Table 9.B2—Benefits, by state and federal program, 1999–2003 (in thousands of dollars)—*Continued*

Program	1999	2000	2001	2002	2003
			Federal programs [a]		
Subtotal	2,862,183	2,957,404	3,069,267	3,153,626	3,184,685
Civilian employee	1,999,915	2,118,859	2,223,088	2,317,325	2,367,757
Other	862,268	838,545	846,179	836,301	816,928

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, 2003 (in thousands of dollars)

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers [a]	State funds	Self-insurance [b]	Total	As a percentage of total benefits
Total, state and federal	54,870,813	28,715,545	10,391,938	12,578,646	25,607,791	46.7
State programs						
Subtotal	51,686,128	28,715,545	10,391,938	12,578,646	24,765,012	47.9
Alabama	623,315	368,778	. . .	254,537	396,649	63.6
Alaska	199,364	154,555	. . .	44,809	115,177	57.8
Arizona	458,790	138,328	232,665	87,797	291,089	[c] 63.4
Arkansas	198,144	124,931	. . .	73,213	123,061	[c] 62.1
California	13,021,785	6,193,564	3,096,397	3,731,824	6,625,342	50.9
Colorado	693,316	248,425	267,122	177,770	304,082	[c] 43.9
Connecticut	753,618	540,996	. . .	212,622	322,061	[c] 42.7
Delaware	169,158	121,849	. . .	47,310	87,780	[d] 51.9
District of Columbia	93,677	72,816	. . .	20,861	34,664	[c] 37.0
Florida	2,201,435	1,755,931	. . .	445,505	1,277,290	[c] 58.0
Georgia	1,120,886	782,631	. . .	338,254	530,878	[c] 47.4
Hawaii	274,922	170,246	17,656	87,020	106,912	38.9
Idaho	181,194	79,771	89,760	11,664	103,479	[c] 57.1
Illinois	2,099,685	1,621,426	. . .	478,260	973,587	[c] 46.4
Indiana	567,587	479,833	. . .	87,754	382,175	[c] 67.3
Iowa	320,454	259,176	. . .	61,278	155,214	[c] 48.4
Kansas	294,304	231,039	. . .	63,265	160,736	[c] 54.6
Kentucky	717,196	427,439	67,080	222,677	388,270	[c] 54.1
Louisiana	659,533	370,572	143,194	145,766	334,968	[c] 50.8
Maine	260,845	108,748	77,008	75,089	117,963	45.2
Maryland	628,510	343,786	171,983	112,741	250,272	39.8
Massachusetts	890,044	736,577	. . .	153,468	226,360	25.4
Michigan	1,476,850	877,007	. . .	599,843	542,574	36.7
Minnesota	883,619	549,184	113,629	220,806	413,033	46.7
Mississippi	271,677	146,181	. . .	125,495	150,439	55.4
Missouri	1,257,962	866,164	112,497	279,301	596,062	47.4
Montana	204,677	71,336	96,791	36,550	109,947	53.7
Nebraska	290,901	212,837	. . .	78,063	171,645	[c] 59.0
Nevada	369,747	229,319	. . .	140,428	170,010	[c] 46.0
New Hampshire	224,407	182,914	. . .	41,494	126,678	[c] 56.5
New Jersey	1,542,608	1,411,247	. . .	131,361	825,415	[d] 53.5
New Mexico	197,026	98,116	28,269	70,641	117,206	59.5
New York	3,220,398	1,631,501	788,496	800,401	1,039,503	32.3
North Carolina	1,059,955	809,523	. . .	250,432	477,924	[c] 45.1
North Dakota	77,524	353	77,171	. . .	43,159	55.7
Ohio	2,442,165	23,835	1,936,355	481,975	1,140,532	46.7
Oklahoma	561,643	260,758	183,936	116,949	266,618	[c] 47.5
Oregon	446,887	197,762	206,878	42,247	234,162	52.4
Pennsylvania	2,625,878	1,863,327	184,983	577,567	1,058,235	40.3
Rhode Island	106,948	41,521	49,882	15,545	24,348	[c] 22.8
South Carolina	656,935	441,662	52,085	163,188	312,056	[c] 47.5
South Dakota	95,119	91,967	. . .	3,152	58,699	61.7
Tennessee	710,475	534,835	. . .	175,640	375,793	[c] 52.9
Texas	1,919,527	1,384,390	161,119	374,018	1,209,318	[c] 63.0
Utah	201,557	54,940	118,442	28,174	131,797	[c] 65.4
Vermont	140,534	125,534	. . .	15,000	68,120	[c] 48.5
Virginia	701,464	541,801	. . .	159,663	393,919	[c] 56.2
Washington	1,800,477	26,671	1,309,550	464,256	619,516	34.4
West Virginia	828,913	3,274	708,497	117,142	241,676	29.2
Wisconsin	839,829	703,998	. . .	135,831	449,374	[d] 53.5
Wyoming	102,663	2,169	100,494	. . .	64,778	63.1

(Continued)

Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2003 (in thousands of dollars)—*Continued*

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers [a]	State funds	Self-insurance [b]	Total	As a percentage of total benefits
			Federal programs [e]			
Subtotal	3,184,685	. . .	. . .	. . .	842,779	26.5
Civilian employee	2,367,757	. . .	. . .	. . .	669,484	28.3
Other	816,928	. . .	. . .	. . .	173,295	21.2

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 percentage 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, 2002

