

# ACTUARIAL NOTE

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U.S. DEPARTMENT OF  
HEALTH, EDUCATION, AND WELFARE  
SOCIAL SECURITY ADMINISTRATION

## SOME MATHEMATICAL ASPECTS OF THE SOCIAL SECURITY AMENDMENTS IN PUBLIC LAW 93-66

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The Social Security Amendments in Public Law 93-66, passed on July 9, 1973, provided for a 5.9% increase in Social Security benefits and changed the earnings base in 1974 from \$12,000 to \$12,600. The increased benefits will be effective for June 1974—to be first reflected in the July 3, 1974 checks and will be made to all beneficiaries on the rolls—except those based on the special-minimum benefit provision. The amount of increase, 5.9%, was determined as the increase in CPI from June 1972 to June 1973. This increase in benefits is only temporary and will be replaced by the automatic increase scheduled for January 1975, which will be based on the increase in the CPI from the third quarter of 1972 to the second quarter of 1974.

Tables 1A and 1B show the amount of monthly family benefits payable under the Old-Age, Survivors, and Disability Insurance (OASDI) System to various types of families for each Average Monthly Wage (AMW) interval. The monthly benefit for each kind of beneficiary is determined as the appropriate percentage, as specified in the law, of the Primary Insurance Amount (PIA). The PIA in the benefit table, effective for June 1974 through December 1974, is based approximately on the following formula:

114.38 percent of the first \$110 of AMW plus,  
41.61 percent of the next \$290 of AMW plus,  
38.88 percent of the next \$150 of AMW plus,  
45.70 percent of the next \$100 of AMW plus,

25.42 percent of the next \$100 of AMW plus,  
21.18 percent of the next \$250 of AMW plus,  
20.00 percent of the next \$50 of AMW, subject to a minimum PIA of \$89.50.

The above PIA is payable to workers who retire at age 65 or who become disabled before age 65. Workers are eligible to a delayed retirement increment if they are not entitled to an actuarially reduced benefit. This increment is equal to  $\frac{1}{12}$  of 1 percent for each month for which they do not receive a benefit beginning with the month of attainment of age 65 or after December 1970, if later, and before the month of attainment of age 72.

Retired workers can receive retirement benefits as early as age 62 subject to a permanent reduction of  $\frac{5}{9}$  of 1 percent of the PIA, for each month under age 65 for which they are entitled to receive benefits. At age 62 the monthly benefits are equivalent to 80 percent of PIA. The amount of this reduction (or of any other reduction) is rounded to the next lower multiple of 10 cents, if it is not an exact multiple of 10 cents.

Wives (or dependent husbands) of retired workers are eligible to receive benefits equivalent to 50 percent of PIA if they start receiving them at age 65 or later. These benefits, which can be claimed as early as age 62, are subject to a permanent reduction of  $\frac{25}{36}$  of 1 percent for each month in which they are elected before age 65. At age 62, the monthly benefits are equivalent to  $37\frac{1}{2}$  per-

cent of PIA. No reduction applies in the case of a wife who is caring for a child entitled to benefits unless the child is a student beneficiary.

Each dependent unmarried child of a retired, disabled, or deceased worker, under age 18 or student beneficiary (full-time student to the end of the semester in which he attains age 22) or a disabled child beneficiary who is over age 18 and who became disabled before age 22, is eligible for monthly benefits equivalent to 50 percent of his parent's PIA in the case of retired or disabled workers or 75 percent of his parent's PIA in the case of deceased workers.

Widows (or dependent widowers) of deceased workers are eligible for benefits equivalent to 100 percent of PIA if they start receiving them at age 65 or later and if their husbands (or wives) did not receive reduced retirement benefits. Reduced benefits are payable as early as age 60, but for those widows or widowers who are disabled it could be as early as age 50. These benefits, if claimed at ages 60-64, are subject to a permanent reduction of  $\frac{1}{40}$  of 1 percent for each month before age 65 that the widow or widower claims benefits. For ages under 60, the reduction is equivalent to  $\frac{43}{240}$  of 1 percent per month. However, widows or widowers aged 62 or over, of spouses who were receiving reduced benefits are entitled to the larger of (a) the amount that the spouse would have been receiving or (b) 82.5 percent of PIA, except that a sole survivor entitled at age 62 or over should receive a benefit of at least \$89.50. A widow who is caring for a child beneficiary (other than a student beneficiary) is eligible for a benefit of 75 percent of PIA. A parent of a deceased worker aged 62 and over is eligible to receive a benefit equivalent to 82.5% of the deceased worker's PIA if there is only one parent or 75 percent to each parent if there are two parents.

The lump-sum death payment payable upon the primary beneficiary's death is \$255.

The Maximum Family Benefit (MFB) is based approximately on the following formula:

For AMW's under \$628 the MFB is equivalent to

111.8 percent of the first \$436 of AMW,  
plus  
55.9 percent of the next \$191 of AMW  
subject to a minimum of 150  
percent of PIA.

For AMW's of \$628 or more, the MFB is 1.75 times PIA.

As shown in Table 2, the MFB increases from 150 percent of PIA at the low AMW's, to a maximum of 188 percent of PIA at \$436 of AMW, and then decreases to 175 percent of PIA for AMW's of \$628 or more.

In determining the amount of the Monthly Family Benefits that are payable, it is first necessary to compute separately, the benefit for each entitled beneficiary in the family, rounding each benefit to the next higher multiple of 10 cents, if it is not an exact multiple of 10 cents. The individual benefits are then added to arrive at a total family amount. However, if this total family amount is greater than the maximum family benefit shown in the benefit table, the amount paid to each beneficiary (excluding the worker) must be reduced proportionately, again rounding to the next higher multiple of 10 cents.

Table 3 shows the effective earnings base and contribution rates for employee, employer, self-employed for the OASDHI System for 1974. Table 4 shows the effective maximum contributions that would be paid by a worker.

Special monthly benefits are payable to long-term workers. These benefits are equivalent to \$8.50 for each year of covered employment in excess of 10 years, subject to a maximum of \$170 per month for 30 or more years. For less than 21 years, the worker would receive a minimum benefit of \$89.50, since the formula for the special minimum produces less than the regular minimum.

Effective for January 1, 1974, the amount of permissible annual earnings for retired workers, their dependents or survivors, all under age 72, for which no benefits are withheld is \$2,400. For all earnings over \$2,400, monthly benefits are reduced \$1 for each \$2 of earnings. This exempt earnings amount of \$2,400 will be adjusted after 1974, according to increases in average earnings.

The maximum old-age monthly benefit for those retiring between January 1974 and prior to June 1974, is \$274.60<sup>1</sup> for a male worker and \$284.90<sup>1</sup> for a female worker. Effective for June 1974, these benefits will be

increased to \$290.90 and \$301.80 for male and female workers, respectively.

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<sup>1</sup> These values do not include any delayed retirement increments and assume no period of disability.

