

## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B1—Number of initial awards to retired workers aged 62–64, average primary insurance amount, average monthly benefit, and number of months benefits withheld due to earnings, by sex and age in month of award, 2002**

Age	All initial awards <sup>a</sup>	Benefits received for all entitlement months <sup>b</sup>	Benefits withheld due to earnings for—		
			All entitlement months	Less than one-half of entitlement months	One-half or more of entitlement months
<b>Number</b>					
<i>All beneficiaries</i>					
Total	1,226,100	1,144,800	11,400	41,400	21,800
62	882,600	827,400	8,600	26,800	15,200
63	124,900	110,900	2,200	6,700	4,400
64	218,600	206,500	600	7,900	2,200
<i>Men</i>					
Subtotal	653,300	606,700	7,500	23,700	11,100
62	459,600	427,800	5,700	14,800	8,200
63	69,200	62,200	1,400	3,600	1,500
64	124,500	116,700	400	5,300	1,400
<i>Women</i>					
Subtotal	572,800	538,100	3,900	17,700	10,700
62	423,000	399,600	2,900	12,000	7,000
63	55,700	48,700	800	3,100	2,900
64	94,100	89,800	200	2,600	800
<b>Average primary insurance amount<sup>c</sup> (dollars)</b>					
<i>All beneficiaries</i>					
Total	1,040.10	1,036.80	1,140.50	1,137.90	1,015.20
62	1,032.90	1,031.30	1,092.20	1,088.80	1,022.00
63	1,049.60	1,043.70	1,291.80	1,149.00	954.30
64	1,063.70	1,055.40	1,278.40	1,295.00	1,089.90
<i>Men</i>					
Subtotal	1,253.30	1,252.30	1,293.00	1,332.90	1,218.70
62	1,261.70	1,263.60	1,231.10	1,288.30	1,231.90
63	1,241.50	1,234.40	1,490.20 <sup>d</sup>	1,372.70	1,128.60
64	1,229.00	1,220.30		1,430.30	1,238.20
<i>Women</i>					
Subtotal	796.90	794.00	847.10	876.80	804.10
62	784.30	782.60	819.10	842.70	776.20
63	811.20	800.10	944.50 <sup>d</sup>	889.30	864.10
64	845.10	841.20		1,019.20	830.40
<b>Average monthly benefit<sup>c</sup> (dollars)</b>					
<i>All beneficiaries</i>					
Total	878.30	876.00	933.70	965.70	840.60
62	829.80	828.90	864.90	875.50	809.80
63	927.50	923.30	1,118.00	1,007.40	843.20
64	1,046.10	1,039.60	1,243.60	1,236.20	1,048.30
<i>Men</i>					
Subtotal	1,037.50	1,036.20	1,051.00	1,125.80	999.40
62	989.90	990.90	968.80	1,020.40	971.50
63	1,079.60	1,072.80	1,285.60 <sup>d</sup>	1,204.80	995.10
64	1,189.90	1,182.80		1,366.50	1,167.80
<i>Women</i>					
Subtotal	696.70	695.40	708.00	751.30	675.80
62	655.80	655.40	660.80	696.80	620.40
63	738.60	732.30	824.60 <sup>d</sup>	778.20	764.60
64	855.70	853.60		970.70	839.10

a. Includes 6,700 awards for which benefits were withheld for reasons other than earnings.

b. Months of entitlement begin with the month of award and end either in December 2002 or the month before the retired-worker benefit is terminated.

c. Amount for December 2002 or the amount for the latest month of entitlement multiplied by the December benefit increase.

d. Average amounts not shown for groups with fewer than 500 beneficiaries.

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

NOTE: Excludes persons whose benefits were converted from disabled worker to retired worker in 2002. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

CONTACT: Diane Wallace (410) 965-0165 or Barbara Lingg (410) 965-0156.

