

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification
Retired worker	1935	65 or older	...	<i>Fully insured.</i> Amount based on cumulative wages.
	1939	...	100	Amount based on PIA.
	1956	Women: 62–64	...	Reduced 5/9 of 1% for each month under age 65.
	1961	Men: 62–64	...	Reduced 5/9 of 1% for each month under age 65.
	1972	...	...	Increased 1/12 of 1% for each month between ages 65 and 72 for which no benefits received after 1970 (PIA based on AMW only). Applicable only to worker whose benefit has not been actuarially reduced.
	1977	...	...	Increased 1/4 of 1% for each month after 1981 and between ages 65 and 72 in which no benefits received. Requirement for nonreceipt of actuarially reduced benefit removed.
	1983	100% of PIA payable at:	...	Applicable to workers who attain age 62 in year:
		65 and 2 months	...	2000
		65 and 4 months	...	2001
		65 and 6 months	...	2002
		65 and 8 months	...	2003
		65 and 10 months	...	2004
		66	...	2005–2016
		66 and 2 months	...	2017
		66 and 4 months	...	2018
		66 and 6 months	...	2019
		66 and 8 months	...	2020
	66 and 10 months	...	2021	
	67	...	2022 and later	
	62–66	...	Reduced 5/9 of 1% for each of the first 36 months of receipt of benefits immediately preceding the age at which 100% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.	
	...	...	Increased by the following percentage for each month between the age at which 100% of PIA is payable and age 70 in which no benefits are received:	
			<i>Age 62 in years—</i>	
			<i>Rate of increase</i>	
			<i>Annual rate</i>	
			1987–1988..... 7/24 of 1%	
			1989–1990..... 1/3 of 1%	
			1991–1992..... 9/24 of 1%	
			1993–1994..... 10/24 of 1%	
			1995–1996..... 11/24 of 1%	
			1997–1998..... 1/2 of 1%	
			1999–2000..... 13/24 of 1%	
			2001–2002..... 14/24 of 1%	
			2003–2004..... 15/24 of 1%	
			2005 and later..... 2/3 of 1%	
		
		
		
Disabled worker	1956	50–64	100	<i>Disability insured.</i> Waiting period of 6 calendar months. Reduced by amount of workers' compensation.
	1958	...	...	Reduction for workers' compensation eliminated.
	1960	Under 50	...	...
	1965	...	...	Reduced if benefits plus workers' compensation exceed 80% of the higher of AMW or high-5 year average taxable earnings in covered employment. Adjusted periodically for rises in wage levels.
	1967	...	...	Reduced if benefits plus workers' compensation exceed 80% of the higher of AMW or high 5-year average earnings in covered employment, regardless of taxable limit.
	1972	...	...	Reduced if benefits plus workers' compensation exceed 80% of the highest of (a) AMW, (b) high 5-year average earnings or (c) highest annual earnings in the period consisting of year of disability onset and 5 preceding years in covered employment. Waiting period reduced to 5 full calendar months.
	1983	...	...	Partial offset for receipt of pension based on noncovered employment phased in over a 5-year period beginning in 1986 for individuals first eligible for Social Security and noncovered pension after 1985.

CONTACT: Curt Pauzenga/Joseph Bondar (410) 965-7210/0162 for further information.

2.A OASDI: Benefits Types and Levels

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification	
Wife	1939	65 or older	50	<i>Fully insured.</i>	
	1956	62–64	...	Reduced 25/36 of 1% for each month under age 65.	
	1967	...	...	Maximum \$105.
	1969	...	...	Maximum eliminated.
	1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see table 2.A20).	
		62–66	...	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.	
	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	Divorced wife	1965	65 or older	50	<i>Fully insured.</i> Dependent. Married 20 years. Not counted toward family maximum.
		62–64	...	Reduced 25/36 of 1% for each month under age 65.	
1967		...	...	Maximum \$105.
1969		...	...	Maximum eliminated.
1972		...	...	Dependency requirement eliminated.
1977		...	...	Married 10 years.
		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983		...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		...	...	Can be independently entitled to benefits if divorced for 2 years or more (after marriage of 10 or more years) and worker could be entitled to benefits if he applied. Effective with benefits for months after December 1984.
		65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see table 2.A20).	
	62–66	...	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.		
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.	
Wife (mother)	1950	Under 65	50	<i>Fully insured.</i> Caring for eligible child.	
	1965	...	...	Eligible child excludes student aged 18–21.
	1967	...	...	Maximum \$105.
	1969	...	...	Maximum eliminated.
	1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
	1981	...	...	Eligible child excludes nondisabled child aged 16–17.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	Child	1939	Under 18	50	<i>Fully insured.</i> ¹
		1965	18–21	...	Full-time student.
1972		...	...	Benefits extended to end of quarter or semester in which 22nd birthday occurs while undergraduate student.