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-1

Average Monthly Wage	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement			Retired Worker Aged 62 at Time of Retirement			Delayed Retirement				
	Worker with Spouse Claiming Benefit at			Worker with Spouse Claiming Benefit at			Worker with Spouse Claiming Benefit at				
	Worker Alone	Age 65 or Over	Age 62	Worker Alone	Age 65 or Over	Age 62	Worker Alone	Age 65 or Over	Age 62	Worker and One Child	Age 72 or Over
76	89.50	134.30	123.10	71.60	116.40	105.20	71.60	116.40	105.20	116.40	95.80
77	90.90	136.40	125.10	72.80	118.30	107.00	72.80	118.30	107.00	118.40	97.30
79	93.00	139.50	127.90	74.40	120.90	109.30	74.40	120.90	109.30	121.00	99.60
81	94.70	142.10	130.30	75.90	123.70	111.40	75.90	123.70	111.40	123.40	101.40
82	96.40	144.60	132.60	77.20	125.40	113.40	77.20	125.40	113.40	125.40	103.20
84	98.40	147.80	135.30	78.80	128.00	115.70	78.80	128.00	115.70	128.20	105.30
86	100.20	150.30	137.80	80.20	130.30	117.80	80.20	130.30	117.80	130.40	107.30
88	101.90	152.90	140.20	81.60	132.60	119.90	81.60	132.60	119.90	132.60	109.10
90	103.90	155.90	142.90	83.20	135.20	122.20	83.20	135.20	122.20	135.20	111.20
91	105.70	158.40	145.40	84.60	137.50	124.30	84.60	137.50	124.30	137.60	113.00
93	107.40	161.10	147.70	86.00	139.70	126.30	86.00	139.70	126.30	139.80	115.00
95	109.10	163.70	150.10	87.30	141.90	128.30	87.30	141.90	128.30	141.90	116.80
97	111.10	166.70	152.80	88.90	144.50	130.60	88.90	144.50	130.60	144.50	118.90
98	113.00	169.50	155.40	90.40	146.90	132.80	90.40	146.90	132.80	147.00	121.00
100	115.30	173.00	158.60	92.30	150.00	135.60	92.30	150.00	135.60	150.10	123.40
102	116.90	175.40	160.80	93.60	152.10	137.50	93.60	152.10	137.50	152.20	125.10
103	118.80	178.20	163.40	95.10	154.50	139.70	95.10	154.50	139.70	154.50	127.20
105	121.00	181.50	166.40	96.80	157.30	142.20	96.80	157.30	142.20	157.40	129.50
107	122.90	184.40	169.10	98.40	159.90	144.60	98.40	159.90	144.60	160.00	131.60
108	124.90	187.40	171.80	100.00	162.50	146.90	100.00	162.50	146.90	162.60	133.70
110	126.80	190.20	174.40	101.50	164.90	149.10	101.50	164.90	149.10	164.90	135.70
114	128.60	192.90	176.90	102.90	167.70	151.20	102.90	167.70	151.20	167.30	137.70
119	130.60	195.90	179.60	104.50	169.90	153.50	104.50	169.90	153.50	169.90	139.80
123	132.50	198.80	182.30	106.00	172.30	155.80	106.00	172.30	155.80	172.40	141.80
128	134.60	201.90	185.10	107.70	175.00	158.20	107.70	175.00	158.20	175.10	144.10
133	136.40	204.60	187.60	109.20	177.40	160.40	109.20	177.40	160.40	177.40	146.00
137	138.20	207.30	190.10	110.60	179.70	162.50	110.60	179.70	162.50	179.80	147.90
142	140.40	210.60	193.10	112.40	182.60	165.10	112.40	182.60	165.10	182.60	150.30
147	142.30	213.50	195.70	113.90	185.10	167.30	113.90	185.10	167.30	185.10	152.30
151	144.10	216.20	198.20	115.30	187.40	169.40	115.30	187.40	169.40	187.50	154.20
156	146.20	219.30	201.10	117.00	190.10	171.90	117.00	190.10	171.90	190.20	156.50
161	148.00	222.00	203.50	118.40	192.40	173.90	118.40	192.40	173.90	192.40	158.40
165	150.00	225.00	206.30	121.60	195.00	176.60	121.60	195.00	176.60	195.00	160.50
170	151.90	227.90	208.90	123.10	197.40	178.30	123.10	197.40	178.30	197.60	162.60
175	153.80	230.70	211.50	124.80	200.00	180.80	124.80	200.00	180.80	200.10	164.60
179	155.90	233.90	214.40	126.40	202.80	183.30	126.40	202.80	183.30	202.80	166.90
184	157.60	236.40	216.70	128.00	205.40	185.20	128.00	205.40	185.20	205.40	169.00
189	159.90	239.90	219.90	129.50	208.00	188.00	129.50	208.00	188.00	208.00	171.10
194	161.80	242.70	222.50	130.90	210.40	190.20	130.90	210.40	190.20	210.50	173.20
198	163.50	245.40	225.00	132.60	212.70	192.30	132.60	212.70	192.30	212.70	175.10
203	165.70	248.60	227.90	134.10	215.50	194.80	134.10	215.50	194.80	215.60	177.30
208	167.60	251.40	230.50	135.50	217.90	197.00	135.50	217.90	197.00	217.90	179.40
212	169.30	254.00	232.90	135.50	220.20	199.10	135.50	220.20	199.10	220.30	181.20

# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-2

Average Monthly Wage	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement				Retired Worker Aged 62 at Time of Retirement				Delayed Retirement
	Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		
	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
217	171.40	257.10	235.70	257.20	137.70	222.90	201.50	223.00	183.80
221	173.30	260.00	238.40	250.10	138.70	225.40	203.80	225.50	185.50
226	175.30	263.00	241.10	253.10	140.30	228.00	206.10	228.10	187.60
231	177.20	265.80	243.70	256.00	141.80	230.40	208.30	230.60	189.70
236	179.40	269.10	246.70	259.20	143.60	233.70	210.90	233.40	192.00
240	181.10	271.70	249.10	273.10	144.90	235.50	212.90	235.80	193.80
245	182.90	274.40	251.60	278.70	146.80	237.90	215.10	242.20	195.80
250	185.20	277.80	254.70	283.20	148.20	240.80	217.70	246.20	198.20
254	187.10	280.70	257.30	288.70	149.70	243.30	219.90	251.30	200.20
259	188.70	283.10	259.50	294.30	151.00	245.40	221.80	256.60	202.00
254	190.90	286.40	262.60	298.70	152.90	248.70	224.50	260.60	204.30
258	192.80	289.20	265.10	304.40	154.30	250.70	226.60	265.90	206.30
273	194.80	292.20	267.90	310.00	155.90	253.70	229.00	271.10	208.50
278	196.70	295.10	270.50	314.50	157.40	255.90	231.20	275.20	210.50
282	198.60	297.90	273.10	320.00	158.90	258.20	233.40	280.30	212.60
287	200.70	301.10	276.00	325.70	160.60	261.00	235.90	285.60	214.80
292	202.40	303.60	278.30	330.00	162.00	263.20	237.90	289.60	216.60
296	204.50	306.80	281.30	335.50	163.60	265.90	240.40	294.60	218.90
301	206.40	309.60	283.80	341.20	165.20	268.40	242.60	300.00	220.90
306	208.20	312.30	286.30	345.80	166.60	270.70	244.70	304.20	222.80
310	210.40	315.60	289.30	351.40	168.40	273.60	247.30	309.40	225.20
315	212.20	318.30	291.80	357.00	169.90	275.90	249.40	314.60	227.10
320	214.00	321.00	294.30	361.40	171.20	278.20	251.50	318.60	229.00
324	216.10	324.20	297.20	367.10	172.90	281.00	254.00	323.90	231.30
329	218.00	327.00	299.80	372.60	174.40	283.40	256.20	329.00	233.30
334	220.20	330.30	302.80	377.20	176.20	286.30	258.80	333.20	235.70
338	221.80	332.70	305.00	382.60	177.50	288.40	260.70	338.30	237.40
343	223.70	335.60	307.70	388.30	179.00	290.90	263.00	343.60	239.40
348	225.90	338.90	310.70	392.70	180.80	293.80	265.60	347.80	241.80
352	227.70	341.60	313.20	398.30	182.20	296.10	267.70	352.80	243.70
357	229.90	344.90	316.20	403.90	184.00	299.00	270.30	358.00	246.00
362	231.70	347.60	318.70	408.30	185.40	301.30	272.40	362.00	248.00
366	233.50	350.30	321.00	413.90	186.80	303.60	274.40	367.20	249.90
371	235.60	353.40	324.00	419.40	188.50	306.10	276.90	372.30	252.10
376	237.50	356.30	326.60	424.10	190.00	308.80	279.10	376.60	254.20
380	239.60	359.40	329.50	429.60	191.70	311.50	281.60	381.70	256.40
385	241.30	362.00	331.90	435.30	193.10	313.80	283.70	387.10	258.20
390	243.20	364.80	334.40	439.60	194.60	316.20	285.80	391.00	260.30
394	245.30	368.00	337.40	445.30	196.30	319.00	288.40	396.30	262.50
399	247.10	370.70	339.80	450.90	197.70	321.30	290.40	401.50	264.40
404	249.30	374.00	342.90	455.30	199.50	324.20	293.10	405.50	266.80
408	250.90	376.40	345.10	460.90	200.80	326.30	295.00	410.80	268.50
413	252.70	379.10	347.50	466.50	202.20	328.60	297.00	416.00	270.40
418	254.50	381.80	350.00	470.90	203.60	330.90	299.10	420.00	272.40
422	256.50	384.80	352.80	476.50	205.20	333.50	301.50	425.00	274.50
427	258.20	387.30	355.10	482.20	206.60	335.70	303.50	430.60	276.30
432	259.90	389.90	357.40	487.70	208.00	338.00	305.50	435.80	278.10
437	262.00	393.00	360.30	490.00	209.60	340.60	307.90	437.60	280.40
441	263.60	395.40	362.50	492.80	210.90	342.70	309.40	440.10	282.10
446	265.40	398.10	365.00	495.60	212.40	345.10	312.00	442.60	284.00
451	267.40	401.10	367.70	497.80	214.00	347.70	314.30	444.30	286.20
455	269.10	403.70	370.10	500.50	215.30	349.90	316.30	446.70	288.00
460	270.90	406.40	372.60	503.60	216.80	352.30	318.50	449.20	289.90
465	272.60	408.90	374.90	505.30	218.10	354.40	320.40	451.10	291.60
469	274.80	412.20	377.90	508.40	219.90	357.30	323.00	453.50	294.10
474	276.30	414.50	380.00	511.30	221.10	359.10	324.80	456.10	295.70
479	278.10	417.20	382.50	513.50	222.50	361.60	326.90	457.90	297.60

