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CHANGES IN SOCIAL SECURITY BENEFITS UNDER PUBLIC LAW 93-233

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This Actuarial Note discusses some of the changes in Old-Age, Survivors, and Disability Insurance benefits of the Social Security program under Public Law 93-233, enacted on December 31, 1973.¹

These Amendments provided for an 11% cost-of-living increase in benefits over the previous level payable in two steps. The first step would be a 7% increase effective for March 1974, to be first payable in the April 3 checks. The remaining 4% increase will be effective for June 1974, to be first payable in the July 3 checks. These increases apply to all beneficiaries on the rolls, except for those receiving benefits under the special-minimum-benefit provision.

Effective for March 1974, the special-minimum monthly benefit will increase from \$8.50 to \$9.00 for each year of coverage in excess of 10 years and up to 30 years. The maximum special-minimum benefit will increase from \$170 per month to \$180 for workers with 30 or more years of coverage. For less than 21 years of coverage, the minimum benefit will be at least \$93.80 per month since the formula would yield an amount less than this regular minimum². The amount of the special-minimum benefit, which is not subject to the automatic benefit provisions, will be compared with the sum of the worker's benefit under the regular formula plus his delayed retirement increment. The worker will be entitled to an overall amount equal to the higher of the two benefits. The Maximum Family Benefit (MFB) will correspond to the lowest Primary Insurance Amount (PIA) in the benefit table which is greater than or equal to the special-minimum.

The maximum taxable earnings base for

1974 is \$13,200 and would increase automatically thereafter.

The above described increases in benefits and in the taxable base in Public Law 93-233 replace the 5.9% benefit increase and the earnings base increase to \$12,600 in 1974 which were contained in the amendments of July 9, 1973 (P.L. 93-66).

Under the new law, the first possible automatic increase in benefits would be effective for June 1975 and would be based on the increase in the consumer price index (CPI) from the second quarter of 1974 to the first quarter of 1975. Automatic increases in subsequent years will be effective for the month of June and generally will be based on changes in the CPI from first quarter to first quarter (see Appendix).

The earnings base would be automatically adjusted on a calendar year basis. The first automatic adjustment would be effective for 1975, and future automatic adjustments would be effective for the year following an automatic increase in benefits (see Appendix).

The monthly benefit for each kind of beneficiary is determined as the appropriate percentage, as specified in the law, of the PIA, which according to the benefit table effective for June 1974 is based approximately on the following seven-part formula:

¹ For discussion of the benefit provisions of the Social Security Act before these amendments, refer to Albert Rettig and Orlo R. Nichols, *Some Mathematical Aspects of the Social Security Amendments in Public Law 92-603*, Actuarial Note No. 80, January 1973, Social Security Administration, Baltimore, Maryland.

² The lowest special-minimum benefit actually payable beginning in June 1974 will be \$126 based on 24 years of coverage.

119.89% of the first \$110 of AMW, plus
43.61% of the next \$290 of AMW, plus
40.75% of the next \$150 of AMW, plus
47.90% of the next \$100 of AMW, plus
26.64% of the next \$100 of AMW, plus
22.20% of the next \$250 of AMW, plus
20.00% of the next \$100 of AMW, sub-
ject to a minimum PIA of \$93.80 for
AMW's of \$76 or less.

Tables 1A and 1B show the amount of
monthly family benefits effective for June
1974 that will be payable under the Old-
Age, Survivors, and Disability Insurance
(OASDI) system for various types of
families for each Average Monthly Wage
(AMW) interval.

The MFB effective for June 1974 is based
approximately on the following formula:

For AMW's under \$628 the MFB is equiva-
lent to:

117.2% of the first \$436 of AMW, plus
58.6% of the next \$191 of AMW, subject
to a minimum of 150% 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% of PIA at the
low AMW's to a maximum of 188% of PIA
for an AMW of \$436, and then decreases to
175% of PIA for AMW's of \$628 or more.

The monthly amount payable to transi-
tionally insured individuals, aged 72 or over,
effective for June 1974 is \$64.40 for a
worker, and \$96.60 for a married couple.
Those eligible to the special "Prouty" bene-

fits at age 72 or over, who have the same
benefit rates as the transitionally insured,
will have their benefits suspended if they are
eligible under the new Supplemental Secu-
rity Income program (SSI).

The lump-sum death payment payable
upon the insured person's death is always
\$255.

Effective for 1974, the maximum amount
of annual earnings for retired workers, their
dependents or survivors, under age 72, for
which no benefits are withheld is \$2,400³.
Above this amount, monthly benefits are
reduced \$1 for each \$2 of earnings. The
above amount will be automatically adjusted
on a calendar year basis (see Appendix).

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

Table 5 shows the maximum old-age
monthly benefit payable at the time of re-
tirement to individuals retiring at age 65 in
the years 1940-74. Also shown in the table
are the benefits payable to these individuals
in 1974 after the full effect of the amend-
ments in P.L. 93-233.

Table 6 shows the computer routine that
reproduces the exact PIA's appearing in the
benefit table.

³ This annual exempt amount was increased from
\$2,100 to \$2,400 in P.L. 93-66, enacted on July 9, 1973.

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-1

(1)	(2)	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement				Retired Worker Aged 62 at Time of Retirement				Delayed Retirement
		Worker Alone (3)	Age 65 or Over (4)	Age 62 (5)	Worker Wife and One Child (6)	Worker Alone (7)	Age 65 or Over (8)	Age 62 (9)	Worker Wife and One Child (10)	
		Worker with Spouse Claiming Benefit at				Worker with Spouse Claiming Benefit at				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
0	76	93.80	140.70	129.00	140.80	75.10	122.00	110.30	122.10	100.40
77	78	95.30	143.00	131.00	143.10	76.30	124.00	112.10	124.10	102.00
79	80	97.50	146.30	134.10	146.30	78.00	126.80	114.60	126.80	104.40
81	81	99.30	149.00	136.60	149.10	79.50	129.20	116.80	129.30	106.30
82	83	101.10	151.70	139.10	151.70	80.90	131.50	118.90	131.50	108.20
84	85	103.20	154.80	141.90	154.80	82.60	134.20	121.30	134.20	110.50
86	87	105.10	157.70	144.60	157.70	84.10	136.70	123.60	136.70	112.50
88	89	106.80	160.20	146.90	160.20	85.50	139.50	125.60	139.50	114.30
90	90	108.90	163.40	149.80	163.50	87.20	141.70	128.10	141.70	116.60
91	92	110.80	166.20	152.40	166.20	88.70	144.10	130.30	144.10	118.60
93	94	112.60	168.90	154.90	169.00	90.10	146.40	132.40	146.50	120.50
95	96	114.40	171.60	157.30	171.60	91.60	148.80	134.50	148.80	122.50
97	97	116.50	174.80	160.30	174.90	93.20	151.50	137.00	151.60	124.70
98	99	118.50	177.80	163.00	177.90	94.80	154.10	139.30	154.20	126.80
100	101	120.80	181.20	166.10	181.20	96.70	157.10	142.00	157.10	129.30
102	102	122.50	183.80	168.50	183.90	98.00	159.30	144.00	159.40	131.10
103	104	124.50	186.80	171.30	186.90	99.60	161.90	146.40	162.00	133.30
105	106	126.80	190.20	174.40	190.20	101.50	164.90	149.10	164.90	135.70
107	107	128.80	193.20	177.10	193.20	103.10	167.50	151.40	167.50	137.90
108	109	130.90	196.40	180.10	196.50	104.80	170.30	154.00	170.40	140.10
110	113	132.90	199.40	182.80	199.50	106.40	172.90	156.30	173.00	142.30
114	118	134.80	202.20	185.40	202.20	107.90	175.30	158.50	175.30	144.30
119	122	136.90	205.40	188.30	205.50	109.60	178.10	161.00	178.20	146.50
123	127	138.90	208.40	191.10	208.50	111.20	180.70	163.40	180.80	148.70
128	132	141.10	211.70	194.10	211.70	112.90	183.50	165.90	183.50	151.00
133	136	143.00	214.50	196.70	214.60	114.40	185.90	168.10	185.90	153.10
137	141	144.90	217.40	199.30	217.50	116.00	188.50	170.40	188.60	155.10
142	146	147.10	220.70	202.30	220.70	117.70	191.30	172.90	191.30	157.40
147	150	149.10	223.70	205.10	223.70	119.30	193.90	175.30	193.90	159.60
151	155	151.00	226.50	207.70	226.60	120.80	196.30	177.50	196.40	161.60
156	160	153.20	229.80	210.70	229.80	122.60	199.20	180.10	199.20	164.00
161	164	155.10	232.70	213.30	232.70	124.10	201.70	182.30	201.70	166.00
165	169	157.20	235.80	216.20	235.80	125.80	204.40	184.80	204.40	168.30
170	174	159.20	238.80	218.90	239.00	127.40	207.00	187.10	207.20	170.40
175	178	161.20	241.80	221.70	241.80	129.00	209.60	189.50	209.60	172.50
179	183	163.40	245.10	224.70	245.20	130.80	212.50	192.10	212.60	174.90
184	188	165.20	247.80	227.20	247.80	132.20	214.80	194.20	214.80	176.80
189	193	167.50	251.30	230.40	251.50	134.00	217.80	196.90	218.00	179.30
194	197	169.50	254.30	233.10	254.50	135.60	220.40	199.20	220.60	181.40
198	202	171.40	257.10	235.70	257.20	137.20	222.90	201.50	223.00	183.40
203	207	173.70	260.60	238.90	260.70	139.00	225.90	204.20	226.00	185.90
208	211	175.70	263.60	241.70	263.70	140.60	228.50	206.60	228.60	188.00
212	216	177.40	266.10	244.00	266.20	142.00	230.70	208.60	230.80	189.90