See footnotes at end of table.

2.A OASDI: Benefits Types and Levels

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification		
Child (cont.) .....		...	...	Includes grandchild under certain circumstances.
	1981	18–22	...	Student benefits eliminated (to be phased out gradually for those entitled before May 1982), except for elementary or secondary school students under age 19.		
	1996	...	...	Stepchildren must be dependent on worker.
Disabled child	1956	18 or older	50	<i>Fully insured.</i> ¹ Disabled before age 18.		
	1972	...	...	Disabled before age 22.
Husband .....		...	...	Includes grandchild under certain circumstances.
	1950	65 or older	50	<i>Fully and currently insured.</i> Dependent.		
	1961	62–64	...	Reduced 25/36 of 1% for each month under age 65.		
	1967	...	...	<i>Currently insured</i> requirement eliminated. Maximum \$105.
	1969	...	...	Maximum eliminated.
	1977	...	...	Dependency requirement eliminated.
			Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and dependent.	
	1983	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.	
			65 and 2 months–67	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see table 2.A20).
			62–66	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.
Divorced husband....	1984	Noncovered pension offset limited to two-thirds of such pension.	
	1977 ²	65 or older	50	...	<i>Fully insured.</i> Married 10 years. Not counted toward family maximum.	
		62–64	Reduced 25/36 of 1% for each month under age 65.
		Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
	1983	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible after June 1983.
			Can be independently entitled to benefits if divorced for 2 years or more (after marriage of 10 or more years) and worker could be entitled to benefits if she applied. Effective with benefits for months after December 1984.
			65 and 2 months–67	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see table 2.A20).
			62–66	Reduced 25/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.
	1984	Noncovered pension offset limited to two-thirds of such pension.
	Husband (father).....	1978 ³	Under 65	50	...	<i>Fully insured.</i> Caring for eligible child. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1981		Eligible child excludes nondisabled child aged 16–17.	
1983		Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.	
1984		Noncovered pension offset limited to two-thirds of such pension.	

¹ Under 1939 Act, generally not available to child of married female worker. Under 1950 Act, available if female worker is *fully and currently insured*. Currently insured requirement eliminated by 1967 Act.

² Northern District of California District Court decision in *Oliver v. Califano*, June 24, 1977. Statutory change enacted in 1983.

³ Eastern District of Pennsylvania District Court decision in *Cooper v. Califano*, Dec. 29, 1978. Statutory change enacted in 1983.

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2.A OASDI: Benefit Types and Levels

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification
Widow.....	1939	65 or older	75	<i>Fully insured.</i>
	1956	62–64	...	...
	1961	...	82 1/2	...
	1965	60–61	...	Reduced 5/9 of 1% for each month under age 62.
	1972	65 or older	100	Limited, if husband retired before age 65, to amount husband would be receiving if still living, but not less than 82 1/2% of PIA.
		60–64	...	Reduced 19/40 of 1% each month under age 65. In addition, for a widow aged 62–64 whose husband retired before age 65 limited to amount he would be receiving if still living, but not less than 82 1/2% of PIA.
	1977	...	...	Increased by any delayed retirement credit husband would be receiving.
		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		100% of PIA payable at:	...	Applicable to widows who attain age 60 in year:
		65 and 2 months	...	2000
		65 and 4 months	...	2001
		65 and 6 months	...	2002
		65 and 8 months	...	2003
		65 and 10 months	...	2004
		66	...	2005–2016
		66 and 2 months	...	2017
		66 and 4 months	...	2018
		66 and 6 months	...	2019
		66 and 8 months	...	2020
66 and 10 months		...	2021	
67		...	2022 and later	
60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.		
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.	
Disabled widow	1967	50–59	82 1/2	<i>Fully insured.</i> Reduced 13 1/3%, plus 43/198 of 1% for each month under age 60. Includes divorced wife, dependent and married 20 years.
	1972	...	100	Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60.
	1977	...	...	Increased by any delayed retirement credit husband would be receiving.
		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.	
Surviving divorced wife.....	1965	60 or older	82 1/2	<i>Fully insured.</i> Dependent. Married 20 years. Not counted toward family maximum. Reduced 5/9 of 1% for each month under age 62.
	1972	65 or older	100	Limited, if former husband retired before age 65, to amount he would be receiving if still living, but not less than 82 1/2% of PIA.
		60–64	...	Reduced 19/40 of 1% for each month under age 65. In addition, for widow aged 62–64 whose former husband retired before age 65, limited to amount he would be receiving if still living, but not less than 82 1/2% of PIA.
	1977	...	...	Dependency requirement eliminated.