State and program [a]	Average annual covered employment (thousands)	Taxable payrolls (millions of dollars)	Average weekly number of beneficiaries (thousands)	Average weekly benefit (dollars)	Average duration per period paid (weeks)	Contributions collected (millions of dollars)	Net benefits paid (millions of dollars)	Administrative expenditures [b] (millions of dollars)
California [c]	12,485	365,751	--	--	--	--	3,025.1	203.0
State-operated fund	12,000	344,750	99.2	301.00	14.06	3,070.4	2,833.2	169.9
Private plans	485	21,001	--	488.53	12.29	230.1	191.9	33.1
Hawaii [d] (private plans)	331	7,345	56.9	313.00	2.25	49.5	40.1	--
New Jersey [e]	[f] 3,482	--	--	--	--	--	538.2	29.3
State-operated fund	[f] 2,789	[f] 55,700	--	333.00	--	459.0	[g] 402.9	27.4
Private plans	[f] 693	--	--	--	--	--	135.3	1.9
New York	6,556	[h] 43,820	--	--	--	--	592.2	[e] 8.0
Special state fund [i]	. . .	. . .	--	--	--	--	3.6	--
Private plans [j]	6,556	43,820	48.3	191.80	7.79	--	[k] 588.6	--
Puerto Rico	656	13,190	--	--	--	--	10.0	4.1
State-operated fund	129	9,303	1.0	104.35	11.14	11.8	4.0	3.7
Private plans	527	3,887	0.8	109.96	7.55	0.9	6.0	0.4
Rhode Island (state-operated fund)	408	10,574	9.2	314.68	10.60	155.2	151.0	8.1
Railroad (publicly operated fund)	229	3,112	[l] 6.4	[m] 249.25	[m] 15.00	[n]	[o] 48.0	[n]

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 2002.
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 $11.5 million.
k. Includes medical, surgical, and hospital benefits amounting to $107 million paid under approved plans.
l. For 14-day registration period.
m. For benefit year 2001–2002 (July 1, 2001–June 30, 2002).
n. Single system of contributions and administrative operations for railroad unemployment insurance and temporary disability; collections amounted to $112.4 million and administrative expenses to $15.6 million for the system in 2002.
o. Of this amount, $43.4 million was for regular benefits and $4.6 million for extended benefits.

CONTACT: Rona Blumenthal (410) 965-0163.

Table 9.D1—Benefits currently payable to miners, widows, and dependents, December 1970–2004

Year	Number				Benefits (thousands of dollars)	
	Total	Miners	Widows	Dependents [a]	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
2004	52,362	6,009	40,727	5,626	29,460	376,374

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 2004

State or area	Number				Monthly amount (thousands of dollars)		
	Total	Miners	Widows	Dependents [a]	Total	Miners [b]	Widows [c]
All areas	52,362	6,009	40,727	5,626	29,460	4,207	25,253
Alabama	1,966	134	1,654	178	1,140	92	1,048
Alaska	10	d	d	d	6	d	d
Arizona	165	13	146	6	94	8	86
Arkansas	301	25	257	19	168	17	150
California	335	29	284	22	190	19	171
Colorado	366	29	308	29	207	22	185
Connecticut	99	2	94	3	57	d	d
Delaware	77	5	68	4	43	4	40
District of Columbia	18	d	16	d	10	d	d
Florida	1,287	141	1,008	138	708	99	609
Georgia	238	11	218	9	138	7	131
Hawaii	3	d	d	d	2	d	d
Idaho	18	d	16	d	11	d	d
Illinois	1,763	126	1,530	107	1,003	87	916
Indiana	943	83	781	79	551	57	494
Iowa	212	16	182	14	124	11	114
Kansas	87	d	83	d	49	d	d
Kentucky	7,766	1,309	5,213	1,244	4,231	921	3,310
Louisiana	23	d	21	d	14	d	d
Maine	3	d	d	d	2	d	d
Maryland	479	39	405	35	281	27	254
Massachusetts	27	d	26	d	16	d	d
Michigan	566	37	490	39	335	25	310
Minnesota	18	d	16	d	10	d	d
Mississippi	32	3	27	2	20	2	18
Missouri	172	7	159	6	101	5	96
Montana	60	5	52	3	35	3	32
Nebraska	5	d	d	d	3	d	d
Nevada	49	2	44	3	28	2	26
New Hampshire	3	d	d	d	2	d	d
New Jersey	406	22	362	22	229	16	214
New Mexico	109	7	94	8	63	5	58
New York	337	15	306	16	199	10	188
North Carolina	518	46	424	48	311	49	262
North Dakota	3	d	d	d	2	d	d
Ohio	3,173	254	2,678	241	1,863	178	1,685
Oklahoma	238	22	195	21	132	16	116
Oregon	36	4	29	3	22	3	19
Pennsylvania	12,534	1,178	10,448	908	7,111	805	6,305
Rhode Island	5	d	d	d	3	d	d
South Carolina	179	12	143	24	97	9	89
South Dakota	3	d	d	d	2	d	d
Tennessee	2,182	226	1,701	255	1,223	158	1,065
Texas	159	10	136	13	94	7	87
Utah	246	29	188	29	143	32	111
Vermont	3	d	d	d	2	d	d
Virginia	4,312	635	3,065	612	2,371	449	1,922
Washington	96	7	83	6	52	5	48
West Virginia	10,553	1,510	7,578	1,465	5,861	1,048	4,814
Wisconsin	33	d	30	d	18	d	d
Wyoming	81	3	75	3	47	2	44
Outlying areas [e]	65	4	56	5	38	3	35

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 miners.
b. Includes benefits for wives and children.
c. 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.
d. Not shown to avoid disclosure of information regarding particular individuals.
e. 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.

Table 9.F1—Number of disability compensation or pension payments, by type of payment and age of beneficiary, selected years, 1940–2005 (in thousands)

Year	Total [a]	Service-connected							Not service-connected		
		All ages	Under age 65			Aged 65 or older					
			Subtotal	Disability rating [b]		Subtotal	Disability rating [b]		All ages	Under age 65	Aged 65 or older
				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, 1940–2005 (in thousands)—*Continued*

Year	Total [a]	Service-connected							Not service-connected		
		All ages	Under age 65			Aged 65 or older					
			Subtotal	Disability rating [b]		Subtotal	Disability rating [b]				
				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
2004	2,899	2,556	1,708	1,373	335	848	690	158	343	146	197
2005	2,973	2,637	1,792	1,421	371	845	677	168	336	151	185

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: Jose S. Llamas (202) 273-5701.