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-2

Average Monthly Wage (1)	Worker with 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			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
217	179.60	269.40	247.00	247.00	269.40	143.70	233.50	211.10	233.50	192.20
222	181.60	272.40	249.70	249.70	272.40	145.30	236.10	213.40	236.10	194.40
226	183.80	275.70	252.80	252.80	275.80	147.10	239.00	216.10	239.00	196.70
231	185.80	278.70	255.80	255.80	278.80	148.70	241.60	218.40	241.60	198.90
236	188.10	282.20	258.70	258.70	282.30	150.50	244.60	221.10	244.70	201.30
240	189.90	284.90	261.20	261.20	286.30	152.00	247.00	223.30	248.40	203.20
245	191.70	287.60	263.70	263.70	292.10	153.40	249.30	225.40	253.80	205.20
250	194.10	291.20	267.00	267.00	296.90	155.30	252.40	228.20	258.10	207.70
254	196.10	294.20	269.70	269.70	302.70	156.90	255.00	230.50	263.50	209.90
259	197.70	296.60	271.90	271.90	308.50	158.20	257.10	232.40	269.00	211.60
264	200.10	300.20	275.20	275.20	313.10	160.10	260.20	235.20	273.10	214.20
268	202.10	303.20	278.00	278.00	319.10	161.70	262.80	237.60	278.70	216.30
273	204.20	306.30	280.80	280.80	324.80	163.40	265.50	240.00	284.00	218.50
278	206.20	309.30	283.60	283.60	329.60	165.00	268.10	242.40	288.40	220.70
282	208.20	312.30	286.30	286.30	335.40	166.60	270.70	244.70	293.80	222.80
287	210.40	315.60	289.30	289.30	341.40	168.40	273.60	247.30	299.40	225.20
292	212.20	318.30	291.80	291.80	346.00	169.80	275.90	249.40	303.60	227.10
296	214.40	321.60	294.80	294.80	351.80	171.60	278.80	252.00	309.00	229.50
301	216.40	324.60	297.60	297.60	357.60	173.20	281.40	254.60	314.40	231.60
306	218.30	327.50	300.20	300.20	362.50	174.70	283.90	256.60	318.90	233.60
310	220.50	330.80	303.30	303.30	368.30	176.40	286.70	259.20	324.20	236.00
315	222.40	333.60	305.80	305.80	374.20	178.00	289.20	261.40	329.80	238.00
320	224.30	336.50	308.50	308.50	378.90	179.50	291.70	263.70	334.10	240.10
324	226.50	339.80	311.50	311.50	384.70	181.20	294.50	266.20	339.40	242.40
329	228.50	342.80	314.30	314.30	390.50	182.80	297.10	268.60	344.80	244.50
333	230.80	346.20	317.40	317.40	395.20	184.70	300.10	271.30	349.10	247.00
338	232.50	348.80	319.80	319.80	401.10	186.00	302.30	273.30	354.60	248.80
343	234.50	351.80	322.50	322.50	406.90	187.60	304.90	275.60	360.00	251.00
348	236.80	355.20	325.60	325.60	411.60	189.50	307.90	278.30	365.30	253.40
352	238.70	358.10	328.30	328.30	417.50	191.00	310.40	280.60	369.80	255.50
357	240.90	361.40	331.30	331.30	423.30	192.80	313.30	283.20	375.20	257.80
362	242.80	364.20	333.90	333.90	428.00	194.30	315.70	285.40	379.50	259.80
366	244.70	367.10	336.50	336.50	433.90	195.80	318.20	289.60	385.00	261.90
371	246.90	370.40	339.60	339.60	439.70	197.20	321.10	292.60	394.80	266.40
376	248.90	373.40	342.30	342.30	444.50	199.20	323.70	295.10	400.10	268.70
380	251.10	376.70	345.30	345.30	450.30	200.90	326.50	298.40	405.60	270.70
385	252.90	379.40	347.80	347.80	456.10	202.40	328.90	299.70	410.00	272.00
390	254.90	382.40	350.60	350.60	460.90	204.00	331.50	299.70	415.30	275.10
394	257.10	385.70	353.60	353.60	466.70	205.70	334.30	302.20	420.80	277.20
399	259.00	388.50	356.20	356.20	472.60	207.20	336.70	304.40	425.10	279.60
404	261.30	392.00	359.40	359.40	477.30	209.10	339.80	307.20	429.60	281.50
408	263.00	394.50	361.70	361.70	483.20	210.40	341.90	309.10	430.60	283.50
413	264.90	397.40	364.30	364.30	488.90	212.00	344.50	311.40	436.00	285.50
418	266.80	400.20	366.90	366.90	493.60	213.50	346.90	313.60	440.30	287.50
422	268.90	403.40	369.80	369.80	499.50	215.20	349.70	316.10	445.80	289.70
427	270.70	406.10	372.30	372.30	505.30	216.60	352.00	318.20	451.20	291.50
432	272.40	408.60	374.60	374.60	511.20	218.00	354.20	320.20	456.80	293.00
437	274.00	412.10	377.80	377.80	513.50	219.80	357.20	322.90	458.60	295.70
441	276.30	414.50	380.00	380.00	516.50	221.10	359.30	324.80	461.30	297.70
446	278.20	417.30	382.60	382.60	519.40	222.60	361.70	327.00	463.80	299.70
451	280.30	420.50	385.50	385.50	521.70	224.30	364.50	329.50	465.70	300.00
455	282.10	423.20	388.00	388.00	524.70	225.70	366.80	331.60	468.30	301.90
460	284.00	426.00	390.50	390.50	527.60	227.20	369.20	333.70	470.80	303.90
465	285.80	428.70	393.00	393.00	530.00	228.70	371.60	335.90	472.90	305.90
469	288.00	432.00	396.00	396.00	532.80	230.40	374.40	338.40	475.20	308.20
474	289.60	434.40	398.20	398.20	535.80	231.70	376.50	340.50	477.90	309.90
479	291.50	437.30	400.90	400.90	538.30	233.20	379.00	342.60	480.00	312.00