See footnotes at end of table.

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification	
Surviving divorced wife (cont.) .....		...	...	Increased by any delayed retirement increment former husband would be receiving.
		...	...	Married 10 years.
		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
	1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be increased gradually (see <i>Widow age</i>).	
Disabled surviving divorced wife		60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.	
	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	1967	50–59	82 1/2	<i>Fully insured.</i> Dependent. Married 20 years. Not counted toward family maximum. Reduced 13 1/3%, plus 43/198 of 1% for each month under age 62.	
	1972	...	100	Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60.	
		...	...	Dependency requirement eliminated.
	1977	...	...	Increased by any delayed retirement increment husband (or former husband) would be receiving.
		...	...	Married 10 years.
		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		...	...	Additional reduction for each month under age 60 eliminated.
Widowed mother	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	1939	Under 65	75	<i>Fully or currently insured.</i> Caring for eligible child.	
	1965	...	...	Eligible child excludes student over age 18.
	1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
	1981	...	...	Eligible child excludes nondisabled child aged 16–17.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	Surviving divorced mother	1950	Under 65	75	<i>Fully or currently insured.</i> Caring for eligible child. Dependent. Not counted toward family maximum.
1965		...	...	Eligible child excludes student over age 18.
1972		...	...	Dependency requirement eliminated.
1977		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981		...	...	Eligible child excludes nondisabled child aged 16–17.
1983		...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984		...	...	Noncovered pension offset limited to two-thirds of such pension.
Child		1939	Under 18	50	<i>Fully or currently insured.</i> ¹ Student aged 16–17

See footnotes at end of table.

2.A OASDI: Benefit Types and Levels

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification
Child (cont.)	1946	...	...	Student requirement eliminated.
	1950	...	...	Plus 25% of PIA divided among the children.
	1960	...	75	Additional 25% of PIA eliminated.
	1965	...	...	Full-time student.
	1972	...	...	Benefits extended to end of quarter or semester in which 22nd birthday occurs while undergraduate student.
		...	...	Includes grandchild under certain circumstances.
	1981	18–22	...	Student category eliminated (to be phased out gradually for those entitled before May 1982), except for elementary or secondary school students under age 19.
Disabled child	1996	...	...	Stepchildren must be dependent on worker.
	1956	18 or older	50	<i>Fully or currently insured.</i> ¹ Disabled before age 18. Plus 25% of PIA divided among the children.
	1960	...	75	Additional 25% of PIA eliminated
	1972	...	...	Disabled before age 22.
Parent .....		...	...	Includes grandchild under certain circumstances.
	1939	65 or older	50	<i>Fully insured.</i> Dependent. No surviving widow or child under age 18.
	1946	...	...	No surviving eligible widow or child.
	1950	...	75	...
	1956	62–64	...	Women
	1958	...	...	No-other-survivor requirement eliminated.
	1961	62 or older	82 1/2	75% each if two parents.
Widower	1950	65 or older	75	Fully and currently insured. Dependent.
	1961	62 or older	82 1/2	...
	1967	...	...	Currently insured requirement eliminated.
	1972	65 or older	100	Limited, if wife retired before age 65, to amount wife would be receiving if still living, but not less than 82 1/2% of PIA.
		60–64	...	Reduced 19/40 of 1% for each month under age 65. In addition, for a widower aged 62–64 whose wife retired before age 65, limited to amount she would be receiving if still living, but not less than 82 1/2% of PIA.
	1977	...	...	Dependency requirement eliminated.
		...	...	Increased by any delayed retirement increment wife would be receiving.
		...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982, dependent, and not remarried before age 60.
	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		65 and 2 months–67	...	Beginning in year 2000, the age at which 100% of PIA is payable will be increased gradually (see Widow age).
		60–66	...	The percent of reduction for each month depends on the age at which 100% of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2% at age 60.
Disabled widower	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	1967	50–61	82 1/2	<i>Fully insured.</i> Dependent. Reduced 5/9 of 1% per month between ages 60–62, plus 43/198 of 1% for each month under age 60.
	1972	50–59	100	Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60. Disability requirement eliminated for ages 60–61.
		...	...	Dependency requirement eliminated.
	1977	...	...	Increased by any delayed retirement increment wife would be receiving.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982, dependent, and not remarried before age 60.	