Table 9.G1—Average monthly number of families and recipients, total amount of cash assistance, and average monthly payment, selected years 1936–2004

Year	Temporary Assistance for Needy Families/ Aid to Families with Dependent Children [a]						Emergency Assistance [b]		
	Average monthly number (thousands)			Amount of assistance [c]					
		Recipients			Monthly average (dollars)				
	Families	Total	Children	Total (thousands of dollars)	Family	Recipient	Average monthly number of families (thousands)	Total assistance payments during year (thousands of dollars)	Average monthly payment per family (dollars)
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	[d] 278.54
1983	3,686	10,761	7,098	13,837,228	312.82	107.16	30.0	125,246	[d] 283.15
1984	3,714	10,831	7,144	14,503,710	325.44	111.60	32.1	141,137	[d] 276.97
1985	3,701	10,855	7,198	15,195,835	342.15	116.65	32.6	157,304	[d] 312.98
1986	3,763	11,038	7,334	16,033,074	355.04	121.05	34.8	178,284	[d] 362.45
1987	3,776	11,027	7,366	16,372,535	361.37	123.73	42.4	213,903	[d] 358.29
1988	3,749	10,915	7,329	16,826,794	374.07	128.47	48.8	278,906	[d] 420.89
1989	3,799	10,993	7,420	17,465,943	383.14	132.40	48.7	296,841	[d] 461.45
1990	4,057	11,695	7,917	19,066,541	391.67	135.86	56.0	348,986	[d] 476.50
1991	4,467	12,930	8,715	20,930,600	390.44	134.89	59.7	302,894	[d] 422.07
1992	4,829	13,773	9,303	21,655,881	373.71	131.03	52.7	272,853	[d] 431.41
1993	5,012	14,205	9,574	22,688,016	377.24	133.10	56.8	387,113	[d] 568.17
1994	5,035	14,154	9,570	22,827,399	377.78	134.30	60.5	802,258	[d] 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 1936–2004—*Continued*

	Temporary Assistance for Needy Families/ Aid to Families with Dependent Children [a]						Emergency Assistance [b]		
	Average monthly number (thousands)			Amount of assistance [c]					
		Recipients			Monthly average (dollars)				
Year	Families	Total	Children	Total (thousands of dollars)	Family	Recipient	Average monthly number of families (thousands)	Total assistance payments during year (thousands of dollars)	Average monthly payment per family (dollars)
1995	4,791	13,418	9,135	21,608,686	375.31	134.21	84.1	3,447,361	[d] 3,415.93
1996	4,434	12,321	8,469	20,614,437	386.68	139.44	69.8	2,708,401	[d] 3,235.10
1997	3,740	10,376	7,042	22,031,399	490.01	176.95	81.8	403,138	[d] 410.74
1998 [e]	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	. . .	. . .	. . .
2004	1,978	4,738	3,595	9,431,003	397.41	165.89	. . .	. . .	. . .

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: Anne Saulnier (202) 401-5104.

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, 2004

State or area	TANF effective date [a]	Average monthly number			Amount of assistance [b]		
		Families	Recipients		Total (thousands of dollars)	Monthly average (dollars)	
			Total	Children		Family	Recipient
All areas	. . .	1,977,589	4,737,504	3,594,853	9,431,003	397.41	165.89
Alabama	11/15/96	19,441	46,124	35,984	46,548	199.52	84.10
Alaska	7/1/97	4,853	13,514	9,195	38,759	665.58	239.00
Arizona	10/1/96	48,121	111,046	81,719	160,818	278.50	120.68
Arkansas	7/1/97	9,653	21,401	16,114	26,075	225.10	101.53
California	11/26/96	460,687	1,104,733	903,026	3,464,381	626.67	261.33
Colorado	7/1/97	14,707	38,179	27,635	61,342	347.57	133.89
Connecticut	10/1/96	20,516	42,264	30,144	104,693	425.26	206.43
Delaware	3/10/97	5,646	12,684	9,635	16,666	245.98	109.50
District of Columbia	3/1/97	17,260	43,658	32,662	68,490	330.69	130.73
Florida	10/1/96	58,617	116,006	94,531	176,420	250.81	126.73
Georgia	1/1/97	50,757	116,707	91,555	134,346	220.57	95.93
Hawaii	7/1/97	8,695	22,393	15,847	56,160	538.22	208.99
Idaho	7/1/97	1,866	3,415	2,744	6,738	300.88	164.43
Illinois	7/1/97	36,589	91,443	74,494	67,965	154.80	61.94
Indiana	10/1/96	50,084	129,386	99,449	118,679	197.47	76.44
Iowa	1/1/97	18,287	44,648	30,989	71,031	323.68	132.58
Kansas	10/1/96	17,089	44,576	30,560	63,139	307.89	118.04
Kentucky	10/18/96	35,652	78,046	57,892	103,986	243.06	111.03
Louisiana	1/1/97	17,530	41,706	34,534	57,033	271.12	113.96
Maine	11/1/96	9,765	26,593	18,157	43,225	368.86	135.45
Maryland	12/9/96	25,000	58,774	44,170	105,568	351.89	149.68
Massachusetts	9/30/96	49,527	106,631	74,450	308,371	518.86	241.00
Michigan	9/30/96	79,921	213,313	156,168	383,832	400.22	149.95
Minnesota	7/1/97	33,110	84,782	61,137	140,435	353.46	138.04
Mississippi	10/1/96	18,178	40,631	30,061	32,465	148.83	66.59
Missouri	12/1/96	40,872	99,069	70,098	117,452	239.47	98.80
Montana	12/16/96	5,122	13,824	9,307	20,107	327.16	121.20
Nebraska	12/1/96	10,679	25,925	18,736	43,809	341.85	140.82
Nevada	12/3/96	8,366	19,677	15,291	32,167	320.43	136.23
New Hampshire	10/1/96	6,061	14,048	9,692	36,614	503.41	217.19
New Jersey	2/1/97	45,440	109,374	81,327	208,968	383.23	159.22
New Mexico	7/1/97	17,709	46,080	32,627	64,442	303.24	116.54
New York	12/2/96	146,455	334,924	240,434	1,050,331	597.64	261.34
North Carolina	1/1/97	37,052	75,750	59,383	95,316	214.37	104.86
North Dakota	7/1/97	2,981	7,648	5,360	12,815	358.27	139.64
Ohio	10/1/96	84,660	186,209	140,544	322,901	317.84	144.51
Oklahoma	10/1/96	13,890	33,243	25,796	32,267	193.59	80.89
Oregon	10/1/96	18,863	43,193	32,042	95,135	420.30	183.55
Pennsylvania	3/3/97	90,739	238,581	170,123	353,579	324.72	123.50
Rhode Island	5/1/97	11,915	30,712	21,441	60,320	421.87	163.67
South Carolina	10/12/96	16,253	37,312	28,660	31,432	161.16	70.20
South Dakota	12/1/96	2,748	6,003	5,025	11,078	335.93	153.78
Tennessee	10/1/96	72,049	190,002	135,799	145,719	168.54	63.91
Texas	11/5/96	100,180	236,905	191,152	227,740	189.44	80.11
Utah	10/1/96	9,085	23,101	16,559	43,794	401.70	157.98