6.B OASDI Benefits Awarded: Retired Workers

Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by sex and monthly benefit, 2002

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	1,812,551	100.0	523,669	100.0	1,288,882	100.0
Less than 500.00	288,590	15.9	63,418	12.1	225,172	17.5
500.00–549.90	85,995	4.7	18,376	3.5	67,619	5.2
550.00–599.90	89,718	4.9	18,881	3.6	70,837	5.5
600.00–649.90	86,961	4.8	19,617	3.7	67,344	5.2
650.00–699.90	75,914	4.2	19,922	3.8	55,992	4.3
700.00–749.90	71,734	4.0	20,064	3.8	51,670	4.0
750.00–799.90	69,232	3.8	20,208	3.9	49,024	3.8
800.00–849.90	67,294	3.7	19,683	3.8	47,611	3.7
850.00–899.90	64,524	3.6	18,939	3.6	45,585	3.5
900.00–949.90	63,910	3.5	18,753	3.6	45,157	3.5
950.00–999.90	63,464	3.5	18,777	3.6	44,687	3.5
1,000.00–1,049.90	62,261	3.4	18,428	3.5	43,833	3.4
1,050.00–1,099.90	60,838	3.4	17,892	3.4	42,946	3.3
1,100.00–1,149.90	60,189	3.3	17,731	3.4	42,458	3.3
1,150.00–1,199.90	73,856	4.1	16,507	3.2	57,349	4.4
1,200.00–1,249.90	87,213	4.8	16,371	3.1	70,842	5.5
1,250.00–1,299.90	85,086	4.7	17,679	3.4	67,407	5.2
1,300.00–1,349.90	77,835	4.3	18,561	3.5	59,274	4.6
1,350.00–1,399.90	70,397	3.9	17,743	3.4	52,654	4.1
1,400.00–1,449.90	49,711	2.7	22,509	4.3	27,202	2.1
1,450.00–1,499.90	38,484	2.1	19,324	3.7	19,160	1.5
1,500.00 or more	119,345	6.6	84,286	16.1	35,059	2.7
Average benefit (dollars)	914.30		1,015.00		873.30	
Men	1,001,135	100.0	308,153	100.0	692,982	100.0
Less than 500.00	93,214	9.3	24,700	8.0	68,514	9.9
500.00–549.90	20,958	2.1	5,874	1.9	15,084	2.2
550.00–599.90	21,328	2.1	6,095	2.0	15,233	2.2
600.00–649.90	22,597	2.3	6,555	2.1	16,042	2.3
650.00–699.90	23,543	2.4	6,824	2.2	16,719	2.4
700.00–749.90	25,170	2.5	7,061	2.3	18,109	2.6
750.00–799.90	26,842	2.7	7,631	2.5	19,211	2.8
800.00–849.90	29,461	2.9	8,270	2.7	21,191	3.1
850.00–899.90	31,240	3.1	8,555	2.8	22,685	3.3
900.00–949.90	33,684	3.4	9,170	3.0	24,514	3.5
950.00–999.90	36,004	3.6	9,740	3.2	26,264	3.8
1,000.00–1,049.90	38,355	3.8	10,205	3.3	28,150	4.1
1,050.00–1,099.90	39,888	4.0	10,565	3.4	29,323	4.2
1,100.00–1,149.90	42,072	4.2	11,156	3.6	30,916	4.5
1,150.00–1,199.90	56,112	5.6	11,060	3.6	45,052	6.5
1,200.00–1,249.90	70,682	7.1	11,461	3.7	59,221	8.5
1,250.00–1,299.90	72,256	7.2	13,206	4.3	59,050	8.5
1,300.00–1,349.90	68,352	6.8	14,625	4.7	53,727	7.8
1,350.00–1,399.90	62,913	6.3	14,271	4.6	48,642	7.0
1,400.00–1,449.90	42,673	4.3	18,068	5.9	24,605	3.6
1,450.00–1,499.90	33,470	3.3	15,936	5.2	17,534	2.5
1,500.00 or more	110,321	11.0	77,125	25.0	33,196	4.8
Average benefit (dollars)	1,077.30		1,161.00		1,040.20	

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## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by sex and monthly benefit, 2002—Continued**