See footnotes at end of table.

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

Type of benefit	Year enacted	Age	Percent of PIA	Condition or qualification
Disabled widower (cont.)...	1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		...	...	Additional reduction for each month under age 60 eliminated.
Surviving divorced husband.....	1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
	1980 ²	65 or older	100	<i>Fully insured.</i> Married 10 years. Increased by any delayed retirement credit former wife would be receiving. Limited, if former wife retired before age 65, to amount she would be receiving if still living, but not less than 82 1/2% of PIA. Not counted toward family maximum. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
		60–64	...	Reduced 19/40 of 1% for each month under age 65. In addition, for a widower aged 62–64 whose wife retired before age 65, limited to amount she would be receiving if still living, but not less than 82 1/2% of PIA.
	1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		65 and 2 months–67	...	Beginning in year 2000, the age at which 50% of PIA is payable will be gradually increased (see Retired-Worker age).
	62–66	...	Reduced 24/36 of 1% for each of the first 36 months under the age at which 50% of PIA is payable, plus 5/12 of 1% for each of up to 24 earlier months of benefit receipt.	
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.	
Disabled surviving divorced husband.....	1980 ²	50–59	100	<i>Fully insured.</i> Married 10 years. Increased by any delayed retirement credit former wife would be receiving. Reduced 28 1/2%, plus 43/240 of 1% for each month under age 60. Not counted toward family maximum. Reduced by full amount of pension payable based on own earnings in noncovered employment (noncovered pension offset).
		...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	1983	...	...	Additional reduction for each month under age 60 eliminated.
		...	...	Noncovered pension offset limited to two-thirds of such pension.
Widowed father	1975 ³	Under 65	75	<i>Fully or currently insured.</i> Caring for eligible child under age 18.
	1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
		...	...	Eligible child excludes nondisabled child aged 16–17.
	1981	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		...	...	Noncovered pension offset to two-thirds of such pension.
	1983	...	...	<i>Fully or currently insured.</i> Caring for eligible child under age 18. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
		...	...	Eligible child excludes nondisabled child aged 16–17.
Surviving divorced father...	1979 ⁴	Under 65	75	<i>Fully or currently insured.</i> Caring for eligible child under age 18. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
		...	...	Eligible child excludes nondisabled child aged 16–17.
	1981	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
		...	...	Noncovered pension offset limited to two-thirds of such pension.
	1983	...	...	Noncovered pension offset limited to two-thirds of such pension.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.	

¹ Under 1939 Act, generally not available to child of married female worker. Under 1950 Act, available if female worker is fully and currently insured; currently insured requirement eliminated by 1967 Act.

² Oregon District Court decision in *Ambrose v. Harris*, July 17, 1980. Statutory change enacted in 1983.

³ Supreme Court decision in *Weinberger v. Wiesenfeld*, Mar. 19, 1975. Statutory change enacted in 1983.

⁴ Western District Court decision in *Yates v. Califano*, Jan. 28, 1979. Statutory change enacted in 1983.

2.A OASDI: Benefits Types and Levels

Table 2.A23.—Monthly benefits for transitionally insured workers and their spouses and surviving spouses, aged 72 before 1969

Year enacted	Type of benefit	Amount	Effective for—
1965.....	Worker	\$35.00	September 1965
		Same as benefit for individual receiving special age-72 benefits (see table 2.A24)	October 1966
	Wife	One-half of worker's benefit	September 1963
1983.....	Widow	Same as worker's benefit	September 1963
	Husband	One-half of worker's benefit	May 1983
	Widower	Same as worker's benefit	May 1983

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

Year enacted	Age	Amount ¹		Effective for—
		Individual	Couple	
1966	72	\$35.00	\$52.50	October 1966
1967	40.00	60.00	February 1968
1969	46.00	69.00	January 1970
1971	48.30	72.50	January 1971
1972 ²	58.00	87.00	September 1972
1973 ³	61.50	92.30	June–December 1974
1973 ⁴	62.10	93.20	March 1974
	...	64.40	96.60	June 1974
	...	69.50	104.40	June 1975
	...	74.10	111.20	June 1976
	...	78.50	117.80	June 1977
	...	83.70	125.60	June 1978
	...	92.00	138.10	June 1979
	...	105.20	157.90	June 1980
	...	117.00	175.70	June 1981
	...	125.60	188.60	June 1982
	1983 ⁵	129.90	...	December 1983
...		134.40	...	December 1984
...		138.50	...	December 1985
...		140.30	...	December 1986
...		146.10	...	December 1987
...		151.90	...	December 1988
...		159.00	...	December 1989
1990	72 before 1972 ⁶	167.50	...	December 1990
	...	173.60	...	December 1991
	...	178.80	...	December 1992
	...	183.40	...	December 1993
	...	188.50	...	December 1994
	...	193.40	...	December 1995
	...	199.00	...	December 1996
	...	203.10	...	December 1997
	...	205.70	...	December 1998
	...	210.60	...	⁷ December 1999
	...	217.90	...	December 2000