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				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 (3)	Age 65 or Over (4)	Age 62 (5)	Worker Wife and One Child (6)	Worker Alone (7)	Age 65 or Over (8)	Age 62 (9)	Worker Wife and One Child (10)	
483	293.60	440.40	403.70	541.70	234.90	381.70	345.00	482.50	314.20
488	295.40	443.10	406.20	544.20	236.40	384.10	347.20	485.20	316.10
493	297.30	446.00	408.50	546.50	237.90	386.60	349.50	487.10	318.20
497	301.10	449.10	411.70	549.40	239.60	389.30	351.90	489.60	320.40
502	303.10	451.70	414.10	552.30	240.90	391.50	353.90	492.10	322.20
507	303.00	454.50	416.70	554.60	242.40	393.90	356.10	494.00	324.30
511	304.90	457.40	419.30	557.50	244.00	396.50	358.40	496.60	326.30
516	306.90	460.40	422.10	560.50	245.60	399.10	360.80	499.20	328.40
521	308.70	463.10	424.50	562.70	247.00	401.40	362.80	501.00	330.40
525	310.60	465.90	427.10	565.80	248.50	403.80	365.00	503.70	332.40
530	312.70	469.10	430.00	568.70	250.20	406.60	367.50	506.20	334.60
535	314.40	471.60	432.30	571.00	253.10	408.80	369.50	508.20	336.50
539	316.30	474.50	435.00	573.90	253.10	411.30	371.80	510.70	338.50
544	318.40	477.60	437.80	576.80	254.80	414.00	374.20	513.20	340.70
549	320.20	480.30	440.30	579.80	256.20	416.30	376.30	515.80	342.70
554	322.10	483.20	443.00	581.50	257.70	418.80	378.60	517.10	344.70
558	323.60	485.40	445.00	584.00	258.90	420.70	380.30	519.30	346.30
561	325.40	488.10	447.50	585.80	260.40	423.10	382.50	520.80	348.20
564	327.10	490.70	449.80	588.10	261.70	425.30	384.40	522.70	350.00
568	328.80	493.20	452.10	589.80	263.10	427.50	386.40	524.10	351.90
571	330.40	495.60	454.30	592.00	264.40	429.60	388.30	526.00	353.60
575	332.20	498.30	456.80	594.00	265.80	431.90	390.40	527.60	355.50
578	333.70	500.60	458.90	596.10	267.00	433.90	392.20	529.40	357.10
582	335.50	503.30	461.40	597.90	268.40	436.20	394.30	530.80	359.00
585	337.00	505.50	463.40	600.40	269.60	438.10	396.00	533.00	360.60
589	338.90	508.40	466.10	602.10	271.20	440.70	398.40	534.40	362.70
592	340.60	510.90	468.40	604.40	273.90	442.80	400.30	536.30	364.50
596	342.30	513.50	470.70	606.10	275.90	445.10	402.30	537.70	366.30
599	343.90	515.90	472.90	608.70	278.00	447.20	404.20	540.00	368.00
603	345.60	518.40	475.20	610.40	276.50	449.30	406.10	541.30	369.80
606	347.30	521.00	477.60	612.50	279.20	451.60	408.20	543.10	371.70
610	349.00	523.50	482.30	616.70	280.60	453.70	410.10	544.60	373.50
613	350.70	526.10	484.60	619.20	282.00	456.00	412.20	546.60	375.30
617	352.40	528.60	486.80	620.80	282.00	458.20	414.20	548.80	377.10
621	354.00	531.00	488.80	623.30	283.20	460.20	416.00	550.00	380.60
624	355.70	533.80	489.20	625.40	284.60	462.50	418.10	552.20	382.50
628	357.40	536.10	491.50	625.40	286.00	464.70	420.10	554.00	384.20
631	359.00	538.50	493.70	628.40	287.20	466.70	421.90	556.60	386.20
635	361.20	541.20	495.10	631.40	288.70	469.10	424.00	559.30	388.40
638	362.60	543.90	498.60	634.40	290.10	471.40	426.10	561.90	389.60
642	364.10	546.20	500.70	637.30	291.30	473.40	427.90	564.50	391.60
645	365.90	548.90	503.20	640.30	292.80	475.80	430.10	567.20	393.60
649	367.50	551.30	505.40	643.10	294.00	477.80	431.90	569.60	395.30
653	368.60	552.90	506.90	645.80	294.90	479.20	433.20	571.30	395.50
657	369.60	554.40	508.20	646.80	295.70	480.50	434.30	572.90	395.90
661	370.90	556.40	510.10	649.10	296.80	482.30	436.00	575.00	396.90
666	372.20	558.30	511.80	651.40	297.80	483.90	437.40	577.00	398.30
671	373.60	560.40	513.70	653.80	299.00	485.70	439.00	579.10	399.80
676	374.90	562.40	515.60	656.10	300.00	487.50	440.70	581.20	401.20
681	376.20	564.30	517.30	658.40	301.00	489.10	442.10	583.20	402.60
686	377.60	566.40	519.20	660.80	302.10	490.90	443.70	585.30	404.10
691	378.90	568.40	521.10	663.10	303.20	492.70	445.40	587.60	405.50
696	380.20	570.30	522.80	665.40	304.20	494.30	446.80	589.40	406.90
701	381.60	572.40	524.70	667.80	305.30	496.10	448.40	591.50	408.40
706	382.90	574.40	526.60	670.10	306.40	497.90	450.10	593.60	409.80
711	384.20	576.30	528.30	672.40	307.40	499.50	451.50	595.60	411.10
716	385.60	578.40	530.20	674.80	308.50	501.30	453.10	597.70	412.60

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-4

Average Monthly Wage (1)	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 (3)	Age 65 or Over (4)	Age 62 (5)	Worker Alone (7)	Age 65 or Over (8)	Age 62 (9)	Worker Alone (11)	Age 65 or Over (12)	Age 62 (13)
721	386.90	580.80	532.10	309.60	503.10	454.80	599.80	414.00	414.00
725	388.20	582.30	533.80	310.60	504.70	456.20	601.80	415.40	415.40
726	389.50	584.30	535.60	311.60	506.40	457.50	603.80	416.80	416.80
731	390.90	586.80	537.60	312.80	508.30	459.50	606.00	418.30	418.30
736	392.20	588.30	539.30	313.80	509.90	460.90	608.00	419.70	419.70
741	393.50	590.30	541.10	314.80	511.60	462.40	610.00	421.10	421.10
746	394.70	592.10	542.80	315.80	513.20	463.90	611.80	422.40	422.40
751	395.80	593.70	544.30	316.70	514.60	465.20	613.50	423.60	423.60
756	396.90	595.40	545.80	317.60	516.10	466.50	615.40	424.70	424.70
761	398.00	597.00	547.30	318.40	517.40	467.70	617.00	425.90	425.90
766	399.10	598.70	548.80	319.30	518.90	469.00	618.70	427.10	427.10
771	400.20	600.30	550.30	320.20	520.30	470.30	620.40	428.30	428.30
776	401.30	602.00	551.90	321.10	521.80	471.70	622.10	429.40	429.40
781	402.40	603.60	553.30	322.00	523.20	472.90	623.80	430.60	430.60
786	403.50	605.30	554.90	322.80	524.60	474.20	625.60	431.80	431.80
791	404.60	606.90	556.40	323.70	526.00	475.50	627.30	433.00	433.00
796	405.80	608.70	558.00	324.70	527.60	476.90	629.10	434.30	434.30
801	406.90	610.40	559.60	325.60	529.10	478.30	630.80	435.40	435.40
806	408.00	612.00	561.00	326.40	530.40	479.40	632.40	436.60	436.60
811	409.10	613.70	562.60	327.30	531.90	480.80	634.10	437.80	437.80
816	410.20	615.30	564.10	328.20	533.30	482.10	635.00	439.00	439.00
821	411.30	617.00	565.60	329.10	534.80	483.40	636.00	440.10	440.10
826	412.40	618.60	567.10	330.00	536.20	484.70	637.70	441.30	441.30
831	413.50	620.30	568.60	330.80	537.60	485.90	639.40	442.50	442.50
836	414.60	621.90	570.10	331.70	539.00	487.20	641.00	443.70	443.70
841	415.70	623.60	571.70	332.60	540.50	488.40	642.90	444.80	444.80
846	416.90	625.40	573.30	333.60	542.10	489.50	644.80	446.10	446.10
851	418.00	627.00	574.80	334.40	543.40	491.20	647.80	447.30	447.30
856	419.20	628.70	576.30	335.30	544.90	492.50	649.70	448.70	448.70
861	420.20	630.30	577.80	336.20	546.30	493.80	651.40	449.80	449.80
866	421.30	632.00	579.40	337.10	547.80	495.20	653.10	450.80	450.80
871	422.40	633.60	580.80	338.00	549.20	496.40	654.80	452.00	452.00
876	423.50	635.30	582.40	339.70	550.60	497.70	656.60	453.20	453.20
881	424.60	636.90	583.90	340.60	552.00	499.00	658.30	454.40	454.40
886	425.70	638.60	585.40	341.50	553.50	500.30	660.00	455.50	455.50
891	426.80	640.20	586.90	342.40	554.90	501.60	661.70	456.70	456.70
896	427.90	642.00	588.50	343.30	556.40	502.90	663.40	457.80	457.80
901	429.10	643.70	590.10	344.20	557.90	504.30	665.10	459.20	459.20
906	430.20	645.30	591.60	345.10	559.30	505.60	666.80	460.40	460.40
911	431.30	647.00	593.10	345.10	560.80	506.90	668.50	461.50	461.50
916	432.40	648.60	594.60	346.00	562.20	508.20	670.40	462.70	462.70
921	433.50	650.30	596.10	346.80	563.60	509.40	672.00	463.90	463.90
926	434.60	651.90	597.60	347.70	565.00	510.70	673.70	465.10	465.10
931	435.70	653.60	599.20	348.60	566.50	512.10	675.40	466.20	466.20
936	436.80	655.20	600.60	349.50	567.90	513.30	677.30	467.40	467.40
941	437.90	656.90	602.20	349.50	569.40	514.70	679.00	468.60	468.60
946	439.00	658.70	603.80	350.40	570.90	516.00	680.70	469.90	469.90
951	440.20	660.30	605.30	351.30	572.30	517.30	682.40	471.10	471.10
956	441.30	662.00	606.90	352.20	573.80	518.70	684.10	472.20	472.20
961	442.40	663.60	608.30	353.10	575.20	519.90	685.80	473.40	473.40
966	443.50	665.30	609.90	354.00	576.60	521.20	687.60	474.60	474.60
971	444.60	666.90	611.40	354.80	578.00	522.50	689.10	475.90	475.90
976	445.70	668.60	612.90	355.70	579.50	523.80	691.00	477.10	477.10
981	446.80	670.20	614.40	356.60	580.90	525.10	692.70	478.30	478.30
986	447.90	671.90	615.90	357.50	582.40	526.40	694.40	479.50	479.50
991	449.00	673.50	617.40	358.40	583.90	527.60	696.00	480.50	480.50
996	450.00	675.00	618.80	360.00	585.00	528.80	697.60	481.50	481.50
1001									