Sex and monthly benefit (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	811,416	100.0	215,516	100.0	595,900	100.0
Less than 500.00	195,376	24.1	38,718	18.0	156,658	26.3
500.00–549.90	65,037	8.0	12,502	5.8	52,535	8.8
550.00–599.90	68,390	8.4	12,786	5.9	55,604	9.3
600.00–649.90	64,364	7.9	13,062	6.1	51,302	8.6
650.00–699.90	52,371	6.5	13,098	6.1	39,273	6.6
700.00–749.90	46,564	5.7	13,003	6.0	33,561	5.6
750.00–799.90	42,390	5.2	12,577	5.8	29,813	5.0
800.00–849.90	37,833	4.7	11,413	5.3	26,420	4.4
850.00–899.90	33,284	4.1	10,384	4.8	22,900	3.8
900.00–949.90	30,226	3.7	9,583	4.4	20,643	3.5
950.00–999.90	27,460	3.4	9,037	4.2	18,423	3.1
1,000.00–1,049.90	23,906	2.9	8,223	3.8	15,683	2.6
1,050.00–1,099.90	20,950	2.6	7,327	3.4	13,623	2.3
1,100.00–1,149.90	18,117	2.2	6,575	3.1	11,542	1.9
1,150.00–1,199.90	17,744	2.2	5,447	2.5	12,297	2.1
1,200.00–1,249.90	16,531	2.0	4,910	2.3	11,621	2.0
1,250.00–1,299.90	12,830	1.6	4,473	2.1	8,357	1.4
1,300.00–1,349.90	9,483	1.2	3,936	1.8	5,547	0.9
1,350.00–1,399.90	7,484	0.9	3,472	1.6	4,012	0.7
1,400.00–1,449.90	7,038	0.9	4,441	2.1	2,597	0.4
1,450.00–1,499.90	5,014	0.6	3,388	1.6	1,626	0.3
1,500.00 or more	9,024	1.1	7,161	3.3	1,863	0.3
Average benefit (dollars)	713.00		806.20		679.40	

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

NOTE: Benefits awarded before the December increase are converted to the December rates before computation of the percentages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

6.B OASDI Benefits Awarded: Retired Workers

Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by sex and primary insurance amount, 2002