¹ Monthly benefit reduced by amount of any government pension excluding workers' compensation benefits and veterans' compensation for service-connected disability or death. Not available for persons receiving assistance.

² Provision for future automatic cost-of-living adjustments.

³ Suspended by 1973 legislation.

⁴ Beginning June 1975, subject to automatic cost-of-living adjustments. Benefits no longer available to persons receiving payments under Supplemental Security Income program.

⁵ Separate rate for couples eliminated. Rate for individuals applied to all beneficiaries.

⁶ Effective for applications after Nov. 5, 1990p

⁷ The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106-554, benefits will be calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries will receive a one-time payment to cover the shortfall that occurred before August 2001.

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Table 2.A25.—Lump-sum benefits and vocational rehabilitation services

Year enacted	Type of benefit	Provision
1935	Lump-sum refund	Persons not insured at age 65 eligible for lump-sum refund equal to 3 1/2 percent of cumulative wage credits.
1939		Lump-sum refund eliminated.
1935	Lump-sum death payment	Under age 65: 3 1/2 percent of cumulative wage credits. Aged 65 or older and fully insured: 3 1/2 percent of cumulative wage credits, less monthly benefits received.
1939		Fully and currently insured: 6 times PIA if no survivor eligible for monthly benefits.
1950		3 times PIA for all deaths.
1954		3 times PIA with maximum of \$255.
1981		Payable only to a widow or widower who was living with the worker at time of the death or to a widow, widower, or children eligible for monthly benefits. Amount of lump sum fixed at \$255.
1965	Vocational rehabilitation services	Available to selected disabled individuals. Costs of services payable from OASDI trust funds to state vocational rehabilitation agencies. Reimbursement in any year may not exceed 1 percent of the total amount of OASDI disability benefits disbursed in the prior year.
1972		Maximum annual reimbursement increased to 1.25 percent for fiscal year ending June 30, 1973 and 1.50 percent thereafter.
1981		Reimbursement from trust funds for cost of rehabilitation services made if the services result in the disabled individual's return to work (performance of substantial gainful activity for 9 consecutive months).
1999		Enhancements including expanded beneficiary choice of service providers and extended health care for beneficiaries who return to work.

2.A OASDI: Benefit Types and Levels

Table 2.A26.—Monthly benefit amount for selected beneficiary families with first eligibility in 2000, by average indexed monthly earnings for selected wage levels, effective December 2000

Beneficiary family	Worker with yearly earnings equal to—				
	Federal minimum wage ¹	75% of average wage	Average wage ²	150% of average wage	Maximum taxable earnings ³
Retired-worker families ⁴					
Average indexed monthly earnings.....	\$1,152.00	\$1,806.00	\$2,408.00	\$3,487.00	\$4,775.00
Primary insurance amount.....	700.20	916.90	1,116.20	1,423.40	1,623.30
Maximum family benefit.....	1,050.40	1,636.50	2,038.10	2,491.00	2,840.90
Monthly benefit amount:					
Retired worker claiming benefits at age 62:					
Worker alone.....	554.00	725.00	883.00	1,126.00	1,285.00
Worker with spouse claiming benefits at—					
Age 65 or older.....	904.00	1,183.00	1,441.00	1,837.00	2,096.00
Age 62.....	813.00	1,065.00	1,296.00	1,653.00	1,886.00
Survivor families ⁵					
Average indexed monthly earnings.....	\$963.00	\$1,811.00	\$2,415.00	\$3,623.00	\$5,865.00
Primary insurance amount.....	637.60	918.50	1,118.50	1,444.50	1,792.60
Maximum family benefit.....	956.40	1,641.00	2,041.10	2,527.90	3,137.00
Monthly benefit amount:					
Survivor of worker deceased at age 40:					
1 surviving child.....	478.00	688.00	838.00	1,083.00	1,344.00
Widowed mother or father and 1 child.....	956.00	1,376.00	1,676.00	2,166.00	2,688.00
Widowed mother or father and 2 children.....	954.00	1,641.00	2,040.00	2,526.00	3,135.00
Disabled-worker families ⁶					
Average indexed monthly earnings.....	\$1,064.00	\$1,808.00	\$2,410.00	\$3,616.00	\$5,530.00
Primary insurance amount.....	671.00	917.50	1,116.80	1,443.50	1,740.60
Maximum family benefit ⁷	936.00	1,376.20	1,675.20	2,165.20	2,610.90
Monthly benefit amount:					
Disabled worker age 50:					
Worker alone.....	671.00	917.00	1,116.00	1,443.00	1,740.00
Worker, spouse, and 1 child.....	935.00	1,375.00	1,674.00	2,163.00	2,610.00