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1A-5

Average Monthly Wage (1)	Disabled Worker, or Retired Worker Aged 65 at Time of Retirement			Retired Worker Aged 62 at Time of Retirement			Delayed Retirement		
	Worker Alone (3)	Age 65 or Over (4)	Age 62 (5)	Worker Alone (7)	Age 65 or Over (8)	Age 62 (9)	Worker Alone (11)	Age 72 or Over (11)	
1006 1010	451.00	676.50	620.20	360.80	586.30	530.00	360.80	482.60	
1011 1015	452.00	678.00	621.50	361.60	587.60	531.10	361.60	483.70	
1016 1020	453.00	679.50	622.90	362.40	588.90	532.30	362.40	484.80	
1021 1025	454.00	681.00	624.30	363.20	590.20	533.50	363.20	485.90	
1026 1030	455.00	682.50	625.70	364.00	591.50	534.70	364.00	487.00	
1031 1035	456.00	684.00	627.00	364.80	592.80	535.80	364.80	488.00	
1036 1040	457.00	685.50	628.40	365.60	594.10	537.00	365.60	489.00	
1041 1045	458.00	687.00	629.80	366.40	595.40	538.20	366.40	490.10	
1046 1050	459.00	688.50	631.20	367.20	596.70	539.40	367.20	491.20	
1051 1055	460.00	690.00	632.50	368.00	598.00	540.50	368.00	492.20	
1056 1060	461.00	691.50	633.90	368.80	599.30	541.70	368.80	493.30	
1061 1065	462.00	693.00	635.30	369.60	600.60	542.90	369.60	494.40	
1066 1070	463.00	694.50	636.70	370.40	601.90	544.10	370.40	495.50	
1071 1075	464.00	696.00	638.00	371.20	603.20	545.20	371.20	496.50	
1076 1080	465.00	697.50	639.40	372.00	604.50	546.40	372.00	497.60	
1081 1085	466.00	699.00	640.80	372.80	605.80	547.60	372.80	498.70	
1086 1090	467.00	700.50	642.20	373.60	607.10	548.80	373.60	499.70	
1091 1095	468.00	702.00	643.50	374.40	608.40	549.90	374.40	500.80	
1096 1100	469.00	703.50	644.90	375.20	609.70	551.10	375.20	501.90	

COLUMN 3 EXCLUDES ANY DELAYED RETIREMENT INCREMENT PAYABLE AT AGE 65 OR OVER.

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

(1)	(2)	Widow or Widower Claiming Benefit at Age					Mother and		Widow Age 65 and One Child (9)	Parent Benefit Age 62 and Over (10)	Lump Sum (11)	Maximum Family Benefit (12)
		Average Monthly Wage	Age 65 or over (3)	Age 60 (4)	Age 50 (5)	One Child (6)	One Child (7)	Two Children (8)				
0	76	93.80	74.90	56.80	93.80	140.80	181.00	140.90	93.80	255.00	140.80	
77	78	95.30	74.90	56.80	93.80	143.00	183.10	143.10	93.80	255.00	143.00	
79	80	97.50	74.90	56.80	93.80	146.40	186.40	146.30	93.80	255.00	146.30	
81	81	99.30	74.90	56.80	93.80	149.00	189.10	149.10	93.80	255.00	149.00	
82	83	101.10	74.90	56.80	93.80	151.80	191.80	151.80	93.80	255.00	151.70	
84	85	103.20	74.90	56.80	93.80	154.80	194.80	154.90	93.80	255.00	154.60	
86	87	105.10	75.20	56.80	93.80	157.80	197.80	157.80	93.80	255.00	157.70	
88	89	106.80	76.40	56.80	93.80	160.20	200.20	160.30	93.80	255.00	160.20	
90	90	108.90	77.90	56.80	93.80	163.40	203.40	163.50	93.80	255.00	163.40	
91	92	110.80	79.30	56.80	93.80	166.20	206.20	166.30	93.80	255.00	166.20	
93	94	112.60	80.60	56.80	93.80	169.00	209.00	169.10	93.80	255.00	169.00	
95	96	114.40	81.80	57.30	93.80	171.60	211.60	171.70	96.20	255.00	171.60	
97	97	116.50	83.30	58.30	93.80	174.90	214.90	174.90	97.80	255.00	174.80	
98	99	118.50	84.80	59.40	93.80	177.80	217.80	177.80	99.70	255.00	177.80	
100	101	120.80	86.40	60.50	93.80	181.20	221.20	181.30	99.70	255.00	181.20	
102	102	122.50	87.60	61.30	93.80	183.80	223.80	183.90	101.10	255.00	183.80	
103	104	124.50	89.10	62.40	93.80	186.80	226.80	186.90	102.80	255.00	186.80	
105	106	126.80	90.70	63.50	95.10	190.20	230.20	190.30	104.70	255.00	190.20	
107	107	128.80	92.10	64.50	96.60	193.20	233.20	193.20	106.30	255.00	193.20	
108	109	130.90	93.60	65.50	98.20	196.40	236.40	196.50	108.00	255.00	196.40	
110	113	132.90	95.10	66.60	99.70	199.40	239.40	199.50	109.70	255.00	199.40	
114	118	134.80	96.40	67.50	101.10	202.20	242.20	202.30	111.30	255.00	202.20	
119	122	136.90	97.90	68.50	102.70	205.40	245.40	205.50	113.00	255.00	205.40	
123	127	138.90	99.40	69.60	104.20	208.40	248.40	208.50	114.60	255.00	208.40	
128	132	141.10	100.90	70.60	105.90	211.80	251.80	211.80	116.50	255.00	211.70	
133	136	143.00	102.30	71.60	107.30	214.60	254.60	214.60	118.00	255.00	214.50	
137	141	144.90	103.70	72.60	108.70	217.40	257.40	217.50	119.60	255.00	217.40	
142	146	147.10	105.20	73.60	110.40	220.80	260.80	220.80	121.40	255.00	220.70	
147	150	149.10	106.70	74.70	111.90	223.60	263.60	223.60	123.10	255.00	223.70	
151	155	151.00	108.00	75.60	113.30	226.60	266.60	226.60	124.60	255.00	226.50	
156	160	153.20	109.60	76.70	114.90	229.80	269.80	229.80	126.40	255.00	229.80	
161	164	155.10	110.40	77.60	116.40	232.80	272.80	232.80	128.00	255.00	232.70	
165	169	157.20	112.40	78.70	117.90	235.80	275.80	235.80	128.00	255.00	235.80	
170	174	159.20	113.90	79.70	119.40	238.80	278.80	238.80	131.40	255.00	238.90	
175	178	161.20	115.30	80.70	120.90	241.80	281.80	241.90	133.00	255.00	241.80	
179	183	163.40	116.90	81.80	122.60	245.20	285.20	245.20	134.90	255.00	245.10	
184	188	165.20	118.20	82.70	123.90	247.80	287.80	247.80	136.30	255.00	247.80	
189	193	167.50	119.40	83.60	125.70	251.40	291.40	251.50	138.20	255.00	251.40	
194	197	169.50	121.20	84.80	127.20	254.40	294.40	254.50	139.90	255.00	254.50	
198	202	171.40	122.60	85.80	128.60	257.20	297.20	257.20	141.50	255.00	257.10	
203	207	173.70	124.20	86.90	130.30	260.60	300.60	260.70	143.40	255.00	260.60	
208	211	175.70	125.70	88.00	133.10	263.60	303.60	263.70	145.00	255.00	263.60	
212	216	177.40	126.90	88.80	133.10	266.20	306.20	266.20	146.40	255.00	266.10	
217	221	179.60	128.50	89.90	134.70	269.40	309.40	269.50	148.20	255.00	269.40	
222	225	181.60	129.90	90.90	136.20	272.40	312.40	272.50	149.90	255.00	272.40	