Sex and primary insurance amount (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	1,812,551	100.0	523,669	100.0	1,288,882	100.0
Less than 500.00	231,652	12.8	68,300	13.0	163,352	12.7
500.00–549.90	55,894	3.1	20,128	3.8	35,766	2.8
550.00–599.90	76,083	4.2	20,113	3.8	55,970	4.3
600.00–649.90	72,411	4.0	19,869	3.8	52,542	4.1
650.00–699.90	70,106	3.9	19,964	3.8	50,142	3.9
700.00–749.90	67,189	3.7	19,731	3.8	47,458	3.7
750.00–799.90	65,697	3.6	19,737	3.8	45,960	3.6
800.00–849.90	63,363	3.5	19,414	3.7	43,949	3.4
850.00–899.90	62,523	3.4	19,342	3.7	43,181	3.4
900.00–949.90	59,986	3.3	18,609	3.6	41,377	3.2
950.00–999.90	58,495	3.2	18,188	3.5	40,307	3.1
1,000.00–1,049.90	57,042	3.1	17,859	3.4	39,183	3.0
1,050.00–1,099.90	55,642	3.1	17,287	3.3	38,355	3.0
1,100.00–1,149.90	54,792	3.0	16,872	3.2	37,920	2.9
1,150.00–1,199.90	53,176	2.9	16,051	3.1	37,125	2.9
1,200.00–1,249.90	52,312	2.9	15,895	3.0	36,417	2.8
1,250.00–1,299.90	53,107	2.9	17,026	3.3	36,081	2.8
1,300.00–1,349.90	53,895	3.0	18,673	3.6	35,222	2.7
1,350.00–1,399.90	53,003	2.9	17,926	3.4	35,077	2.7
1,400.00–1,449.90	64,004	3.5	22,558	4.3	41,446	3.2
1,450.00–1,499.90	64,995	3.6	19,075	3.6	45,920	3.6
1,500.00 or more	367,184	20.3	81,052	15.5	286,132	22.2
Average primary insurance amount (dollars)	1,026.50		1,000.00		1,037.30	
Men	1,001,135	100.0	308,153	100.0	692,982	100.0
Less than 500.00	71,453	7.1	25,582	8.3	45,871	6.6
500.00–549.90	14,479	1.4	6,058	2.0	8,421	1.2
550.00–599.90	18,183	1.8	6,092	2.0	12,091	1.7
600.00–649.90	18,421	1.8	6,439	2.1	11,982	1.7
650.00–699.90	19,140	1.9	6,817	2.2	12,323	1.8
700.00–749.90	19,743	2.0	7,053	2.3	12,690	1.8
750.00–799.90	20,877	2.1	7,623	2.5	13,254	1.9
800.00–849.90	22,145	2.2	8,051	2.6	14,094	2.0
850.00–899.90	23,980	2.4	8,762	2.8	15,218	2.2
900.00–949.90	25,399	2.5	9,208	3.0	16,191	2.3
950.00–999.90	26,882	2.7	9,615	3.1	17,267	2.5
1,000.00–1,049.90	28,895	2.9	10,257	3.3	18,638	2.7
1,050.00–1,099.90	30,634	3.1	10,602	3.4	20,032	2.9
1,100.00–1,149.90	32,797	3.3	11,069	3.6	21,728	3.1
1,150.00–1,199.90	34,057	3.4	11,116	3.6	22,941	3.3
1,200.00–1,249.90	35,400	3.5	11,542	3.7	23,858	3.4
1,250.00–1,299.90	38,018	3.8	13,087	4.2	24,931	3.6
1,300.00–1,349.90	40,638	4.1	14,985	4.9	25,653	3.7
1,350.00–1,399.90	41,113	4.1	14,650	4.8	26,463	3.8
1,400.00–1,449.90	51,333	5.1	18,396	6.0	32,937	4.8
1,450.00–1,499.90	53,886	5.4	15,955	5.2	37,931	5.5
1,500.00 or more	333,662	33.3	75,194	24.4	258,468	37.3
Average primary insurance amount (dollars)	1,219.70		1,154.10		1,248.90	

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## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by sex and primary insurance amount, 2002—Continued**

Sex and primary insurance amount (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
Women	811,416	100.0	215,516	100.0	595,900	100.0
Less than 500.00	160,199	19.7	42,718	19.8	117,481	19.7
500.00–549.90	41,415	5.1	14,070	6.5	27,345	4.6
550.00–599.90	57,900	7.1	14,021	6.5	43,879	7.4
600.00–649.90	53,990	6.7	13,430	6.2	40,560	6.8
650.00–699.90	50,966	6.3	13,147	6.1	37,819	6.3
700.00–749.90	47,446	5.8	12,678	5.9	34,768	5.8
750.00–799.90	44,820	5.5	12,114	5.6	32,706	5.5
800.00–849.90	41,218	5.1	11,363	5.3	29,855	5.0
850.00–899.90	38,543	4.8	10,580	4.9	27,963	4.7
900.00–949.90	34,587	4.3	9,401	4.4	25,186	4.2
950.00–999.90	31,613	3.9	8,573	4.0	23,040	3.9
1,000.00–1,049.90	28,147	3.5	7,602	3.5	20,545	3.4
1,050.00–1,099.90	25,008	3.1	6,685	3.1	18,323	3.1
1,100.00–1,149.90	21,995	2.7	5,803	2.7	16,192	2.7
1,150.00–1,199.90	19,119	2.4	4,935	2.3	14,184	2.4
1,200.00–1,249.90	16,912	2.1	4,353	2.0	12,559	2.1
1,250.00–1,299.90	15,089	1.9	3,939	1.8	11,150	1.9
1,300.00–1,349.90	13,257	1.6	3,688	1.7	9,569	1.6
1,350.00–1,399.90	11,890	1.5	3,276	1.5	8,614	1.4
1,400.00–1,449.90	12,671	1.6	4,162	1.9	8,509	1.4
1,450.00–1,499.90	11,109	1.4	3,120	1.4	7,989	1.3
1,500.00 or more	33,522	4.1	5,858	2.7	27,664	4.6
Average primary insurance amount (dollars)	788.10		779.60		791.20	

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

NOTE: Primary insurance amounts awarded before the December increase are converted to the December rates before computation of the percentages.