¹ Annual earnings are calculated by multiplying the federal minimum wage by 2,080 hours (see table 3.B3). Increases in the minimum wage during the year are prorated.

² See table 2.A8, column 2.

³ See table 2.A9, column 1.

⁴ Assumes the worker began to work at age 22, retired at age 62 in 2000 with maximum reduction, and had no prior period of disability.

⁵ Assumes the deceased worker began to work at age 22, died in 2000 at age 40, had no earnings in that year, and had no prior period of disability.

⁶ Assumes the worker began to work at age 22, became disabled at age 50 in 2000, had no earnings in that year, and had no prior period of disability.

⁷ The 1980 Amendments to the Social Security Act provide for a different family maximum amount in disability cases. For disabled workers entitled after June 1980, the maximum is the smaller of (1) 85 percent of the worker's AIME (or 100 percent of the PIA, if larger) or (2) 150 percent of the PIA.

Table 2.A27.—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 62, ¹ 1957–2001

Year of attainment of age 62 ²	Minimum benefit		Maximum benefit			
	Payable at time of retirement	Payable effective December 2000 ³	Payable at time of retirement		Payable effective December 2000 ³	
			Men	Women	Men	Women
1957.....	\$24.00	\$299.50	...	\$86.80	...	\$738.10
1958.....	24.00	299.50	...	86.80	...	738.10
1959.....	26.40	299.50	...	92.80	...	738.10
1960.....	26.40	298.20	...	95.20	...	757.20
1961.....	26.40	296.60	...	96.00	...	762.60
1962.....	32.00	295.60	\$93.60	96.80	\$743.90	769.40
1963.....	32.00	294.10	94.40	97.60	749.00	774.40
1964.....	32.00	294.10	95.20	98.40	753.60	779.60
1965.....	35.20	293.70	102.80	105.40	757.90	777.90
1966.....	35.20	291.40	102.80	106.20	755.30	780.40
1967.....	35.20	289.40	105.40	108.80	772.10	796.50
1968.....	⁴ 44.00	285.70	⁴ 121.00	⁴ 124.80	776.00	801.20
1969.....	44.00	283.10	124.80	128.40	792.80	815.80
1970.....	51.20	279.00	146.80	151.90	800.40	828.00
1971.....	56.40	275.30	163.60	170.50	799.30	833.50
1972.....	56.40	271.30	167.10	172.90	805.60	833.30
1973.....	67.60	267.60	207.60	212.90	820.70	842.30
1974.....	67.60	263.30	217.00	219.70	846.00	856.00
1975.....	75.10	259.80	253.10	253.10	875.90	875.90
1976.....	81.20	256.90	285.60	285.60	904.10	904.10
1977.....	86.40	254.80	319.40	319.40	944.10	944.10
1978.....	91.50	253.70	354.60	354.60	987.40	987.40
1979.....	97.60	254.70	⁵ 388.90	⁵ 388.90	1,016.90	1,016.90
1980.....	97.60	231.50	⁵ 402.80	⁵ 402.80	958.30	958.30
1981.....	97.60	202.20	432.00	432.00	898.70	898.70
1982.....	(6)	(6)	474.60	474.60	888.30	888.30
1983.....	(6)	(6)	526.40	526.40	917.00	917.00
1984.....	(6)	(6)	559.40	559.40	941.60	941.60
1985.....	(6)	(6)	591.30	591.30	962.10	962.10
1986.....	(6)	(6)	630.50	630.50	995.00	995.00
1987.....	(6)	(6)	662.10	662.10	1,031.30	1,031.30
1988.....	(6)	(6)	686.70	686.70	1,026.70	1,026.70
1989.....	(6)	(6)	734.00	734.00	1,055.10	1,055.10
1990.....	(6)	(6)	774.60	774.60	1,063.70	1,063.70
1991.....	(6)	(6)	810.00	810.00	1,055.40	1,055.40
1992.....	(6)	(6)	854.10	854.10	1,073.30	1,073.30
1993.....	(6)	(6)	893.60	893.60	1,090.30	1,090.30
1994.....	(6)	(6)	948.00	948.00	1,127.50	1,127.50
1995.....	(6)	(6)	965.90	965.90	1,117.60	1,117.60
1996.....	(6)	(6)	999.90	999.90	1,127.60	1,127.60
1997.....	(6)	(6)	1,049.10	1,049.10	1,149.80	1,149.80
1998.....	(6)	(6)	1,109.60	1,109.60	1,191.10	1,191.10
1999.....	(6)	(6)	1,183.60	1,183.60	1,254.40	1,254.40
2000.....	(6)	(6)	1,241.70	1,241.70	1,285.10	1,285.10
2001.....	(6)	(6)	1,307.30	1,307.30	...	...