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 or More Child	Parent Benefit Age 62 and Over	Lump Sum	Maximum Family Benefit
	Age 65 or over	Age 60	Age 50	Age 50	One Child	One Child	Two Children				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
226	230	183.80	131.50	92.00	137.90	275.80	275.70	275.80	151.70	255.00	275.70
231	235	185.80	132.90	93.00	139.40	278.40	278.70	278.80	153.30	255.00	278.70
236	239	188.10	134.50	94.10	141.10	282.20	282.30	282.30	155.20	255.00	282.20
240	244	189.90	135.80	95.00	142.50	285.00	285.20	285.20	156.70	255.00	286.20
245	249	191.70	137.10	95.90	143.80	287.60	292.20	292.20	158.20	255.00	292.10
250	253	194.10	138.80	97.10	145.60	291.20	297.00	297.00	160.20	255.00	296.80
254	258	196.10	140.30	98.20	147.10	294.20	302.70	302.70	161.80	255.00	302.60
259	263	197.70	141.40	98.90	148.30	296.60	308.40	308.40	163.20	255.00	308.40
264	267	200.10	143.10	100.10	150.10	300.20	313.20	313.20	165.10	255.00	313.10
268	272	202.10	144.60	101.20	151.60	303.20	319.20	319.20	166.80	255.00	319.00
273	277	204.20	146.10	102.20	153.20	306.40	324.90	324.90	168.50	255.00	324.80
278	281	206.20	147.50	103.20	154.70	309.70	329.70	329.70	170.20	255.00	329.50
282	286	208.20	148.90	104.20	156.20	312.40	335.40	335.40	171.80	255.00	335.40
287	291	210.40	150.50	105.30	157.80	315.60	341.40	341.40	173.60	255.00	341.30
292	295	212.20	151.80	106.20	159.20	318.40	345.90	345.90	175.10	255.00	345.90
296	300	214.40	153.30	107.30	160.80	321.60	351.90	351.90	176.90	255.00	351.70
301	305	216.40	154.80	108.30	162.30	324.60	357.60	357.60	178.60	255.00	357.60
306	309	218.30	155.10	109.20	163.80	327.60	362.40	362.40	180.10	255.00	362.40
310	314	220.50	157.70	110.30	165.40	330.80	368.40	368.40	182.00	255.00	368.20
315	319	222.40	159.10	111.30	166.80	333.60	374.10	374.10	183.50	255.00	374.10
320	323	224.30	160.40	112.20	168.30	336.60	378.90	378.90	185.10	255.00	378.90
324	328	226.50	162.00	113.40	169.90	339.80	384.90	384.90	186.90	255.00	384.70
329	333	228.50	163.40	114.30	171.40	342.80	390.60	390.60	188.60	255.00	390.50
334	337	230.80	165.10	115.50	173.10	346.20	395.40	395.40	190.50	255.00	395.20
338	342	232.50	166.30	116.40	174.40	349.80	401.10	401.10	191.90	255.00	401.00
343	347	234.50	167.70	117.30	175.90	351.80	407.10	407.10	193.50	255.00	406.90
348	351	236.80	169.40	118.50	177.60	355.20	411.60	411.60	195.40	255.00	411.50
352	356	238.70	170.70	119.40	179.00	358.20	417.60	417.60	197.00	255.00	417.40
357	361	240.90	172.30	120.60	180.70	361.40	423.30	423.30	198.80	255.00	423.30
362	365	242.80	173.70	121.50	182.10	364.20	428.10	428.10	200.40	255.00	428.00
366	370	244.70	175.00	122.40	183.60	367.20	433.80	433.80	201.90	255.00	433.80
371	375	246.90	176.60	123.60	185.20	370.40	439.80	439.80	203.70	255.00	439.60
376	379	248.90	178.00	124.50	186.70	373.40	444.60	444.60	205.40	255.00	444.50
380	384	251.10	179.60	125.70	188.40	376.80	450.30	450.30	207.20	255.00	450.30
385	389	252.90	180.90	126.60	189.70	379.40	456.30	456.30	208.70	255.00	456.10
390	393	254.90	182.30	127.50	191.20	382.40	460.80	460.80	210.30	255.00	460.80
394	398	257.10	183.90	128.70	192.90	385.80	466.80	466.80	212.20	255.00	466.70
399	403	259.00	185.20	129.60	194.30	388.60	472.80	472.80	213.70	255.00	472.60
404	407	261.30	186.90	130.80	196.00	392.00	477.30	477.30	215.60	255.00	477.20
408	412	263.00	188.10	131.60	197.30	394.60	483.30	483.30	217.00	255.00	483.10
413	417	264.90	189.50	132.60	198.70	397.40	489.00	489.00	218.60	255.00	488.90
418	421	266.80	190.80	133.50	200.00	400.20	493.80	493.80	220.20	255.00	493.60
422	426	268.90	192.30	134.50	201.70	403.20	499.50	499.50	221.90	255.00	499.40
427	431	270.70	193.60	135.40	203.10	406.20	505.50	505.50	223.40	255.00	505.30
432	436	272.40	194.80	136.30	204.30	408.60	511.20	511.20	224.80	255.00	511.20
437	440	274.70	196.50	137.50	206.10	412.20	513.60	513.60	226.70	255.00	513.50
441	445	276.30	197.60	138.20	207.30	414.60	516.60	516.60	228.00	255.00	516.50
446	450	278.20	199.00	139.20	208.70	417.40	519.60	519.60	229.60	255.00	519.90
451	454	280.30	200.50	140.30	210.30	420.60	521.70	521.70	231.30	255.00	521.70
455	459	282.10	201.80	141.20	211.60	423.00	524.70	524.70	232.80	255.00	524.60
460	464	284.00	203.10	142.10	213.00	426.00	527.70	527.70	234.30	255.00	527.50
465	468	285.80	204.40	143.00	214.40	428.80	530.10	530.10	235.80	255.00	530.00
469	473	288.00	206.00	144.10	216.00	432.00	535.80	535.80	237.60	255.00	532.80
474	478	289.60	207.10	144.90	217.20	434.40	538.80	538.80	239.00	255.00	535.80
479	482	291.50	208.50	145.90	218.70	437.40	541.20	541.20	240.50	255.00	538.20
483	487	293.60	210.00	146.90	220.20	440.40	541.20	541.20	242.30	255.00	541.20
488	492	295.40	211.30	147.80	221.60	443.20	544.20	544.20	243.80	255.00	544.10