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-3

Average Monthly Wage	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement				Retired Worker Aged 62 at Time of Retirement				Delayed Retirement
	Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		
	Worker Alone	Age 65 or Over	Age 62	Worker and One Child	Worker Alone	Age 65 or Over	Age 62	Worker and One Child	
(1) (2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
483 487	260.20	420.30	365.30	516.40	224.20	364.30	329.30	460.40	299.30
488 492	261.80	422.70	367.50	519.20	225.50	366.40	331.20	462.90	301.60
493 496	263.70	425.60	390.20	521.30	227.00	368.90	333.50	464.60	303.60
497 501	265.70	428.60	392.90	523.10	228.60	371.50	335.80	467.00	305.70
502 506	267.30	431.00	395.10	526.90	229.90	373.60	337.70	469.50	307.50
507 510	269.10	433.70	397.60	529.10	231.30	375.90	339.80	471.30	309.40
511 515	270.90	436.40	400.10	531.90	232.80	378.30	342.00	473.80	311.30
516 520	272.80	439.20	402.60	534.80	234.30	380.70	344.10	476.30	313.30
521 524	274.60	441.90	405.10	537.00	235.70	383.00	346.20	478.10	315.30
525 529	276.40	444.60	407.60	539.80	237.20	385.40	348.40	480.60	317.20
530 534	278.40	447.60	410.30	542.60	238.80	388.00	350.70	483.00	319.30
535 538	300.00	450.00	412.50	544.80	240.00	390.00	352.50	484.80	321.00
539 543	301.80	452.70	415.00	547.60	241.50	392.40	354.70	487.30	323.00
544 548	303.80	455.70	417.80	550.40	243.10	395.00	357.10	489.70	325.10
549 553	305.50	458.30	420.10	553.30	244.40	397.20	359.00	492.20	326.90
554 556	307.30	461.00	422.60	554.90	245.90	399.60	361.20	493.50	328.90
557 560	308.70	463.10	424.50	557.10	247.00	401.40	362.80	495.40	330.40
561 563	310.40	465.60	426.80	559.80	248.40	403.60	364.80	496.80	332.20
564 567	312.00	468.00	429.00	561.00	249.60	405.60	366.60	498.60	333.90
568 570	313.70	470.60	431.40	562.70	251.00	407.90	369.70	500.00	335.70
571 574	315.20	472.80	433.40	564.80	252.20	409.80	370.40	501.80	337.30
575 577	316.90	475.40	435.80	566.70	253.60	412.10	372.50	503.40	339.10
578 581	318.40	477.60	437.80	568.80	254.80	414.00	374.20	505.20	340.70
582 584	320.10	480.20	440.20	570.50	256.10	416.70	376.20	506.50	342.60
585 588	321.60	482.40	442.20	572.80	257.40	418.10	377.90	508.50	344.20
589 591	323.40	485.10	444.70	574.40	258.80	420.50	380.10	509.80	346.10
592 595	325.00	487.50	446.90	576.80	260.00	422.50	381.90	511.80	347.80
596 598	326.50	489.80	449.00	578.30	261.20	424.50	383.70	513.00	349.40
599 602	328.10	492.20	451.20	580.70	262.50	426.60	385.60	515.10	351.10
603 605	329.70	494.60	453.40	582.30	263.80	428.70	387.50	516.40	352.80
606 609	331.30	497.00	455.60	584.50	265.10	430.80	389.40	518.30	354.50
610 612	333.00	499.50	457.90	586.20	266.40	432.90	391.30	519.60	356.40
613 616	334.60	501.90	460.10	588.40	267.70	435.00	393.20	521.50	358.10
617 620	336.20	504.30	462.30	590.80	269.00	437.10	395.10	523.60	359.80
621 623	337.80	506.70	464.50	592.20	270.30	439.20	397.00	524.70	361.50
624 627	339.40	509.10	466.70	594.60	271.60	441.30	398.90	526.80	363.20
628 630	340.90	511.40	468.80	596.70	272.80	443.30	400.70	528.60	364.80
631 634	342.50	513.80	471.00	599.50	274.00	445.30	402.50	531.00	366.50
635 637	344.20	516.30	473.30	602.40	275.40	447.50	404.50	533.60	368.50
638 641	345.90	518.90	475.70	604.00	276.80	449.80	406.60	536.20	370.20
642 644	347.40	521.10	477.70	608.00	278.00	451.70	408.30	538.60	371.80
645 648	349.10	523.70	480.10	610.90	279.30	453.90	410.30	541.10	373.60
649 652	350.60	525.90	482.10	613.60	280.50	455.80	412.00	543.50	375.20
653 656	351.60	527.40	483.50	615.40	281.30	457.10	413.20	545.10	376.30
657 660	352.60	528.90	484.90	617.00	282.10	458.40	414.40	546.50	377.30
661 665	353.90	530.90	486.70	619.30	283.20	460.20	416.00	548.60	378.70
666 670	355.10	532.70	488.30	621.50	284.10	461.70	417.30	550.50	380.00
671 675	356.40	534.60	490.10	623.80	285.20	463.40	418.90	552.60	381.40
676 680	357.70	536.60	491.90	625.90	286.20	465.10	420.40	554.60	382.40
681 685	358.90	538.40	493.60	628.10	287.20	466.70	421.90	556.40	384.10
686 690	360.20	540.30	495.30	630.40	288.20	468.40	423.30	558.50	385.50
691 695	361.50	542.30	497.10	632.70	289.20	470.00	424.80	560.40	386.90
696 700	362.80	544.20	498.90	634.80	290.30	471.70	426.40	562.30	388.20
701 705	364.00	546.00	500.50	637.00	291.20	473.70	427.70	564.20	389.50
706 710	365.30	548.00	502.40	639.30	292.30	475.00	429.40	566.30	390.90
711 715	366.60	549.90	504.10	641.60	293.30	476.60	430.80	568.30	392.30
716 720	367.80	551.70	505.80	643.80	294.30	478.20	432.30	570.30	393.60

# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-4

Average Monthly Wage	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement				Retired Worker Aged 62 at Time of Retirement				Age 72 or Over (11)
	Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		Worker with Spouse Claiming Benefit at		
	Worker Alone (1)	Age 65 or Over (2)	Age 62 (3)	Age 62 (4)	Worker Alone (5)	Age 65 or Over (6)	Age 62 (7)	Age 62 (8)	
721	369.10	553.70	507.60	645.90	295.30	479.90	433.80	572.10	395.00
726	370.40	555.60	509.30	648.20	295.60	481.60	435.30	574.20	396.40
731	371.70	557.60	511.20	650.50	297.40	483.30	436.90	576.20	397.80
736	372.90	559.40	512.80	652.70	298.40	484.90	438.30	578.20	399.10
741	374.20	561.30	514.60	654.80	299.40	486.50	439.80	580.00	400.40
746	375.50	563.30	516.40	657.10	300.40	488.20	441.30	582.00	401.80
751	376.50	564.80	517.80	659.10	301.20	489.50	442.50	583.80	402.90
756	377.60	566.40	519.20	660.80	302.10	490.90	443.70	585.30	404.10
761	378.60	567.90	520.60	662.80	302.90	492.20	444.90	587.10	405.20
766	379.70	569.60	522.20	664.50	303.80	493.70	446.30	588.60	406.30
771	380.80	571.20	523.60	666.40	304.70	495.10	447.50	590.30	407.50
776	381.80	572.70	525.00	668.20	305.50	496.40	448.70	591.90	408.60
781	382.90	574.40	526.60	670.10	306.40	497.90	450.10	593.60	409.90
786	383.90	575.90	527.90	671.90	307.20	499.20	451.20	595.20	410.90
791	385.00	577.50	529.40	673.80	308.00	500.50	452.40	596.80	412.00
796	386.10	579.20	531.00	675.70	308.90	502.00	453.80	598.50	413.20
801	387.10	580.70	532.30	677.50	309.70	503.40	454.90	600.10	414.20
806	388.20	582.30	533.80	679.40	310.60	504.70	456.20	601.80	415.40
811	389.20	583.80	535.20	681.20	311.40	506.00	457.40	603.40	416.50
816	390.30	585.50	536.70	683.10	312.30	507.50	458.70	605.10	417.70
821	391.40	587.10	538.20	685.00	313.20	508.90	460.00	606.80	418.80
826	392.40	588.60	539.60	686.80	314.00	510.20	461.20	608.40	419.90
831	393.50	590.30	541.10	688.70	314.80	511.60	462.40	610.00	421.10
836	394.50	591.80	542.50	690.50	315.60	512.90	463.60	611.60	422.20
841	395.60	593.40	544.00	692.40	316.50	514.30	464.90	613.30	423.30
846	396.60	594.90	545.40	694.20	317.30	515.60	466.10	614.90	424.50
851	397.70	596.60	546.90	696.10	318.20	517.10	467.40	616.60	425.60
856	398.80	598.20	548.40	697.80	319.10	518.50	468.70	618.10	426.80
861	399.80	599.70	549.80	699.80	319.90	519.80	469.90	619.90	427.80
866	400.90	601.40	551.30	701.50	320.80	521.30	471.20	621.80	429.00
871	401.90	602.90	552.70	703.50	321.60	522.60	472.40	623.20	430.10
876	403.00	604.50	554.20	705.20	322.40	523.90	473.60	624.60	431.30
881	404.10	606.20	555.70	707.10	323.30	525.40	474.90	626.30	432.50
886	405.10	607.70	557.10	708.90	324.10	526.70	476.10	627.90	433.50
891	406.20	609.30	558.60	711.00	325.00	528.10	477.40	629.80	434.70
896	407.20	610.80	559.90	712.80	325.80	529.40	478.50	631.40	435.80
901	408.30	612.50	561.50	714.70	326.70	530.90	479.90	633.10	436.90
906	409.40	614.10	563.00	716.40	327.60	532.30	481.20	634.60	438.10
911	410.40	615.60	564.30	718.40	328.40	533.60	482.30	636.40	439.20
916	411.50	617.30	565.90	720.10	329.20	535.00	483.60	637.80	440.40
921	412.50	618.80	567.30	722.10	330.00	536.30	484.80	639.60	441.60
926	413.60	620.40	568.70	723.80	330.90	537.70	486.00	641.10	442.60
931	414.60	621.90	570.10	725.80	331.70	539.00	487.20	642.90	443.70
936	415.70	623.60	571.70	727.50	332.60	540.50	488.50	644.80	444.80
941	416.80	625.20	573.10	729.40	333.50	541.90	489.80	646.10	446.00
946	417.80	626.70	574.50	731.20	334.30	543.20	491.00	647.70	447.10
951	418.90	628.40	576.10	733.10	335.20	544.70	492.40	649.40	448.30
956	419.90	629.90	577.40	734.90	336.00	546.00	493.50	651.00	449.30
961	421.00	631.50	578.90	736.80	336.80	547.30	494.70	652.60	450.50
966	422.10	633.20	580.50	738.70	337.70	548.60	496.10	654.30	451.70
971	423.10	634.70	581.80	740.50	338.50	550.10	497.20	655.90	452.80
976	424.20	636.30	583.30	742.40	339.40	551.50	498.50	657.60	453.90
981	425.20	637.80	584.70	744.20	340.20	552.80	499.70	659.20	455.00
986	426.30	639.50	586.20	746.10	341.10	554.30	501.00	660.90	456.20
991	427.40	641.10	587.70	748.00	342.00	555.70	502.30	662.60	457.40
996	428.40	642.60	589.10	749.80	342.80	557.00	503.50	664.70	458.60
1001	429.40	644.10	590.50	751.60	343.60	558.30	504.70	665.80	459.50

# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-5

Average Monthly Wage (1) (2)	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement			Retired Worker Aged 62 at Time of Retirement			Delayed Retirement				
	Worker with Spouse Claiming Benefit at			Worker with Spouse Claiming Benefit at			Worker with Spouse Claiming Benefit at				
	Worker Alone	Age 65 or Over	Age 62	Worker Alone	Age 65 or Over	Age 62	Worker Alone	Age 65 or Over	Age 62	Worker and One Child	Age 72 or Over (11)
1006 1010	430.40	645.60	591.80	344.40	559.60	505.80	344.40	559.60	505.80	667.20	460.60
1011 1015	431.40	647.10	593.20	345.20	560.90	507.00	345.20	560.90	507.00	668.80	461.60
1016 1020	432.40	648.60	594.60	346.00	562.20	508.20	346.00	562.20	508.20	670.40	462.70
1021 1025	433.40	650.10	596.00	346.80	563.50	509.40	346.80	563.50	509.40	672.00	463.80
1026 1030	434.40	651.60	597.30	347.60	564.80	510.50	347.60	564.80	510.50	673.40	464.90
1031 1035	435.40	653.10	598.70	348.40	566.10	511.70	348.40	566.10	511.70	675.00	465.90
1036 1040	436.40	654.60	600.10	349.20	567.40	512.90	349.20	567.40	512.90	676.60	467.00
1041 1045	437.40	656.10	601.50	350.00	568.70	514.10	350.00	568.70	514.10	678.20	468.10
1046 1050	438.40	657.60	602.80	350.80	570.00	515.20	350.80	570.00	515.20	679.60	469.10

COLUMNS 4 & 8 ALSO APPLY TO SPECIFIED WORKER AND DEPENDENT CHILD.