(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, 2004—*Continued*

State or area	TANF effective date [a]	Average monthly number			Amount of assistance [b]		
		Families	Recipients		Total (thousands of dollars)	Monthly average (dollars)	
			Total	Children		Family	Recipient
Vermont	9/20/96	4,802	12,148	7,781	30,947	537.11	212.30
Virginia	2/1/97	9,788	27,915	17,907	35,923	305.86	107.24
Washington	1/10/97	56,319	137,543	96,500	287,449	425.33	174.16
West Virginia	1/11/97	13,918	32,778	23,532	54,270	324.93	137.98
Wisconsin	9/30/96	22,437	53,943	42,412	122,583	455.29	189.37
Wyoming	1/1/97	336	604	531	807	200.12	111.23
Outlying areas							
Guam	7/1/97	--	--	--	--	--	--
Puerto Rico	7/1/97	16,790	46,753	32,758	34,217	169.83	60.99
Virgin Islands	7/1/97	534	1,593	1,188	1,655	258.53	86.59

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: Anne Saulnier (202) 401-5104.

Table 9.H1—Number of participants, total annual benefits, and average benefit, fiscal years 1962–2004

Year	Average number of participants (thousands)	Total annual benefits (thousands of dollars)	Average monthly benefit [a] (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 [b]	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 [c]	26,982	22,006,031	67.96
1994 [c]	27,468	22,748,559	69.01
1995 [c]	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
2004	23,858	24,629,729	86.03

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.

Table 9.J1—Number of households receiving home energy assistance, by state and type of assistance, fiscal year 2003

State	Heating	Cooling	Energy crisis intervention		Low-cost residential weatherization and energy-related home repair
			Winter	Summer	
United States [a]	4,424,100	493,694	1,142,314	71,360	111,000
Alabama	48,339	20,232	10,065	13,391	463
Alaska	7,286	. . .	990	. . .	724
Arizona	[b] 27,646	[c]	3,322	. . .	817
Arkansas	48,982	. . .	20,715	. . .	558
California	[b] 139,877	[c]	59,480	. . .	20,740
Colorado	83,171	. . .	1,584	. . .	2,993
Connecticut	79,496	. . .	22,361	. . .	. . .
Delaware	13,198	1,941	3,892	. . .	252
District of Columbia	[b] 12,955	[c]	1,165	. . .	255
Florida	24,793	35,903	33,861	25,287	855
Georgia	83,131	. . .	. . .	. . .	992
Hawaii	[b] 6,627	[c]	. . .	481	. . .
Idaho	29,867	. . .	4,961	. . .	1,358
Illinois	165,021	43,019	14,331	1,241	5,685
Indiana	128,984	34,478	34,446	. . .	943
Iowa	77,853	. . .	2,306	1,186	2,162
Kansas	38,346	. . .	[d] 2,773	. . .	819
Kentucky	111,988	. . .	65,774	. . .	683
Louisiana	15,958	31,342	510	. . .	233
Maine	45,289	. . .	3,580	. . .	1,511
Maryland	77,828	. . .	[d,e] 9,385	. . .	. . .
Massachusetts	136,425	. . .	[f] 11,350	. . .	7,836
Michigan	334,817	. . .	[g] 28,502	. . .	3,406
Minnesota	122,327	. . .	33,943	. . .	1,533
Mississippi	30,536	32,012	. . .	. . .	116
Missouri	104,453	. . .	54,130	. . .	. . .
Montana	17,481	. . .	382	. . .	988
Nebraska	27,184	5,045	32,627	. . .	610
Nevada	15,597	[h]	[d] 82	. . .	. . .
New Hampshire	27,131	. . .	[d] 3,767	. . .	461
New Jersey	151,333	34,506	28,286	. . .	1,191
New Mexico	37,594	. . .	13,105	. . .	168
New York	724,571	. . .	154,371	. . .	12,095
North Carolina	166,117	. . .	81,753	. . .	900
North Dakota	14,243	. . .	1,993	. . .	1,634
Ohio	275,506	. . .	139,189	29,774	6,626
Oklahoma	77,959	15,486	7,218	. . .	342
Oregon	58,931	. . .	3,199	. . .	3,010
Pennsylvania	305,681	152,688	108,621	. . .	7,367
Rhode Island	25,983	. . .	3,996	. . .	643
South Carolina	27,505	10,391	11,685	. . .	780
South Dakota	16,075	. . .	698	. . .	566
Tennessee	42,799	13,083	6,681	. . .	2,285
Texas	19,315	32,752	33,529	. . .	3,055
Utah	32,725	. . .	3,558	. . .	614