CONTACT: Jennie H. Park (410) 965-9358 or Joseph Bondar (410) 965-0162.

6.B OASDI Benefits Awarded: Retired Workers

Table 6.B5—Number, average age, and percentage distribution, by sex and age, selected years 1940–2002

Year	Number (thousands)	Average age	Percentage distribution by age <sup>a</sup>									
			Total, all ages	62	63	64	65			66–69	70–74	75 or older
							Total	Newly entitled	Disability conversions			
<b>Men</b>												
1940	117	68.1	100.0	...	...	...	17.1	17.1	...	58.8	16.5	7.6
1945	166	69.6	100.0	...	...	...	15.9	15.9	...	43.3	28.1	12.7
1950	444	68.7	100.0	...	...	...	21.9	21.9	...	47.3	21.0	9.8
1955	629	68.4	100.0	...	...	...	29.4	29.4	...	38.0	24.7	7.8
1960	630	66.8	100.0	...	...	...	48.1	42.3	5.8	36.6	13.2	2.1
1965	743	65.7	100.0	15.6	10.0	6.0	31.6	25.8	5.8	25.9	7.7	3.2
1970	814	64.4	100.0	19.0	12.8	8.5	48.7	39.6	9.1	9.3	1.3	0.4
1975	902	64.0	100.0	25.8	14.1	9.0	43.6	32.0	11.6	6.5	0.7	0.2
1980	942	63.9	100.0	30.1	13.1	8.5	42.4	31.8	10.6	5.2	0.6	0.1
1985	986	63.7	100.0	45.5	8.2	11.6	31.2	18.2	13.1	2.9	0.5	0.2
1986	1,011	63.7	100.0	47.0	8.2	11.8	29.2	17.2	12.0	3.1	0.6	0.1
1987	970	63.6	100.0	47.6	8.1	11.4	28.8	16.8	12.0	3.4	0.6	0.1
1988	944	63.7	100.0	48.2	8.1	9.9	28.6	16.6	12.0	4.1	0.9	0.2
1989	983	63.7	100.0	48.0	7.1	9.3	30.1	17.5	12.6	4.6	0.7	0.2
1990	964	63.7	100.0	47.2	7.6	11.3	27.6	16.4	11.1	5.1	1.0	0.2
1991	996	63.7	100.0	46.8	8.1	10.9	27.9	17.2	10.7	5.1	0.9	0.2
1992	989	63.7	100.0	48.2	7.3	11.4	27.2	16.6	10.6	5.0	0.8	0.1
1993	980	63.7	100.0	48.7	8.0	11.0	26.7	16.1	10.5	4.5	0.9	0.2
1994	923	63.6	100.0	49.0	7.4	11.4	27.1	15.7	11.5	4.0	1.0	0.1
1995	916	63.7	100.0	49.3	7.3	10.5	27.5	15.8	11.8	4.0	1.1	0.3
1996	895	63.6	100.0	49.9	7.1	9.7	27.6	14.9	12.6	4.5	1.1	0.1
1997 <sup>b</sup>	904	63.7	100.0	50.5	6.6	9.7	26.9	14.9	12.0	4.7	1.3	0.2
1998 <sup>b</sup>	909	63.8	100.0	49.6	7.1	9.9	27.3	14.7	12.6	4.6	1.3	0.2
1999 <sup>b</sup>	940	63.7	100.0	49.3	7.3	9.8	27.4	14.8	12.6	4.7	1.3	0.2
2000 <sup>b</sup>	1,115	64.1	100.0	41.6	6.1	9.4	31.7	20.3	11.4	9.9	1.1	0.2
2001 <sup>b</sup>	992	63.7	100.0	46.8	6.7	12.1	30.8	18.1	12.7	2.8	0.7	0.2
2002 <sup>b</sup>	1,001	63.7	100.0	46.4	7.1	13.8	29.7	17.1	12.6	2.1	0.7	0.2