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-3

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 (112)	
	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)	
493	496	297.30	212.60	148.70	223.60	446.00	546.60	520.30	245.30	255.00	546.40
497	501	299.40	214.10	149.80	224.60	449.20	549.30	524.00	247.10	255.00	549.30
502	506	301.10	215.30	150.60	225.90	451.80	552.30	527.00	248.50	255.00	552.20
507	510	303.00	216.70	151.60	227.30	454.60	554.70	530.30	250.00	255.00	554.60
511	515	308.90	218.10	152.60	228.70	457.40	557.70	533.60	251.60	255.00	557.50
516	520	306.90	219.50	153.60	230.20	460.40	560.70	537.10	253.20	255.00	560.50
521	524	308.70	220.80	154.50	231.60	463.20	562.80	540.30	254.70	255.00	562.70
525	529	310.60	222.10	155.40	233.00	466.00	565.80	543.60	256.30	255.00	565.70
530	534	312.70	223.60	156.40	234.60	469.20	568.80	547.30	258.00	255.00	568.60
535	538	314.40	224.80	157.30	235.80	471.60	571.20	550.20	259.40	255.00	571.00
539	543	316.30	226.20	158.20	237.30	474.60	573.90	553.60	261.00	255.00	573.90
544	548	318.40	227.70	159.30	238.80	477.60	576.90	557.20	262.70	255.00	576.80
549	553	320.20	229.00	160.20	240.20	480.40	579.90	560.40	264.20	255.00	579.80
554	556	322.10	230.40	161.20	241.60	483.20	581.70	563.70	265.80	255.00	581.50
557	560	323.60	231.40	161.90	242.70	485.40	584.10	566.30	267.00	255.00	583.90
561	563	325.40	232.70	162.80	244.10	488.20	585.90	569.50	268.50	255.00	585.70
564	567	327.10	233.90	163.60	245.40	490.90	588.00	572.50	269.90	255.00	588.00
568	570	328.80	235.10	164.50	246.60	493.20	589.80	575.40	271.30	255.00	589.80
571	574	330.40	236.30	165.30	247.80	495.60	592.20	578.20	272.60	255.00	592.00
575	577	332.20	237.60	166.20	249.20	498.40	594.00	581.10	274.10	255.00	593.90
578	581	333.70	238.60	166.90	250.30	500.60	596.10	584.00	275.40	255.00	596.10
582	584	335.50	239.90	167.80	251.70	503.40	597.90	587.20	276.80	255.00	597.90
585	588	337.00	241.00	168.60	252.80	505.60	600.30	589.80	278.10	255.00	600.30
589	591	340.60	242.40	169.60	254.20	508.40	602.10	593.10	279.60	255.00	602.00
592	595	348.90	243.60	170.40	255.50	511.00	604.50	596.10	281.00	255.00	604.00
596	598	342.30	244.80	171.30	256.80	513.60	606.30	599.10	282.40	255.00	606.10
599	602	343.90	245.90	172.00	258.00	516.00	608.70	601.90	283.80	255.00	608.60
603	605	345.60	247.20	172.90	259.20	518.40	610.50	604.80	285.20	255.00	610.30
606	609	347.30	248.40	173.80	260.50	521.00	612.60	607.80	286.60	255.00	612.50
610	612	349.00	249.60	174.60	261.80	523.60	614.40	610.80	288.00	255.00	614.40
613	616	350.70	250.80	175.40	263.10	526.20	616.80	613.80	289.40	255.00	616.70
617	620	352.40	252.00	176.30	264.30	528.60	619.20	616.70	290.80	255.00	618.10
621	623	354.00	253.20	177.10	265.50	531.00	621.00	619.50	292.10	255.00	620.80
624	627	355.70	254.40	178.00	266.80	533.60	623.40	622.50	293.50	255.00	623.20
628	630	357.40	255.60	178.80	268.10	536.20	625.50	625.40	294.90	255.00	625.30
631	634	359.00	256.70	179.60	269.30	538.60	628.50	628.30	296.20	255.00	628.40
635	637	360.80	258.00	180.50	270.60	541.20	631.50	631.40	297.70	255.00	631.30
638	641	362.60	259.30	181.40	272.00	544.00	634.50	634.50	299.20	255.00	634.40
642	644	364.10	260.40	182.20	273.10	546.20	637.20	637.20	300.40	255.00	637.20
645	648	365.90	261.70	183.10	274.50	549.00	640.50	640.40	301.90	255.00	640.30
649	652	367.50	262.80	183.80	275.70	551.40	643.20	643.20	303.20	255.00	643.10
653	656	369.60	263.60	184.40	276.50	553.00	645.00	645.00	304.10	255.00	645.00
657	660	369.60	264.30	184.90	277.20	554.40	646.80	646.80	305.00	255.00	646.70
661	665	370.90	265.20	185.50	278.20	556.40	649.20	649.10	306.00	255.00	649.10
666	670	372.20	266.20	186.20	279.20	558.40	651.50	651.40	307.10	255.00	651.40
671	675	373.60	267.20	186.90	280.20	560.40	653.70	653.80	308.30	255.00	653.70
676	680	374.90	268.10	187.50	281.20	562.40	656.10	656.10	309.40	255.00	656.10
681	685	376.20	269.00	188.20	282.20	564.40	658.50	658.40	310.40	255.00	658.40
686	690	377.60	270.00	188.90	283.20	566.40	660.90	660.80	311.60	255.00	660.70
691	695	378.90	271.00	189.60	284.20	568.40	663.30	663.10	312.60	255.00	663.10
696	700	380.20	271.90	190.20	285.20	570.40	665.40	665.40	313.70	255.00	665.40
701	705	381.60	272.90	190.90	286.20	572.40	667.80	667.80	314.90	255.00	667.80
706	710	382.90	273.00	191.50	287.20	574.40	670.20	670.10	315.90	255.00	670.00
711	715	384.20	274.80	192.20	288.20	576.40	672.60	672.40	317.00	255.00	672.40
716	720	385.60	275.80	192.90	289.20	578.40	674.70	674.80	318.20	255.00	674.70
721	725	386.90	276.70	193.60	290.20	580.40	677.10	677.10	319.20	255.00	677.00
726	730	388.20	277.60	194.20	291.20	582.40	679.50	679.40	320.30	255.00	679.40