(Continued)

Table 9.J1—Number of households receiving home energy assistance, by state and type of assistance, fiscal year 2003—*Continued*

State	Heating	Cooling	Energy crisis intervention		Low-cost residential weatherization and energy-related home repair
			Winter	Summer	
Vermont	18,079	. . .	10,437	. . .	1,395
Virginia	92,311	30,816	19,436	. . .	1,980
Washington	50,527	. . .	[d] 13,011	. . .	4,135
West Virginia	64,017	. . .	14,714	. . .	1,253
Wisconsin	131,676	. . .	24,822	. . .	3,873
Wyoming	8,567	. . .	1,728	. . .	95

SOURCE: Low-Income Home Energy Assistance Program, U.S. Administration for Children and Families' administrative data.

NOTE: . . . = not applicable.

a. 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.
b. Includes households that received combined heating and cooling assistance in Arizona, California, and the District of Columbia and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance. States reported those households under heating assistance.
c. Excludes households that received combined heating and cooling assistance in Arizona, California, and the District of Columbia and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance. States reported those households under heating assistance.
d. Households in winter crisis situations received expedited heating assistance.
e. Winter crisis number is an estimate of the number of households served through state's shelter program. Data are unavailable for those households that received expedited heating assistance in winter crisis situations but did not complete the application process to receive their remaining heating assistance benefits.
f. Winter crisis data include 214 households served through the state's Homeless Prevention Program.
g. Data unavailable for those Heating Tax Credit households whose heating assistance applications were processed after the end of fiscal year 2003.
h. Households received either heating or cooling assistance or both.

CONTACT: Leon Litow (202) 401-5304.

Table 9.J1.1—Number of households receiving home energy assistance, by state and type of assistance, fiscal years 1982–2003

Year	Heating [a]	Cooling [a]	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
2003	4,424,100	493,694	1,142,314	71,360	111,000

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.

Table 9.J2—Low-income Home Energy Assistance Program funds: Federal net allocations and amounts carried over, by state, fiscal year 2003 (in dollars)

State	Regular federal allocation	Supplemental federal allocation	Carry-over to following fiscal year
United States [a]	1,740,699,610	198,128,175	79,322,683
Alabama	15,037,406	1,085,372	977,962
Alaska	6,461,563	1,299,683	750,918
Arizona	6,719,049	462,357	0
Arkansas	11,538,907	793,720	0
California	80,557,702	5,549,752	0
Colorado	28,286,063	1,953,881	3,230,361
Connecticut	36,900,168	6,908,830	188,313
Delaware	4,897,787	867,954	288,287
District of Columbia	5,730,657	537,929	508,613
Florida	23,921,605	1,942,341	0
Georgia	18,918,547	1,396,842	89,752
Hawaii	1,905,202	130,604	20,358
Idaho	10,852,502	985,043	205,198
Illinois	102,133,292	7,487,253	0
Indiana	46,236,422	3,960,848	0
Iowa	32,773,095	2,742,905	3,397,771
Kansas	15,040,700	1,037,998	0
Kentucky	24,064,746	2,011,539	0
Louisiana	15,460,066	1,071,167	0
Maine	23,031,682	5,567,518	127,562
Maryland	28,253,992	3,808,774	2,102,592
Massachusetts	73,783,030	12,272,222	2,726,908
Michigan	96,519,935	8,362,344	10,488,228
Minnesota	69,858,956	7,626,531	1,178,205
Mississippi	12,943,222	901,208	69,222
Missouri	40,796,025	2,957,449	6,899,463
Montana	10,982,095	870,335	681,897
Nebraska	16,203,953	1,230,905	1,560,603
Nevada	3,434,814	263,451	240,236
New Hampshire	13,971,211	2,951,570	353,850
New Jersey	68,352,159	10,330,192	6,689,000
New Mexico	8,469,606	583,707	746,698
New York	223,409,992	36,711,213	7,463,513
North Carolina	32,808,048	4,651,264	1,519,191
North Dakota	11,340,928	1,270,000	1,274,311
Ohio	90,352,162	7,797,095	8,246,320
Oklahoma	12,729,045	871,518	996,365
Oregon	21,757,435	2,021,690	1,511,462
Pennsylvania	120,181,131	16,469,576	3,977,293
Rhode Island	12,115,542	2,046,693	0
South Carolina	12,010,060	1,367,982	882,636
South Dakota	9,387,799	989,821	1,037,762
Tennessee	24,377,072	2,007,525	1,591,806
Texas	39,807,774	2,735,094	0
Utah	12,906,413	942,294	1,061,824
Vermont	10,471,920	2,128,885	0
Virginia	34,416,521	4,653,087	3,896,961
Washington	34,597,075	3,060,200	646,258
West Virginia	15,925,469	1,429,584	1,323,299
Wisconsin	62,883,091	6,661,621	0
Wyoming	5,185,974	360,809	371,685

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.

Table 9.J2.1—Low-income Home Energy Assistance Program funds: Federal net allocations and amounts carried over, fiscal years 1982–2003 (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	1,653,568,175	99,387,492	59,061,927
2003 [a]	1,740,699,610	198,128,175	79,322,683

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.