COLUMNS 6 & 10 ALSO APPLY TO SPECIFIED WORKER AND 2 DEPENDENT CHILDREN.



# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-1

## Survivor Benefits

Average Monthly Wage	Widow or Widower Claiming Benefit at Age				Mother and Two Children			Widow Age 65 and One Child	Parent Benefit Age 62 and Over	Lump Sum	Maximum Family Benefit
	Age 65 or over	Age 60	Age 50	One Child	One Child	Two Children	Age 65 and One Child				
76	89.50	79.30	60.10	89.50	174.40	134.40	174.40	89.50	255.00	134.30	
77	90.90	79.30	60.10	89.50	136.40	136.50	136.50	89.50	255.00	136.40	
79	93.00	79.30	60.10	89.50	139.60	139.50	139.50	89.50	255.00	139.50	
81	94.70	79.30	60.10	89.50	142.20	142.20	142.20	89.50	255.00	142.20	
82	96.40	79.30	60.10	89.50	144.60	144.60	144.60	89.50	255.00	144.60	
84	98.40	79.30	60.10	89.50	147.60	147.90	147.90	89.50	255.00	147.70	
85	100.20	79.30	60.10	89.50	150.40	150.30	150.40	89.50	255.00	150.30	
88	101.90	79.30	60.10	89.50	153.00	153.00	153.00	89.50	255.00	152.90	
90	103.90	79.30	60.10	89.50	156.00	156.00	156.00	89.50	255.00	155.90	
91	105.70	79.30	60.10	89.50	158.60	158.70	158.70	89.50	255.00	158.60	
93	107.40	79.30	60.10	89.50	161.20	161.40	161.40	89.50	255.00	161.20	
95	109.10	79.30	60.10	89.50	163.80	163.90	163.90	89.50	255.00	163.70	
97	111.10	79.30	60.10	89.50	166.80	166.80	166.80	89.50	255.00	166.70	
98	113.00	80.80	60.10	89.50	169.80	169.80	169.80	89.50	255.00	169.60	
100	115.30	87.50	60.10	89.50	173.10	173.10	173.10	89.50	255.00	173.00	
102	116.90	87.50	60.10	89.50	175.40	175.50	175.50	89.50	255.00	175.40	
103	118.80	85.00	60.10	89.50	178.20	178.20	178.20	89.50	255.00	178.20	
105	121.00	86.60	60.60	90.80	181.60	181.50	181.60	89.90	255.00	181.50	
107	122.90	87.90	61.50	92.20	184.40	184.50	184.50	101.40	255.00	184.40	
108	124.90	89.40	62.60	93.70	187.40	187.50	187.50	103.10	255.00	187.40	
110	126.80	90.70	63.50	95.10	190.20	190.20	190.20	104.70	255.00	190.20	
111	128.60	92.00	64.40	96.50	193.00	192.90	193.00	106.10	255.00	192.90	
113	130.60	93.40	65.40	98.00	196.00	196.00	196.00	107.80	255.00	196.00	
115	132.50	94.80	66.40	99.40	199.80	199.80	199.80	109.40	255.00	199.80	
117	134.60	96.30	67.40	101.00	202.00	202.00	202.00	111.10	255.00	202.00	
119	136.80	97.60	68.30	102.30	204.60	204.60	204.60	112.60	255.00	204.60	
121	138.70	98.90	69.20	103.70	207.40	207.60	207.60	114.10	255.00	207.40	
123	140.80	100.40	70.30	105.30	210.60	210.60	210.60	115.90	255.00	210.60	
125	142.30	101.80	71.30	106.80	213.60	213.60	213.60	117.40	255.00	213.60	
127	144.10	103.10	72.20	108.10	216.20	216.30	216.30	118.90	255.00	216.20	
129	146.20	104.60	73.20	109.70	219.40	219.30	219.30	120.70	255.00	219.30	
131	148.00	105.90	74.10	111.00	222.00	222.00	222.00	122.10	255.00	222.00	
133	150.00	107.30	75.10	112.50	225.00	225.00	225.00	123.80	255.00	225.00	
135	151.90	108.70	76.10	114.00	228.00	228.00	228.00	125.40	255.00	228.00	
137	153.80	110.00	77.00	115.40	230.80	230.70	230.80	126.90	255.00	230.70	
139	155.90	111.50	78.00	117.00	234.00	234.00	234.00	128.70	255.00	234.00	
141	157.60	112.70	78.90	118.20	236.40	236.40	236.40	130.10	255.00	236.40	
143	159.90	114.40	80.10	120.00	240.00	240.00	240.00	132.00	255.00	240.00	
145	161.80	115.70	81.00	121.40	242.80	242.70	242.80	133.50	255.00	242.70	
147	163.60	117.00	81.90	122.70	245.40	245.40	245.40	135.00	255.00	245.40	
149	165.70	118.50	82.90	124.30	248.70	248.70	248.70	136.80	255.00	248.60	
151	167.60	119.90	83.90	125.70	251.40	251.40	251.40	138.30	255.00	251.40	
153	169.30	121.10	84.80	127.00	254.00	254.00	254.00	139.70	255.00	254.00	
155	171.40	122.60	85.80	128.60	257.20	257.20	257.20	141.50	255.00	257.20	
157	173.30	124.00	86.80	130.00	260.00	260.00	260.00	143.00	255.00	260.00	

# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-2

## Survivor Benefits

Average Monthly Wage	Widow or Widower Claiming Benefit at Age					Mother and			Widow Age 65 and One Child	Parent Benefit Age 62 and Over	Lump Sum (11)	Maximum Family Benefit (12)
	Age 65 or over	Age 60	Age 50	One Child	One Child	Two Children	One Child	Age 65 and One Child				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)				
226	230	175.30	125.40	87.80	131.50	263.00	263.10	763.10	144.70	255.00	263.00	
231	235	177.20	126.70	88.70	132.40	265.80	266.10	765.80	146.20	255.00	265.90	
236	239	179.40	128.30	89.80	134.60	269.20	269.10	769.20	149.10	255.00	269.10	
240	244	181.10	129.50	90.60	135.90	271.80	273.30	773.30	149.50	255.00	273.10	
245	249	182.90	130.80	91.50	137.20	274.40	278.40	778.40	150.90	255.00	278.70	
250	253	185.20	132.50	92.70	138.90	277.80	283.20	783.20	152.80	255.00	283.10	
254	258	187.10	133.80	93.60	140.40	280.80	288.90	788.90	154.40	255.00	288.70	
259	263	188.70	135.00	94.50	141.60	283.20	294.30	794.30	155.70	255.00	294.20	
264	267	190.90	136.50	95.50	143.20	286.40	298.80	798.80	157.50	255.00	298.70	
268	272	192.80	137.90	96.50	144.60	289.20	304.50	804.50	159.10	255.00	304.30	
273	277	194.80	139.30	97.50	146.10	292.20	309.90	810.00	160.80	255.00	309.90	
278	281	196.70	140.70	98.50	147.60	295.20	314.40	814.40	162.30	255.00	314.40	
282	286	198.60	142.00	99.40	149.00	298.00	320.10	820.10	163.90	255.00	320.00	
287	291	200.70	143.60	100.50	150.60	301.20	325.80	825.80	165.60	255.00	325.60	
292	295	202.40	144.80	101.30	151.80	303.60	330.00	830.10	167.00	255.00	330.00	
296	300	204.50	146.30	102.40	153.40	306.80	335.70	835.60	169.80	255.00	335.50	
301	305	206.40	147.60	103.30	154.80	309.60	341.40	841.30	171.30	255.00	341.30	
306	309	208.20	148.90	104.20	156.20	312.40	345.90	845.80	171.80	255.00	345.70	
310	314	210.40	150.50	105.30	157.80	315.60	351.30	851.40	173.60	255.00	351.40	
315	319	212.20	151.80	106.20	159.20	318.50	357.00	857.00	175.10	255.00	356.90	
320	323	214.00	153.10	107.10	160.50	321.00	361.50	861.50	176.60	255.00	361.40	
324	328	216.10	154.60	108.10	162.10	324.20	367.20	867.20	179.30	255.00	367.00	
329	333	218.00	155.90	109.10	163.50	327.00	372.60	872.60	179.90	255.00	372.60	
334	337	220.20	157.50	110.20	165.20	330.40	377.10	877.20	181.70	255.00	377.10	
338	342	221.80	158.60	111.00	166.40	332.80	382.80	882.80	183.00	255.00	382.60	
343	347	223.70	160.00	112.00	167.80	335.60	388.20	888.20	184.60	255.00	388.20	
348	351	225.90	161.60	113.10	169.50	339.00	392.70	892.70	186.40	255.00	392.60	
352	356	227.70	162.90	114.00	170.80	341.60	398.40	898.40	187.90	255.00	398.20	
357	361	229.90	164.40	115.00	172.50	345.00	403.80	903.80	189.70	255.00	403.80	
362	365	231.70	165.70	115.90	173.80	347.60	408.30	908.30	191.20	255.00	408.30	
366	370	233.50	167.00	116.80	175.20	350.40	414.00	914.00	192.70	255.00	413.90	
371	375	235.60	168.50	117.90	176.70	353.40	419.40	919.40	194.40	255.00	419.40	
376	379	237.50	169.90	118.90	178.20	356.40	424.20	924.20	196.00	255.00	424.10	
380	384	239.60	171.40	119.90	179.70	359.40	429.60	929.60	197.70	255.00	429.60	
385	389	241.30	172.60	120.80	181.00	362.00	435.30	935.30	199.10	255.00	435.30	
390	393	243.20	173.90	121.70	182.40	364.80	439.80	939.80	200.70	255.00	439.80	
394	398	245.30	175.40	122.70	184.00	368.00	445.50	945.50	202.40	255.00	445.30	
399	403	247.10	176.70	123.60	185.40	370.80	450.90	950.90	203.90	255.00	450.90	
404	407	249.30	178.30	124.60	187.00	374.00	455.40	955.40	205.70	255.00	455.70	
408	412	250.90	179.40	125.50	188.20	376.40	461.10	959.40	207.00	255.00	460.90	
413	417	252.70	180.70	126.40	189.60	379.20	466.50	964.20	208.50	255.00	466.40	
418	421	254.50	182.00	127.30	190.90	381.80	471.00	969.00	210.00	255.00	470.90	
422	426	256.50	183.40	128.30	192.40	384.80	476.70	974.50	211.70	255.00	476.50	
427	431	258.20	184.70	129.20	193.70	387.40	482.10	979.20	213.10	255.00	482.10	
432	436	259.90	185.90	130.10	195.00	390.00	487.80	984.00	214.50	255.00	487.70	
437	440	262.00	187.40	131.10	196.50	393.00	492.90	989.90	216.20	255.00	492.80	
441	445	263.60	188.50	131.90	197.70	395.40	497.60	995.60	217.50	255.00	497.60	
446	450	265.40	189.80	132.80	199.00	398.20	498.00	998.00	219.00	255.00	498.00	
451	454	267.40	191.20	133.60	200.60	401.20	498.00	1000.00	220.70	255.00	498.00	
455	459	269.10	192.50	134.70	201.90	403.60	503.40	1003.40	222.10	255.00	500.50	
460	464	270.90	193.70	135.50	203.20	405.40	503.40	1003.40	223.50	255.00	503.40	
465	468	272.60	195.00	136.40	204.50	409.00	505.80	1005.80	224.90	255.00	505.60	
469	473	274.50	196.50	137.50	206.10	412.20	508.50	1008.50	226.80	255.00	508.40	
474	478	276.30	197.60	138.20	207.30	414.60	511.20	1011.20	228.00	255.00	511.20	
479	482	278.10	198.90	139.20	208.60	417.20	513.60	1013.60	229.50	255.00	513.50	
483	487	280.20	200.40	140.20	210.00	420.40	516.30	1016.30	231.20	255.00	516.30	
488	492	281.60	201.50	141.00	211.40	422.80	519.30	1019.30	232.50	255.00	519.10	

# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-3

## Survivor Benefits

Average Monthly Wage	Widow or Widower Claiming Benefit at Age				Mother and			Parent Benefit Age 62 and Over	Lump Sum	Maximum Family Benefit (12)	
	Age 65 or over	Age 60	Age 50	One Child	One Child	Two Children	Widow Age 65 and One Child				Parent Benefit Age 62 and Over
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
493	496	283.70	202.90	142.00	212.80	425.60	521.40	496.50	234.10	255.00	521.30
497	501	285.70	204.30	142.90	214.30	428.60	524.10	500.00	235.40	255.00	524.00
502	506	287.30	205.50	143.80	215.50	431.00	526.80	502.60	237.10	255.00	526.80
507	510	289.10	206.80	144.70	216.90	433.80	529.20	506.00	238.60	255.00	529.10
511	515	290.90	208.00	145.50	218.20	436.40	531.90	509.10	240.00	255.00	531.90
516	520	292.80	209.40	146.50	219.60	439.20	534.90	512.40	241.60	255.00	534.70
521	524	294.60	210.70	147.40	221.00	442.00	537.00	515.60	243.10	255.00	536.90
525	529	296.40	212.00	148.30	222.30	444.60	539.70	518.70	244.60	255.00	539.70
530	534	298.40	213.40	149.30	223.80	447.60	542.70	522.20	246.20	255.00	542.50
535	538	300.00	214.50	150.00	225.00	450.00	544.80	525.00	247.50	255.00	544.80
539	543	301.80	215.80	151.00	226.40	452.80	547.80	528.70	249.00	255.00	547.60
544	548	303.80	217.30	152.00	227.90	455.80	550.50	531.70	250.70	255.00	550.30
549	553	305.50	218.50	152.90	229.20	458.40	553.20	534.70	252.10	255.00	553.20
554	556	307.30	219.80	153.80	230.50	461.00	555.00	537.80	253.60	255.00	554.40
557	560	308.70	220.80	154.50	231.60	463.20	557.10	540.30	254.70	255.00	557.10
561	563	310.40	222.00	155.30	232.80	465.60	558.90	543.70	256.10	255.00	558.80
564	567	312.00	223.10	156.10	234.00	468.00	561.00	546.00	257.40	255.00	561.00
568	570	313.70	224.30	156.90	235.30	470.60	562.80	549.00	258.90	255.00	562.70
571	574	315.20	225.40	157.70	236.40	472.80	564.90	551.60	260.10	255.00	564.80
575	577	316.90	226.60	158.50	237.70	475.40	566.70	554.60	261.50	255.00	566.60
578	581	318.40	227.70	159.30	238.80	477.60	568.80	557.70	262.70	255.00	568.70
582	584	320.10	228.90	160.10	240.10	480.20	570.60	560.20	264.10	255.00	570.40
585	588	321.60	230.00	160.90	241.20	482.40	573.00	562.80	265.40	255.00	572.80
589	591	323.40	231.30	161.80	242.60	485.20	575.50	566.00	266.90	255.00	574.30
592	595	325.00	232.40	162.60	243.60	487.60	576.90	568.80	268.20	255.00	576.70
596	598	326.50	233.50	163.40	244.90	489.80	578.40	571.40	269.40	255.00	578.30
599	602	328.10	234.60	164.10	246.10	492.20	580.80	574.70	270.70	255.00	580.60
603	605	329.70	235.80	165.00	247.30	494.60	582.70	577.00	272.10	255.00	582.30
606	609	331.30	236.90	165.70	248.50	497.00	584.40	579.80	273.40	255.00	584.40
610	612	333.00	238.10	166.60	249.80	499.60	586.20	582.80	274.80	255.00	586.20
613	616	334.60	239.40	167.40	251.00	502.00	588.30	585.60	276.10	255.00	588.30
617	620	336.20	240.40	168.20	252.20	504.80	590.70	588.90	277.40	255.00	590.70
621	623	337.80	241.60	169.00	253.40	506.80	592.70	591.20	278.70	255.00	592.70
624	627	339.40	242.70	169.80	254.60	509.20	594.60	594.00	280.10	255.00	594.60
628	630	340.90	243.80	170.60	255.70	511.40	596.70	596.60	281.30	255.00	596.60
631	634	342.50	244.90	171.30	256.90	513.80	599.70	599.40	282.60	255.00	599.50
635	637	344.20	246.20	172.20	258.20	516.40	602.40	602.40	284.00	255.00	602.40
638	641	345.90	247.40	173.10	259.50	519.00	605.40	605.40	285.40	255.00	605.30
642	644	347.40	248.40	173.80	260.60	521.20	608.10	608.00	286.70	255.00	607.90
645	648	349.10	249.70	174.70	261.90	523.80	611.50	611.00	288.10	255.00	610.90
649	652	350.60	250.70	175.40	263.00	526.00	613.50	613.60	289.30	255.00	613.50
653	655	351.60	251.40	175.90	263.70	527.40	615.30	615.70	290.10	255.00	615.30
657	660	352.60	252.20	176.40	264.50	529.00	617.10	617.10	290.90	255.00	617.00
661	665	353.90	253.10	177.10	265.50	531.00	619.20	619.20	292.00	255.00	619.20
666	670	355.10	253.90	177.60	266.40	532.80	621.60	621.50	293.00	255.00	621.50
671	675	356.40	254.90	178.30	267.30	534.60	623.70	623.70	294.40	255.00	623.70
676	680	357.70	255.80	178.90	268.30	536.60	626.00	626.00	295.20	255.00	625.90
681	685	358.90	256.70	179.60	269.20	538.40	628.10	628.10	296.10	255.00	628.10
686	690	360.20	257.60	180.20	270.20	540.40	630.60	630.40	297.20	255.00	630.40
691	695	361.50	258.50	180.80	271.20	542.40	632.70	632.70	298.30	255.00	632.60
696	700	362.80	259.50	181.50	272.10	544.20	634.80	634.90	299.40	255.00	634.80
701	705	364.00	260.30	182.10	273.00	546.00	637.20	637.00	300.30	255.00	637.00
706	710	365.30	261.20	182.70	274.00	548.00	639.30	639.30	301.40	255.00	639.30
711	715	366.60	262.20	183.40	275.00	550.00	641.70	641.60	302.50	255.00	641.50
716	720	367.80	263.00	184.00	275.90	551.80	643.80	643.80	303.50	255.00	643.70
721	725	369.10	263.00	184.70	276.90	553.80	645.90	645.90	304.60	255.00	645.90
726	730	370.40	264.90	185.30	277.80	555.60	648.30	648.30	305.60	255.00	648.20