¹ Benefit first available at age 62 to female workers effective November 1956 and to male workers effective August 1961.

² Assumes the worker began to work at age 22, retired at the beginning of the year, had no prior disability, and received the maximum reduction. Through 1999 the assumed reduction was 36 months at 5/9 of 1 percent per month or 20 percent. In 2000, with the increase in the full retirement age to 65 and 2 months, the reduction increased to 20.008333 percent (see table 2.A.20). In 2001 the full retirement age increased to 65 and 4 months for a maximum reduction to 21.666667 percent.

³ Final benefit amount payable after Supplementary Medical Insurance (SMI) premium or any other deduction is rounded to next lower \$1.

⁴ Effective for February 1968.

⁵ Derived from transitional guarantee computation based on 1978 PIA table.

⁶ Minimum PIA eliminated by 1981 legislation for workers who attain age 62 in 1982 or later. (The minimum is retained until 1991 for members of religious orders who were under a vow of poverty, provided that the order had elected Social Security coverage before Dec. 29, 1981).

Note: The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106-554, benefits will be calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries will receive a one-time payment to cover the shortfall that occurred before August 2001.

2.A OASDI: Benefit Types and Levels

Table 2.A28.—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 65, 1940–2001

Year of attainment of age 65 ¹	Minimum benefit		Maximum benefit			
	Payable at time of retirement	Payable effective December 2000 ²	Payable at time of retirement		Payable effective December 2000 ²	
			Men	Women	Men	Women
1940.....	\$10.00	\$318.00	\$41.20	\$41.20	\$615.90	\$615.90
1941.....	10.00	318.00	41.60	41.60	615.90	615.90
1942.....	10.00	318.00	42.00	42.00	623.20	623.20
1943.....	10.00	318.00	42.40	42.40	623.20	623.20
1944.....	10.00	318.00	42.80	42.80	623.20	630.00
1945.....	10.00	318.00	43.20	43.20	630.00	630.00
1946.....	10.00	318.00	43.60	43.60	637.60	637.60
1947.....	10.00	318.00	44.00	44.00	643.50	643.50
1948.....	10.00	318.00	44.40	44.40	643.50	643.50
1949.....	10.00	318.00	44.80	44.80	649.90	649.90
1950.....	10.00	318.00	45.20	45.20	658.10	658.10
1951.....	20.00	318.00	68.50	68.50	658.10	658.10
1952.....	20.00	318.00	68.50	68.50	658.10	658.10
1953.....	25.00	318.00	85.00	85.00	726.90	726.90
1954.....	25.00	318.00	85.00	85.00	726.90	726.90
1955.....	30.00	318.00	98.50	98.50	726.90	726.90
1956.....	30.00	318.00	103.50	103.50	768.00	768.00
1957.....	30.00	318.00	108.50	108.50	802.80	802.80
1958.....	30.00	318.00	108.50	108.50	802.80	802.80
1959.....	33.00	318.00	116.00	116.00	802.80	802.80
1960.....	33.00	318.00	119.00	119.00	822.90	822.90
1961.....	33.00	318.00	120.00	120.00	829.50	829.50
1962.....	40.00	318.00	121.00	123.00	837.10	851.20
1963.....	40.00	318.00	122.00	125.00	843.70	864.10
1964.....	40.00	318.00	123.00	127.00	851.20	878.40
1965.....	44.00	318.00	131.70	135.90	851.20	878.40
1966.....	44.00	318.00	132.70	135.90	857.40	878.40
1967.....	44.00	318.00	135.90	140.00	878.40	904.30
1968.....	³ 55.00	318.00	³ 156.00	³ 161.60	891.60	923.90
1969.....	55.00	318.00	160.50	167.30	917.90	956.40
1970.....	64.00	318.00	189.80	196.40	943.50	977.10
1971.....	70.40	318.00	213.10	220.40	962.80	995.10
1972.....	70.40	318.00	216.10	224.70	977.10	1,015.20
1973.....	84.50	318.00	266.10	276.40	1,001.80	1,040.80
1974.....	84.50	318.00	274.60	284.90	1,033.60	1,072.50
1975.....	93.80	318.00	316.30	333.70	1,072.50	1,131.70
1976.....	101.40	318.00	364.00	378.80	1,142.20	1,188.90
1977.....	107.90	318.00	412.70	422.40	1,217.40	1,245.80
1978.....	114.30	318.00	459.80	459.80	1,280.80	1,280.80
1979.....	121.80	318.00	503.40	503.40	1,316.50	1,316.50
1980.....	133.90	318.00	572.00	572.00	1,361.10	1,361.10
1981.....	153.10	318.00	677.00	677.00	1,409.40	1,409.40
1982.....	⁴ 170.30	318.00	⁴ 679.30	⁴ 679.30	1,271.10	1,271.10
1983.....	⁴ 166.40	289.30	709.50	709.50	1,236.70	1,236.70
1984.....	⁴ 150.50	252.40	703.60	703.60	1,184.60	1,184.60
1985.....	(5)	(5)	717.20	717.20	1,167.00	1,167.00
1986.....	(5)	(5)	760.10	760.10	1,199.50	1,199.50
1987.....	(5)	(5)	789.20	789.20	1,229.60	1,229.60
1988.....	(5)	(5)	838.60	838.60	1,254.20	1,254.20
1989.....	(5)	(5)	899.60	899.60	1,293.40	1,293.40