Table 9.J3—Estimated home energy assistance obligations, by state and type of assistance, fiscal year 2003 (in dollars)

State	Heating	Cooling	Energy crisis intervention	Weatherization
United States	[a] 1,142,206,816	[b] 73,305,309	378,285,174	222,380,683
Alabama	6,661,172	2,952,081	3,839,707	714,234
Alaska	4,616,333	. . .	700,155	1,400,000
Arizona	[a] 5,763,520	[b]	330,218	1,264,563
Arkansas	5,044,363	. . .	3,862,397	1,849,894
California	[a] 29,913,604	[b]	[c] 25,137,333	[d] 20,359,653
Colorado	22,316,236	. . .	1,088,686	[d] 4,559,299
Connecticut	33,984,977	. . .	[e] 10,562,969	. . .
Delaware	3,972,598	356,926	1,204,896	140,000
District of Columbia	[a] 4,040,751	[b]	325,000	970,288
Florida	3,506,107	5,040,028	13,367,032	3,067,127
Georgia	16,097,563	. . .	. . .	2,179,008
Hawaii	[a] 1,784,043	[b]	45,919	. . .
Idaho	8,150,358	. . .	1,100,462	1,613,607
Illinois	69,803,795	6,779,916	10,556,974	13,466,928
Indiana	38,727,392	4,247,903	[f] 4,417,750	3,604,000
Iowa	23,605,876	. . .	1,382,267	5,327,400
Kansas	13,763,344	. . .	[g] 171,139	2,143,300
Kentucky	11,417,031	. . .	8,180,442	3,926,246
Louisiana	5,376,420	7,424,580	[g] 243,967	2,087,109
Maine	20,643,290	. . .	734,576	4,521,330
Maryland	[h] 29,827,590	. . .	[g]	. . .
Massachusetts	69,458,858	. . .	6,135,936	5,411,455
Michigan	71,811,295	. . .	19,862,905	6,977,522
Minnesota	50,009,871	. . .	[i] 14,753,791	3,178,312
Mississippi	5,422,568	5,643,898	. . .	1,000,000
Missouri	19,487,776	. . .	19,274,943	. . .
Montana	7,038,252	. . .	310,969	[d] 2,780,026
Nebraska	4,951,475	458,702	9,523,068	2,278,962
Nevada	4,240,049	. . .	41,000	. . .
New Hampshire	14,690,560	. . .	[g]	300,000
New Jersey	57,860,247	3,452,000	11,729,000	3,246,000
New Mexico	4,620,120	. . .	1,731,340	1,050,000
New York	147,375,410	. . .	58,407,779	39,018,180
North Carolina	11,249,788	. . .	21,218,907	5,618,897
North Dakota	6,919,966	. . .	[j] 2,394,609	1,891,639
Ohio	46,186,452	. . .	35,459,961	13,250,150
Oklahoma	7,394,296	2,378,420	920,808	1,045,955
Oregon	15,714,218	. . .	1,055,956	[d] 4,505,686
Pennsylvania	72,734,252	6,920,876	48,591,699	17,094,000
Rhode Island	10,346,647	. . .	738,958	1,343,406
South Carolina	3,603,018	2,402,012	6,046,626	1,201,006
South Dakota	6,745,453	. . .	[k] 386,447	1,556,643
Tennessee	13,361,589	3,720,714	2,343,960	2,189,197
Texas	9,828,410	15,705,624	4,513,076	6,729,600
Utah	8,606,973	. . .	[l] 2,289,000	2,077,306

(Continued)

Table 9.J3—Estimated home energy assistance obligations, by state and type of assistance, fiscal year 2003 (in dollars)—*Continued*

State	Heating	Cooling	Energy crisis intervention	Weatherization
Vermont	9,688,455	. . .	1,680,661	593,000
Virginia	18,476,549	5,821,629	[m] 6,036,063	5,376,205
Washington	26,573,363	. . .	616,219	[d] 5,505,686
West Virginia	10,549,746	. . .	3,172,673	2,149,938
Wisconsin	45,057,340	. . .	11,340,670	10,431,606
Wyoming	3,187,457	. . .	456,261	[d] 1,386,695

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, California, and the District of Columbia and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance. States reported those households under heating assistance.
b. Excludes funds for households that received combined heating and cooling assistance in Arizona, California, and the District of Columbia and households that received energy assistance in Hawaii with no differentiation made between heating and cooling assistance. States reported those households under heating assistance.
c. Crisis assistance includes $9,592,205 for emergency furnace repair and replacement.
d. California, Colorado, Montana, Oregon, Washington, and Wyoming received waivers for fiscal year 2003 that increased from 15 percent to up to 25 percent the maximum amount of LIHEAP funds allotted or available for weatherization or other energy-related home repair. Some states may appear to exceed the 15 percent limit by using leveraging incentive awards for weatherization activities.
e. Crisis assistance includes $6,490,316 for Safety Net Benefits of up to $200 per authorization to households that had exhausted their heating assistance and winter crisis benefits, were in a life-threatening situation, and were unable to secure shelter with adequate heat.
f. Crisis assistance includes $870,053 for Summer Fill program.
g. Households in crisis situations received expedited fuel assistance.
h. Heating assistance includes $314,939 for state's shelter program.
i. Crisis assistance includes $5,742,447 for energy emergency related repairs, the Reach Out For Warmth Program, and flood disaster. Total funds includes $1,870,442 used for state's eHeat Project to develop a management information system for LIHEAP program.
j. Crisis assistance includes $2,008,361 for emergency repairs and replacements, and purchase of air conditioners.
k. Crisis assistance includes $57,967 for emergency repairs and weatherization, and purchase of air conditioners.
l. Crisis assistance includes $1,000,000 for emergency repairs and replacements.
m. Crisis assistance includes $10,927 for General Assistance households' energy crises.

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Table 9.J3.1—Estimated home energy assistance obligations, by type of assistance, fiscal years 1982–2003 (in dollars)

Year	Heating [a]	Cooling [a]	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
2003	1,142,206,816	73,305,309	378,285,174	222,380,683

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.

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Appendixes

A. Sampling Variability A.1

B. OASDI Benefit Award Data B.1

C. Poverty Data C.1

D. Computing a Retired-Worker Benefit D.1

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.B14 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.