TOTAL MONTHLY FAMILY BENEFITS

TABLE 1B-4

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		
	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)
731	735	389.50	278.50	194.80	292.20	584.40	681.90	681.70	321.40	255.00	681.70
736	740	390.90	279.50	195.50	293.20	586.40	684.00	684.10	322.50	255.00	684.00
741	745	392.20	280.50	196.20	294.20	588.40	686.40	686.40	323.60	255.00	686.40
746	750	393.50	281.40	196.80	295.20	590.40	688.80	688.70	324.70	255.00	688.70
751	755	394.70	282.30	197.50	296.10	592.20	690.90	690.80	325.70	255.00	690.70
756	760	395.80	283.00	198.00	296.90	593.80	692.70	692.70	326.60	255.00	692.60
761	765	396.90	283.80	198.50	297.70	595.40	694.60	694.60	327.50	255.00	694.60
766	770	398.00	284.60	199.10	298.50	597.00	696.50	696.50	328.40	255.00	696.50
771	775	399.10	285.40	199.60	299.40	598.60	698.70	698.50	329.30	255.00	698.50
776	780	400.20	286.20	200.20	300.20	600.40	700.50	700.40	330.20	255.00	700.30
781	785	401.30	287.00	200.80	301.00	602.00	702.30	702.30	331.10	255.00	702.30
786	790	402.40	287.80	201.30	301.80	603.60	704.40	704.20	332.00	255.00	704.20
791	795	403.50	288.60	201.90	302.70	605.40	706.20	706.20	332.90	255.00	706.20
796	800	404.60	289.30	202.40	303.50	607.00	708.30	708.10	333.80	255.00	708.10
801	805	405.80	290.20	203.00	304.40	608.80	710.10	710.20	334.80	255.00	710.10
806	810	406.90	291.00	203.60	305.20	610.40	712.20	712.10	335.70	255.00	712.00
811	815	408.00	291.80	204.10	306.00	612.00	714.00	714.00	336.60	255.00	714.00
816	820	409.10	292.60	204.70	306.90	613.80	716.10	716.00	337.60	255.00	715.90
821	825	410.20	293.30	205.20	307.70	615.40	717.90	717.90	338.50	255.00	717.90
826	830	411.30	294.10	205.70	308.50	617.00	720.00	719.80	339.40	255.00	719.80
831	835	412.40	294.90	206.30	309.30	618.60	721.80	721.80	340.30	255.00	721.80
836	840	413.50	295.70	206.80	310.20	620.40	723.30	723.70	341.20	255.00	723.70
841	845	414.60	296.50	207.40	311.00	622.00	725.70	725.60	342.10	255.00	725.70
846	850	415.70	297.30	208.00	311.80	623.60	727.50	727.50	343.00	255.00	727.50
851	855	416.90	298.10	208.50	312.70	625.40	729.60	729.60	344.00	255.00	729.50
856	860	418.00	298.90	209.10	313.50	627.00	731.80	731.50	344.90	255.00	731.40
861	865	419.10	299.70	209.60	314.40	628.80	733.50	733.50	345.80	255.00	733.50
866	870	420.20	300.50	210.20	315.20	630.40	735.40	735.40	346.70	255.00	735.30
871	875	421.30	301.30	210.80	316.00	632.00	737.40	737.30	347.60	255.00	737.30
876	880	422.40	302.10	211.30	316.80	633.60	739.20	739.20	348.50	255.00	739.20
881	885	423.50	302.90	211.90	317.70	635.40	741.30	741.30	349.40	255.00	741.20
886	890	424.60	303.60	212.40	318.50	637.00	743.10	743.10	350.30	255.00	743.10
891	895	425.70	304.40	212.90	319.30	638.60	745.20	745.00	351.30	255.00	745.10
896	900	426.80	305.20	213.50	320.10	640.20	747.00	746.90	352.20	255.00	747.00
901	905	428.00	306.10	214.10	321.00	642.00	749.00	749.00	353.10	255.00	749.00
906	910	429.10	306.90	214.70	321.90	643.80	750.90	751.00	354.10	255.00	750.90
911	915	430.20	307.60	215.20	322.70	645.40	753.00	752.90	355.00	255.00	752.90
916	920	431.30	308.40	215.70	323.50	647.00	754.80	754.80	355.90	255.00	754.70
921	925	432.40	309.20	216.30	324.30	648.60	756.90	756.70	356.80	255.00	756.70
926	930	433.50	310.00	216.80	325.20	650.40	758.70	758.70	357.70	255.00	758.60
931	935	434.60	310.80	217.40	326.00	652.00	760.90	760.60	358.60	255.00	760.60
936	940	435.70	311.60	218.00	326.80	653.60	762.50	762.50	359.50	255.00	762.50
941	945	436.80	312.40	218.50	327.60	655.20	764.70	764.40	360.40	255.00	764.50
946	950	437.90	313.10	219.00	328.50	657.00	766.50	766.40	361.30	255.00	766.40
951	955	439.10	314.00	219.60	329.40	658.80	768.50	768.50	362.30	255.00	768.40
956	960	440.20	314.80	220.20	330.20	660.40	770.40	770.40	363.20	255.00	770.30
961	965	441.30	315.60	220.80	331.00	662.00	772.50	772.50	364.10	255.00	772.30
966	970	442.40	316.40	221.30	331.80	663.60	774.50	774.20	365.00	255.00	774.20
971	975	443.50	317.20	221.90	332.70	665.40	776.20	776.20	365.90	255.00	776.20
976	980	444.60	317.90	222.40	333.50	667.00	778.20	778.10	366.80	255.00	778.00
981	985	445.70	318.70	222.90	334.30	668.60	780.00	780.00	367.80	255.00	780.00
986	990	446.80	319.50	223.50	335.10	670.20	782.10	781.90	368.70	255.00	781.90
991	995	447.90	320.30	224.10	336.00	672.00	783.90	783.90	369.60	255.00	783.90
996	1000	449.00	321.10	224.60	336.80	673.60	786.00	785.80	370.50	255.00	785.80
1001	1005	450.00	321.80	225.10	337.50	675.00	787.50	787.50	371.50	255.00	787.50
1006	1010	451.00	322.50	225.60	338.30	676.60	789.30	789.30	372.10	255.00	789.30
1011	1015	452.00	323.20	226.10	339.00	678.00	791.10	791.00	372.90	255.00	791.00

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	Two Children	One Child	Two Children				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1016	1020	453.00	323.90	226.60	339.80	679.60	792.90	792.80	373.80	255.00	792.80
1021	1025	454.00	324.70	227.10	340.50	681.00	794.70	794.50	374.60	255.00	794.50
1026	1030	455.00	325.40	227.60	341.30	682.60	796.50	796.30	375.40	255.00	796.30
1031	1035	456.00	326.10	228.10	342.00	684.00	798.00	798.00	376.20	255.00	798.00
1036	1040	457.00	326.80	228.60	342.80	685.60	799.80	799.80	377.10	255.00	799.80
1041	1045	458.00	327.50	229.10	343.50	687.00	801.60	801.50	377.90	255.00	801.50
1046	1050	459.00	328.20	229.60	344.30	688.60	803.40	803.30	378.70	255.00	803.30
1051	1055	460.00	328.90	230.10	345.00	690.00	805.20	805.00	379.50	255.00	805.00
1056	1060	461.00	329.70	230.60	345.80	691.60	807.00	806.80	380.40	255.00	806.80
1061	1065	462.00	330.40	231.10	346.50	693.00	808.50	808.50	381.20	255.00	808.50
1066	1070	463.00	331.10	231.60	347.30	694.60	810.30	810.30	382.00	255.00	810.30
1071	1075	464.00	331.80	232.10	348.00	696.00	812.10	812.00	382.80	255.00	812.00
1076	1080	465.00	332.50	232.60	348.80	697.60	813.90	813.80	383.70	255.00	813.80
1081	1085	466.00	333.20	233.10	349.50	699.00	815.70	815.50	384.50	255.00	815.50
1086	1090	467.00	334.00	233.60	350.30	700.60	817.50	817.30	385.30	255.00	817.30
1091	1095	468.00	334.70	234.10	351.00	702.00	819.00	819.00	386.10	255.00	819.00
1096	1100	469.00	335.40	234.60	351.80	703.60	820.80	820.80	387.00	255.00	820.80

COLUMN 3: THE WIDOW OR WIDOWER IS ENTITLED TO THE GREATER OF (A) THE AMOUNT 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 \$84.50.

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 (OR 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.