See footnotes at end of table.

2.A OASDI: Benefit Types and Levels

Table 2.A28.—Minimum and maximum monthly retired-worker benefits payable to individuals who retired at age 65, 1940–2001—*Continued*

Year of attainment of age 65 ¹	Minimum benefit		Maximum benefit			
	Payable at time of retirement	Payable effective December 2000 ²	Payable at time of retirement		Payable effective December 2000 ²	
			Men	Women	Men	Women
1990.....	(5)	(5)	975.00	975.00	1,339.20	1,339.20
1991.....	(5)	(5)	1,022.90	1,022.90	1,333.00	1,333.00
1992.....	(5)	(5)	1,088.70	1,088.70	1,368.20	1,368.20
1993.....	(5)	(5)	1,128.80	1,128.80	1,377.30	1,377.30
1994.....	(5)	(5)	1,147.50	1,147.50	1,364.80	1,364.80
1995.....	(5)	(5)	1,199.10	1,199.10	1,387.30	1,387.30
1996.....	(5)	(5)	1,248.90	1,248.90	1,408.40	1,408.40
1997.....	(5)	(5)	1,326.60	1,326.60	1,454.00	1,454.00
1998.....	(5)	(5)	1,342.80	1,342.80	1,441.50	1,441.50
1999.....	(5)	(5)	1,373.10	1,373.10	1,455.20	1,455.20
2000.....	(5)	(5)	1,433.90	1,433.90	1,484.00	1,484.00
2001.....	(5)	(5)	⁶ 1,536.70	⁶ 1,536.70	...	...

¹ Assumes the worker began to work at age 22, retired at the beginning of the year, had no earnings after retirement and had no prior period of disability.

² Final benefit amount payable after Supplementary Medical Insurance (SMI) premium or any other deduction is rounded to next lower \$1.

³ Effective for February 1968.

⁴ Derived from transitional guarantee computation based on 1978 PIA table.

⁵ Minimum PIA eliminated by 1981 legislation for workers who attain age 62 in 1982 or later. (The minimum is retained until 1991 for members of religious orders who are under a vow of poverty, provided that the order had elected Social Security coverage before Dec. 29, 1981).

⁶ The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4%, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5% COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106–554, benefits will be calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5%. Affected beneficiaries will receive a one-time payment to cover the shortfall that occurred before August 2001. The benefit will be adjusted to \$1,538.20 to reflect the recomputation of the December 1999 COLA and will be paid retroactively to January 2001.