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Table A-1.
Approximations of standard errors of estimated number of persons

Size of estimate (inflated)	Standard error
1 percent file	
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
10 percent file	
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
			1 percent file		
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]
			10 percent file		
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.

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 that are based on the Old-Age, Survivors, and Disability Insurance (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.

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Appendix C: Poverty Data

Table 3.E1 presents weighted average poverty thresholds for families in the United States for 1959–2004. Table 3.E2 presents data on the number and percentage of people in poverty in the United States for 1959–2003. 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 1965–2005. (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 the period from 1963 to 1964 by Mollie Orshansky of the Social Security Administration as a measure of income inadequacy. The poverty definition was modified in 1969 and in 1981 by federal interagency committees. The thresholds were based on food expenditure to 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. (Carmen DeNavas-Walt, Bernadette D. Proctor, and Robert J. Mills, “Income, Poverty, and Health Insurance Coverage in the United States: 2003,” U.S. Census Bureau, *Current Population Reports*, Consumer Income series P60-226 (Washington, DC: U.S. Government Printing Office, 2004, Appendix B), and Joseph Dalaker and Bernadette D. Proctor, “Poverty in the United States: 1999,” *Current Population Reports*, P60-210, 2000, Appendix A.) 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, P-23, No. 28, 1969, and U.S. Department of Commerce, Office of Federal Statistical Policy and Standards, “Directive No. 14: Definition of Poverty for Statistical Purposes,” *Statistical Policy Handbook*, Washington, DC: U.S. Government Printing Office, 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 from 1963 to 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 the age of 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 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*, P-60, No. 133, 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 the age of 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 more than 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, *Current Population Reports*, P60-205 (1999), that examined the effects of different resource definitions and thresholds on poverty and 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, *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 have 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. The table below presents a summary of the methodological changes and provides references for more information concerning these changes. 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 J. Welniak Jr., “Effects of the March Current Population Survey’s New Processing System on Estimates of Income and Poverty,” paper presented at the annual meeting 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.

For further information about the statistical reliability of the CPS estimates, contact dsmd_s&a@census.gov.

Year	Methodological change	Reference
1959	First year for which poverty data are available. The poverty measure was developed during the period from 1963 to 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.
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."	P60-130, pp. 6–10.
	Change in universe—income questions no longer asked of 14-year-olds. Poverty universe changed—people under the age of 15 not living with any family members are excluded. (Previously, unrelated individuals under the age of 14 were excluded.)	
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.
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 CPS ASEC of 2003 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.

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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 1930 through 1943—that is, those who attained the age of 62 in 2005 or earlier and were under the age of 75 at the end of 2005. 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 5 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 that 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 the of 62 in 2005, actual earnings in 1984 of $20,000 are indexed to $42,224.73, on the basis of 2003 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 aged 62 in 2005 is 90 percent of the first $627 of AIME; plus 32 percent of the next $3,152; plus 15 percent of the AIME over $3,779.
- *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 (66 in 2005 but scheduled to increase to age 67 by 2022), plus 5/12 of 1 percent for each of up to 24 earlier months. For a person aged 62 in 2005, the maximum reduction is 25 percent if the individual is entitled to benefits for all 48 months between 62 and 66.
- *To provide for price indexing after the age of 62*. Benefits are adjusted annually in December to reflect increases in the consumer price index (CPI-W). The benefit increase in 2004 was 2.7 percent. These cost-of-living adjustments are applied to the benefit for each year after the person attained the age of 62—even if the person was not actually receiving benefits.
- *To give credit for earnings after age 61*. Earnings after the age of 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 before 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 before attainment of the age of 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 2005. The indexing year is 2003. The average annual wage for 2003 was $34,064.95. The average annual wage for 1990 was $21,027.98. The amount, $34,064.95 divided by $21,027.98, yields a factor of 1.619982.

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 1.619982, result in indexed earnings of $16,199.82; actual earnings of $51,300 (the maximum creditable) result in indexed earnings of $83,105.07.

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 2005, 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 three 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 10 cents.

For retired workers who attained age 62 in 2005, the bend points are $627 and $3,779. Thus the formula is 90 percent of the first $627 of AIME; plus 32 percent of the next $3,152 of AIME; plus 15 percent of AIME above $3,779. 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 $668.30
Based on: 90 percent of $627 ($564.30); plus
32 percent of $325 ($104.00)

Example 3 - AIME of $4,000
PIA is $1,606.09 rounded to $1,606
Based on: 90 percent of $627 ($564.30); plus
32 percent of $3,152 ($1,008.64); plus
15 percent of $221 ($33.15)

The above calculations are applicable to workers who attain the age of 62 in 2005. 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 2005. Worksheet 2 shows cost-of-living increase factors for 1979 through 2004. After the PIA is calculated for the year of attainment of age 62, cost-of-living increases are applied for each year through 2004. The result is the current 2005 PIA.

For example, a worker who attained age 62 in 2002 would receive cost-of-living adjustments for the years 2002–2004. The adjustments are cumulative, with each step rounded to the next lower dime. If the PIA at age 62 was $500, the cost-of-living adjustments would be:

2002: $500 multiplied by 1.014 = $507

2003: $507 multiplied by 1.021 = $517.60

2004: $517.60 multiplied by 1.027 = $531.50

$531.50 would be the PIA effective December 2004.

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 the age of 62 in 2005 have their benefits computed based on the full retirement age of 66. 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 2005, the maximum reduction is 25 percent.