Table 2

RELATIONSHIPS AMONG AMW, PIA, AND MFB
FOR SELECTED AMW'S, PUBLIC LAW 93-233

<u>AMW</u>	<u>PIA as % of AMW</u>	<u>MFB as % of PIA</u>	<u>MFB as % of AMW</u>
\$ 76	123	150	185
100	121	150	181
150	99	150	149
200	86	150	129
250	78	153	119
300	71	164	117
350	68	174	118
400	65	182	118
436	62	188	117
450	62	187	115
500	60	183	110
550	58	181	105
600	57	177	101
650	57	175	99
700	54	175	95
750	52	175	92
800	51	175	89
850	49	175	86
900	47	175	83
950	46	175	81
1000	45	175	79
1050	44	175	77
1100	43	175	75

Table 3

EFFECTIVE EARNINGS BASE AND CONTRIBUTION RATE
PUBLIC LAW 93-233

<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	\$13,200	5.85	4.95	.9	7.9	7.0	.9

Table 4

EFFECTIVE MAXIMUM CONTRIBUTION, PUBLIC LAW 93-233

<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	\$772.20	\$653.40	\$118.80	\$1,042.80	\$924.00	\$118.80

Table 5

**OLD-AGE BENEFIT PAYABLE TO INDIVIDUAL
WHO RETIRED AT AGE 65 WITH MAXIMUM AVERAGE
MONTHLY WAGE ATTAINABLE**

Year of Attainment of age 65 ¹	Benefit Payment at Retirement in Year		Benefit Payments Payable Under Public Law 93-233 Effective for June 1974	
	Man	Woman	Man	Woman
1940	\$41.20	\$41.20	\$181.60	\$181.60
1941	41.60	41.60	181.60	181.60
1942	42.00	42.00	183.80	183.80
1943	42.40	42.40	183.80	183.80
1944	42.80	42.80	185.80	185.80
1945	43.20	43.20	185.80	185.80
1946	43.60	43.60	188.10	188.10
1947	44.00	44.00	189.90	189.90
1948	44.40	44.40	189.90	189.90
1949	44.80	44.80	191.70	191.70
1950	45.20	45.20	194.10	194.10
1951	68.50	68.50	194.10	194.10
1952	68.50	68.50	194.10	194.10
1953	85.00	85.00	214.40	214.40
1954	85.00	85.00	214.40	214.40
1955	98.50	98.50	214.40	214.40
1956	103.50	103.50	226.50	226.50
1957	108.50	108.50	236.80	236.80
1958	108.50	108.50	236.80	236.80
1959	116.00	116.00	236.80	236.80
1960	119.00	119.00	242.80	242.80
1961	120.00	120.00	244.70	244.70
1962	121.00	123.00	246.90	251.10
1963	122.00	125.00	248.90	254.90
1964	123.00	127.00	251.10	259.00
1965	131.70	135.90	251.10	259.00
1966	132.70	135.90	252.90	259.00
1967	135.90	140.00	259.00	266.80
1968	156.00 ²	161.60 ²	263.00	272.40
1969	160.50	167.30	270.70	282.10
1970	189.80	196.40	278.20	288.00
1971	213.10	220.40	284.00	293.60
1972	216.10	224.70	288.00	299.40
1973	266.10	276.40	295.40	306.90
1974	274.60	284.90	304.90	316.30

¹ Assumes retirement at beginning of year.

² Effective for February 1968.

Table 6

FORTRAN V PROGRAM FOR CALCULATION OF EXACT VALUES
OF THE PRIMARY INSURANCE AMOUNTS IN PUBLIC LAW 93-233

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PARAMETER N1=12,N2=7,N3=1025
DIMENSION A(N1),X(N1),Z(N1),AMWL(N1),AMWH(N1),
1AMW(N3),M(N1),SMUL(N2),PIA(N3)
199 FORMAT (T3,'AMW',T8,'PIA'//)
200 FORMAT (T2,F5.0,F7.2)
DATA (A(I),I=1,N1)/93.8,7.45,0.,41.195,50.195,
1240.3,33.233,275.8,276.6,145.40,204.30,249.40/
DATA (X(I),I=1,N1)/0.,.55,.5885,.214.,214,0.,.2843,0.,0.,3*.2/
DATA (Z(I),I=1,N1)/9*0.,.4.,5,0./
DATA (AMWL(I),I=1,N1)/76.,77.,95.,111.,404.,
A553.,554.,652.,653.,657.,751.,1001./
DATA (AMWH(I),I=1,N1)/76.,94.,110.,403.,552.,553.
A,651.,652.,656.,750.,1000.,1100./
DATA (SMUL(I),I=1,N2)/1.07,1.13,1.15,1.10,1.20,1.11,1.00/
DATA (M(I),I=1,N1)/5,2,1,1,2,5,3,5,5,5,6,7/
AMW(1)=AMWL(1)
PIA(1)=A(1),
DO 100 I=2, N3
AMW (I)=AMW (I-1)+1.
J=1
105 IF (AMW(I) .LE.AMWH (J)) GO TO 110
J=J+1
GO TO 105
110 PIA (I)=A (J)+X (J) *AMW (I)
IF (AMWL(J)—AMWH(J)),113,
IF (J.EQ.9) GO TO 113
IF (AMOD (PIA(I),1.)—.49999) 111, 112, 112
111 PIA (I)=PIA (I)—AMOD (PIA(I),1.)
GO TO 113
112 PIA (I)=PIA (I)+1.—AMOD (PIA(I),1.)
113 PIA (I)=PIA (I)+Z (J)
K=M (J)
CALL SERIES
100 CONTINUE
WRITE (6,199)
WRITE (6,200) (AMW (I),PIA (I),I=1,N3)
SUBROUTINE SERIES
DIMENSION P(N3),P100 (N3)
DO 50 L=K,N2
P (I)=PIA (I) *SMUL (L)
CALL ROUND (P,P100,PIA,I)
50 CONTINUE
RETURN
SUBROUTINE ROUND (X,X100,XB,I)
DIMENSION X (N3),X100 (N3),XB (N3)
IF (L.GE.7) GO TO 4
Q=.499
GO TO 5
4 Q=.01
5 X100(I)=X(I)*100.
IF(AMOD(X100(I),10.)) 3,2,3
3 IF(AMOD(X100(I),10.)—Q ) 2,1,1
2 XB(I)=X(I)
RETURN
1 XB(I)=X(I)+.10—AMOD(X100(I),10.)/100.
RETURN
END

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APPENDIX

COST-OF-LIVING INCREASES IN BENEFITS

Automatic benefit increases are based on changes in the CPI over a measuring period computed in terms of calendar quarters. The CPI for a calendar quarter is calculated as the average of the three monthly CPI's. It is required that the rise in the CPI over the measuring period be at least 3% to trigger a benefit increase.

The first possible benefit increase would be for June 1975, based on the CPI increase from the second quarter of 1974 to the first quarter of 1975.

Automatic benefit increases in future years will be effective for the month of June based on the CPI increase from the first quarter of the year in which the last automatic benefit increase was effective to the first quarter of the year of the new increase.

The above measuring period would be modified if the Congress should legislate an increase in benefits. In that case, the measuring period would be from the quarter in which the legislated increase becomes effective to the applicable first quarter. However, no automatic increase could become effective if in the prior year, an ad hoc increase was enacted or became effective.

ADJUSTMENTS IN THE EARNINGS BASE

The earnings base for 1975 will be adjusted by multiplying the corresponding base for 1974 (\$13,200) by the ratio of the average taxable wage of all covered employees for the first calendar quarter of 1974 to such average

wage for the first calendar quarter of 1973. This product will be rounded to the nearest multiple of \$300 and cannot be less than the base in 1974. Subsequent to 1975, automatic adjustments in the earnings base can be effective only for the calendar year following the effective date of an automatic benefit increase, and will be based on the ratio of the average first-quarter wage in the year of an automatic benefit increase to the average first-quarter wage in the year before the year in which the earnings base was most recently increased.

ADJUSTMENTS IN THE EARNINGS TEST

The monthly exempt amount for 1975 will be adjusted by multiplying the monthly exempt amount in 1974 (\$200) by the ratio of the average taxable wage of all covered employees for the first calendar quarter of 1974 to such average wage for the first calendar quarter of 1973 and cannot be less than the exempt amount in 1974. The product will be rounded to the nearest multiple of \$10. The annual exempt amount will always be 12 times the monthly exempt amount. Subsequent to 1975, automatic adjustments in the exempt amount can be effective only for the calendar year following the effective date of an automatic benefit increase and will be based on the ratio of the average first-quarter wage in the year of an automatic benefit increase to the average first-quarter wage in the year before the year in which the exempt amount was most recently increased.