<b>Women</b>												
1940	15	67.4	100.0	...	...	...	20.8	20.8	...	62.3	12.5	4.3
1945	20	68.5	100.0	...	...	...	24.0	24.0	...	45.0	23.6	7.3
1950	123	68.0	100.0	...	...	...	22.3	22.3	...	53.6	19.6	4.4
1955	281	67.8	100.0	...	...	...	36.6	36.6	...	38.7	18.1	6.6
1960	351	65.2	100.0	27.1	13.3	8.1	18.4	17.4	1.0	22.2	8.2	2.7
1965	440	65.3	100.0	32.6	12.1	6.0	19.9	16.9	3.0	17.4	6.7	5.4
1970	524	63.9	100.0	35.8	14.3	7.2	31.3	25.7	5.5	9.2	1.7	0.6
1975	603	63.7	100.0	41.6	13.7	7.0	29.3	22.0	7.3	6.8	1.2	0.4
1980	671	63.5	100.0	45.9	11.5	6.5	29.9	22.1	7.7	5.0	0.9	0.2
1985	697	63.4	100.0	57.9	7.4	9.8	21.3	12.2	9.1	2.6	0.8	0.2
1986	713	63.4	100.0	57.5	7.0	10.4	21.6	12.6	8.9	2.5	0.9	0.2
1987	681	63.3	100.0	58.9	7.2	9.6	20.8	11.8	9.0	2.6	0.7	0.2
1988	667	63.3	100.0	59.4	6.9	7.9	21.8	12.8	9.0	3.1	0.7	0.2
1989	674	63.4	100.0	57.9	6.5	9.4	21.6	12.8	8.8	3.3	1.0	0.3
1990	679	63.5	100.0	55.9	7.2	9.8	21.5	12.7	8.9	4.1	1.0	0.5
1991	685	63.5	100.0	56.1	7.1	9.5	22.3	13.9	8.4	3.8	0.9	0.3
1992	708	63.5	100.0	56.7	6.9	9.8	21.5	12.5	9.0	3.7	1.1	0.3
1993	704	63.5	100.0	56.0	6.8	10.2	22.4	13.6	8.8	3.1	1.1	0.3
1994	690	63.4	100.0	57.6	6.7	10.2	21.0	11.8	9.1	3.3	1.0	0.3
1995	684	63.5	100.0	55.4	6.6	10.1	22.6	12.8	9.7	3.5	1.4	0.4
1996	684	63.4	100.0	57.4	5.9	9.4	22.7	12.5	10.2	3.4	1.0	0.3
1997 <sup>b</sup>	809	65.4	100.0	48.2	5.5	7.5	19.5	10.5	8.9	4.4	6.4	8.5
1998 <sup>b</sup>	733	64.0	100.0	53.1	7.0	8.9	22.0	12.4	9.6	4.1	2.4	2.5
1999 <sup>b</sup>	737	63.6	100.0	55.1	6.8	9.2	22.6	12.5	10.1	3.8	1.8	0.7
2000 <sup>b</sup>	854	63.8	100.0	52.2	5.9	9.3	23.6	13.9	9.7	6.5	2.2	0.4
2001 <sup>b</sup>	795	63.7	100.0	51.3	7.1	11.5	23.7	12.8	10.9	3.1	2.6	0.6
2002 <sup>b</sup>	811	63.6	100.0	52.9	6.6	12.2	23.9	12.7	11.2	2.3	1.8	0.3

a. Age in year of award for 1940–1980. Age in month of award for 1985–2002.

b. Includes conversions from nondisabled widow(er)'s benefits to higher retired-worker benefits.

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2001 are based on a 1 percent sample. All other years are 100 percent data.

NOTE: ... = not applicable.

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