For example, in 2005 a worker with a PIA of $500 would receive $375 at the age of 62. The PIA is reduced by $124.99, 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 12 months for a total reduction of 25 percent. After reduction of the PIA by $124.99, 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 1992–2005)

STEP 1.—Determining the Number of Computation Years		
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).	
STEP 2.—Indexing of Earnings (Use Worksheet 1 for Steps 2 and 3.)		
8	Enter in column 2 your earnings in each year 1951 through 2004. 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 1992–2005.)	
12	Multiply column 4 by column 5 and enter results in column 6 in dollars and cents. These are your indexed earnings.	
STEP 3.—Computing the Average Indexed Monthly Earnings (AIME)		
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 the next lower dollar. This is your average indexed monthly earnings (AIME).	
STEP 4.—Computing the Primary Insurance Amount (PIA) (Use Worksheet 2 for Step 4.)		
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 on the basis of 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 on the basis of 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 on the basis of 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 the 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 1992–2005)—Continued

38	If you attained age 62 in 2005, 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 2004 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 2004.	
42	Enter your PIA at age 62 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 PIA at age 62 by the corresponding factor (column 4), round to the next lower dime, and enter in column 6. The resulting PIA is then multiplied by the next factor and is again rounded to the next lower dime. Continue this process through 2004. Enter this last figure, which is your current PIA.	
STEP 5.—Computing the Monthly Benefit		
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 the 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 percent reduction for the first 36 months.	
53	Multiply line 49 by line 51 to obtain the percent reduction for months in excess of 36.	
54	Add lines 52 and 53 to obtain the total percent 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 the 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				
2004		87,900				

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	[a] 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	2.7	1.027		
2005	627	3,779	. . .	. . .		

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 Public Law 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.

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Glossary and Abbreviations

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.

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

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.

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**.

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 **award (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.

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.

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

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

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.

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.

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**.

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 noncontributory 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 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 $78.20 is deducted, the MBC is $894.20 (calculated as follows: $895.00 - $78.20 = $816.80 rounded down to $816.00 + $78.20 = $894.20).

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.

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

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.

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.

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

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.

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.

Abbreviations

AB	Aid to the Blind
ACF	Administration for Children and Families
ACR	Adjusted Community Rate
AET	Annual earnings test
AFDC	Aid to Families with Dependent Children
AFDC-UP	Aid to Families with Dependent Children-Unemployed Parents
AIDS	Acquired immune deficiency syndrome
AIME	Average indexed monthly earnings
AMW	Average monthly wage
APTD	Aid to the Permanently and Totally Disabled
BBA	Balanced Budget Act of 1997
BC/BS	Blue Cross/Blue Shield
CDR	Continuing disability review
CHAMPVA	Civilian Health and Medical Program of the Department of Veterans Affairs
CLIA	Clinical Laboratory Improvement Act
CMP	Competitive medical plans
CMS	Centers for Medicare & Medicaid Services
COBRA	Consolidated Omnibus Budget Reconciliation Act
COLA	Cost-of-living adjustment
CPI-U	Consumer price index for all urban consumers
CPI-W	Consumer price index for urban wage earners and clerical workers
CPS	Current Population Survey
DA&A	Drug addiction and alcoholism
DHHS	Department of Health and Human Services
DI	Disability Insurance
DME	Durable medical equipment
DOE	Department of Energy
DOL	Department of Labor
DRG	Diagnosis-related group
EA	Emergency Assistance
EBT	Electronic benefit transfer
EPSDT	Early and Periodic Screening, Diagnostic, and Treatment program
ESRD	End-stage renal disease
FDA	Food and Drug Administration
FERS	Federal Employees Retirement System
FFS	Fee for service
FICA	Federal Insurance Contributions Act
FMAP	Federal medical assistance percentage
FPL	Federal poverty level
FQHC	Federally qualified health center
FRA	Full retirement age
FUTA	Federal Unemployment Tax Act
FY	Fiscal year

GDP	Gross domestic product
HCBS	Home and community based services
HCFA	Health Care Financing Administration
HHA	Home health agency
HHS	Department of Health and Human Services
HI	Hospital Insurance
HIV	Human immunodeficiency virus
HMO	Health maintenance organization
ICF	Intermediate care facility
ICFs/MR	Intermediate care facilities for the mentally retarded
JOBS	Job Opportunities and Basic Skills Training
LIHEAP	Low-Income Home Energy Assistance Program
LTC	Long-term care
MA	Medicare Advantage
MBC	Monthly benefit credited
MBR	Master Beneficiary Record
MCCA	Medicare Catastrophic Coverage Act
MCCRA	Medicare Catastrophic Coverage Repeal Act
MN	Medically needy
MOE	Maintenance of effort
MSA	Medical savings account
NEW	Native Employment Works
NRC	National Research Council
OAA	Old-Age Assistance
OASDI	Old-Age, Survivors, and Disability Insurance
OASI	Old-Age and Survivors Insurance
OBRA	Omnibus Budget Reconciliation Act
OEO	Office of Economic Opportunity
OMB	Office of Management and Budget
PACE	Programs of all-inclusive care for the elderly
PDP	Prescription Drug Plan
PESS	Property essential to self-support
PIA	Primary insurance amount
PIB	Primary insurance benefit
PPO	Preferred provider organization
PPS	Prospective payment system
PRO	Peer review organization
PSO	Provider-sponsored organization
QC	Quarter of coverage
QDWIS	Qualified disabled working individuals
QI	Qualified individual
QMB	Qualified Medicare beneficiary
REACH	Residential Emergency Assistance Challenge
RVS	Relative value scale
SCHIP	State Children's Health Insurance Program

SECA	Self-Employment Contributions Act
SGA	Substantial gainful activity
SIPP	Survey of Income and Program Participation
SLMB	Specified low-income Medicare beneficiary
SMI	Supplementary Medical Insurance
SNF	Skilled nursing facility
SSA	Social Security Administration
SSI	Supplemental Security Income
TANF	Temporary Assistance for Needy Families
TEFRA	Tax Equity and Fiscal Responsibility Act
TFP	Thrifty Food Plan
TWP	Trial work period
USDA	U.S. Department of Agriculture
VA	Department of Veterans Affairs
VEAP	Veterans' Educational Assistance Program
WEP	Windfall Elimination Provision
WIN	Work Incentive Program

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