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-4

Survivor Benefits

Average Monthly Wage	Widow or Widower Claiming Benefit at Age				Mother and		Widow Age 65 and One Child	Parent Benefit Age 62 and Over	Lump Sum	Maximum Family Benefit (12)
	Age 65 or over	Age 60	Age 50	One Child	One Child	Two Children				
731	371.70	265.80	185.90	278.80	557.60	650.80	650.80	307.70	255.00	650.80
735	372.90	266.70	186.60	279.70	559.40	652.80	652.80	308.60	255.00	652.80
741	374.20	267.60	187.20	280.70	561.40	654.90	654.90	309.80	255.00	654.90
746	375.50	268.50	187.80	281.70	563.40	657.30	657.30	310.90	255.00	657.30
751	376.50	269.20	188.30	282.40	564.80	659.10	659.10	311.60	255.00	659.10
756	377.60	270.00	188.90	283.20	566.40	660.90	660.90	311.60	255.00	660.90
761	378.60	270.70	189.40	284.00	568.00	662.70	662.70	312.40	255.00	662.70
766	379.70	271.50	189.90	284.80	569.60	664.50	664.50	313.30	255.00	664.50
771	380.80	272.30	190.50	285.60	571.20	666.60	666.60	314.20	255.00	666.60
776	381.80	273.00	191.00	286.40	572.80	668.40	668.40	315.00	255.00	668.40
781	382.90	273.80	191.50	287.20	574.40	670.20	670.20	315.90	255.00	670.20
786	383.90	274.50	192.00	288.00	576.00	672.00	672.00	316.80	255.00	671.90
791	385.00	275.30	192.60	288.80	577.60	673.80	673.80	317.70	255.00	673.80
795	386.10	276.10	193.10	289.60	579.20	675.60	675.60	318.60	255.00	675.60
801	387.10	276.80	193.60	290.40	580.80	677.70	677.70	319.40	255.00	677.70
806	388.20	277.60	194.20	291.20	582.40	679.50	679.50	320.30	255.00	679.50
811	389.20	278.30	194.70	291.90	583.80	681.30	681.30	321.10	255.00	681.20
816	390.30	279.10	195.20	292.80	585.60	683.10	683.10	322.00	255.00	683.00
821	391.40	279.90	195.80	293.60	587.20	684.90	684.90	323.00	255.00	684.90
826	392.40	280.60	196.30	294.30	588.60	686.70	686.70	323.80	255.00	686.70
831	393.50	281.40	196.80	295.20	590.40	688.80	688.80	324.70	255.00	688.80
836	394.50	282.10	197.30	296.00	591.80	690.60	690.60	325.50	255.00	690.60
841	395.60	282.90	197.90	296.70	593.40	692.40	692.40	326.40	255.00	692.30
846	396.60	283.60	198.40	297.50	595.00	694.20	694.20	327.20	255.00	694.10
851	397.70	284.40	198.90	298.30	596.60	696.00	696.00	328.20	255.00	696.00
856	398.80	285.20	199.50	299.10	598.20	697.80	697.80	329.10	255.00	697.80
861	399.80	286.00	200.00	299.90	599.80	699.90	699.90	329.90	255.00	699.90
866	400.90	286.70	200.60	300.70	601.40	701.70	701.70	330.80	255.00	701.50
871	403.00	287.40	201.00	301.50	603.00	703.40	703.40	331.60	255.00	703.40
876	403.00	288.20	201.60	302.30	604.60	705.30	705.30	332.50	255.00	705.20
881	404.10	289.00	202.20	303.10	606.20	707.10	707.10	333.40	255.00	707.10
886	405.10	289.70	202.70	303.90	607.80	709.00	709.00	334.30	255.00	708.90
891	406.20	290.50	203.20	304.70	609.40	711.00	711.00	335.20	255.00	710.90
896	407.20	291.20	203.70	305.40	610.80	712.80	712.80	336.00	255.00	712.70
901	408.30	292.00	204.30	306.30	612.60	714.60	714.60	336.90	255.00	714.60
906	409.40	292.80	204.80	307.10	614.20	716.40	716.40	337.80	255.00	716.40
911	410.40	293.50	205.30	307.80	615.60	718.20	718.20	338.60	255.00	718.30
916	411.50	294.30	205.90	308.70	617.40	720.20	720.20	339.50	255.00	720.10
921	412.50	295.00	206.40	309.40	618.80	722.10	722.10	340.40	255.00	722.00
926	413.60	295.80	206.90	310.20	620.40	723.80	723.80	341.30	255.00	723.80
931	414.60	296.50	207.40	311.00	622.00	725.60	725.60	342.10	255.00	725.70
936	415.70	297.30	208.00	311.80	623.60	727.50	727.50	343.00	255.00	727.50
941	416.80	298.10	208.50	312.60	625.20	729.40	729.40	343.90	255.00	729.40
946	417.80	298.80	209.00	313.40	626.80	731.20	731.20	344.70	255.00	731.20
951	418.90	299.60	209.60	314.20	628.40	733.10	733.10	345.60	255.00	733.10
956	419.90	300.30	210.10	315.00	630.00	735.00	735.00	346.50	255.00	735.00
961	421.00	301.10	210.60	315.80	631.60	736.80	736.80	347.40	255.00	736.80
966	422.10	301.90	211.20	316.60	633.20	738.60	738.60	348.30	255.00	738.60
971	423.10	302.60	211.70	317.40	634.80	740.70	740.70	349.10	255.00	740.50
976	424.20	303.40	212.20	318.20	636.40	742.50	742.50	350.00	255.00	742.30
981	425.20	304.10	212.70	318.90	637.80	744.30	744.30	350.80	255.00	744.20
986	426.30	304.90	213.30	319.80	639.60	746.10	746.10	351.70	255.00	746.00
991	427.40	305.60	213.80	320.60	641.20	747.90	747.90	352.70	255.00	747.90
996	428.40	306.40	214.30	321.30	642.60	749.70	749.70	353.50	255.00	749.70
1001	429.40	307.10	214.80	322.10	644.20	751.50	751.50	354.30	255.00	751.50
1006	430.40	307.80	215.30	322.80	645.60	753.30	753.30	355.10	255.00	753.20
1011	431.40	308.50	215.80	323.60	647.20	755.10	755.10	356.00	255.00	755.00

# TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-5

## Survivor Benefits

Average Monthly Wage	Widow or Widower Claiming Benefit at Age					Mother and		Widow Age 65 and One Child	Parent Benefit Age 62 and Over	Lump Sum	Maximum Family Benefit
	Age 65 or over	Age 60	Age 50	One Child	One Child	Two Children					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1016	1020	432.40	309.20	216.30	324.50	648.60	756.90	756.70	356.80	255.00	756.70
1021	1025	433.40	309.90	216.80	325.10	650.20	758.70	758.50	357.60	255.00	758.50
1026	1030	434.40	310.60	217.30	325.80	651.60	760.20	760.20	358.40	255.00	760.20
1031	1035	435.40	311.40	217.80	326.60	653.20	762.00	762.00	359.30	255.00	762.00
1036	1040	436.40	312.10	218.30	327.30	654.60	763.80	763.70	360.10	255.00	763.70
1041	1045	437.40	312.80	218.80	328.10	656.20	765.60	765.60	360.90	255.00	765.50
1046	1050	438.40	313.50	219.30	328.80	657.60	767.40	767.20	361.70	255.00	767.20

COLUMN 3: THE WIDOW OR WIDOWER IS ENTITLED TO THE GREATER OF (A) THE AMOUNT THAT THE PRIMARY BENEFICIARY WAS RECEIVING OR (B) 82.5% OF PIA EXCEPT THAT A SOLE SURVIVOR (AGED 62 OR OVER) IS ENTITLED TO A BENEFIT OF AT LEAST \$89.50.

COLUMN 5 APPLIES TO A DISABLED WIDOW OR DISABLED WIDOWER.

COLUMN 7 ALSO APPLIES TO 2 CHILDREN OR 2 PARENTS.

COLUMN 8 ALSO APPLIES TO 3 CHILDREN.

COLUMN 12 ALSO APPLIES TO RETIRED WORKER AGED 65 OR OVER AT TIME OF RETIREMENT FOR DISABLED WORKER WITH WIFE AND 2 OR MORE CHILDREN TO 3 OR MORE CHILDREN AND MOTHER; AND TO 4 OR MORE CHILDREN (WITH SLIGHT VARIATION IN CENTS DUE TO ROUNDING).

ALSO THE DELAYED RETIREMENT INCREMENT IS NOT SUBJECT TO MAXIMUM FAMILY BENEFIT.

NOTE: IN ADDITION TO THE BENEFITS SHOWN IN THIS TABLE A TRANSITIONALLY INSURED OR NON-INSURED INDIVIDUAL WOULD RECEIVE A BENEFIT OF \$61.50 MONTHLY IF A MAN & WIFE ARE BOTH ELIGIBLE. THEY WOULD RECEIVE A COMBINED MONTHLY BENEFIT OF 92.30.

**Table 2**

RELATIONSHIPS AMONG AMW, PIA, AND MFB  
FOR SELECTED AMW'S

<u>AMW</u>	<u>PIA as % of AMW</u>	<u>MFB as % of PIA</u>	<u>MFB as % of AMW</u>
\$ 76	118	150	177
100	115	150	173
150	95	150	142
200	82	150	123
250	74	153	113
300	68	164	112
350	65	174	112
400	62	182	113
436	60	188	112
450	59	187	110
500	57	183	105
550	56	181	101
600	55	177	97
650	54	175	94
700	52	175	91
750	50	175	88
800	48	175	84
850	47	175	82
900	45	175	79
950	44	175	77
1000	43	175	75
1050	42	175	73

**Table 3**

EFFECTIVE EARNINGS BASE AND CONTRIBUTION RATE  
PUBLIC LAW 93-66

<u>Calendar Year</u>	<u>Annual Earnings Base</u>	<u>Contribution rate (percent)</u>					
		<u>Employer and employee each</u>			<u>Self-employed</u>		
		<u>Total</u>	<u>OASDI</u>	<u>HI</u>	<u>Total</u>	<u>OASDI</u>	<u>HI</u>
1974	\$12,600	5.85	4.85	1.0	8.0	7.0	1.0

**Table 4**

EFFECTIVE MAXIMUM CONTRIBUTION

<u>Calendar Year</u>	<u>Employer and employee each</u>			<u>Self-employed</u>		
	<u>Total</u>	<u>OASDI</u>	<u>HI</u>	<u>Total</u>	<u>OASDI</u>	<u>HI</u>
1974	\$737.10	\$611.10	\$126.00	\$1,008.00	\$882.00	\$126.00