

**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 age and sex, 2001**

Age in month of award and sex	All initial awards <sup>a</sup>	Benefits received for all entitlement months <sup>b</sup>	Benefits withheld due to earnings		
			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 .....	1,176,600	1,074,000	13,600	61,300	25,100
62 .....	856,900	797,600	9,700	29,700	14,800
63 .....	118,600	102,700	2,400	7,400	4,100
64 .....	201,100	173,700	1,500	24,200	6,200
<i>Men</i>					
Subtotal .....	630,200	570,900	8,500	37,400	13,400
62 .....	454,700	419,100	5,900	17,300	7,700
63 .....	62,900	53,300	1,700	4,100	2,100
64 .....	112,600	98,500	900	16,000	3,600
<i>Women</i>					
Subtotal .....	546,400	503,100	5,100	23,900	11,700
62 .....	402,200	378,500	3,800	12,400	7,100
63 .....	55,700	49,400	700	3,300	2,000
64 .....	88,500	75,200	600	8,200	2,600
<b>Average primary insurance amount <sup>c</sup> (dollars)</b>					
<i>All beneficiaries</i>					
Total .....	976.20	970.10	1,066.30	1,083.20	1,058.30
62 .....	974.50	972.40	1,048.80	1,034.50	1,013.80
63 .....	988.60	973.90	1,154.50	998.60	1,035.20
64 .....	939.20	895.70	947.20	1,099.10	1,076.10
<i>Men</i>					
Subtotal .....	1,199.60	1,194.50	1,207.90	1,239.20	1,249.50
62 .....	1,229.00	1,228.90	1,196.80	1,231.50	1,232.70
63 .....	1,116.70	1,106.10	1,216.60	1,122.80	1,245.20
64 .....	1,103.90	1,062.60	1,106.00	1,230.50	1,218.00
<i>Women</i>					
Subtotal .....	739.10	736.90	848.70	801.60	792.60
62 .....	738.30	738.70	829.50	767.50	787.40
63 .....	759.20	753.10	972.10	784.60	741.50
64 .....	740.80	693.40	734.50	870.10	892.60
<b>Average monthly benefit <sup>c</sup> (dollars)</b>					
<i>All beneficiaries</i>					
Total .....	838.30	834.80	896.60	946.00	919.20
62 .....	799.40	796.20	862.20	841.50	834.10
63 .....	879.90	868.10	1,022.10	886.70	929.50
64 .....	955.20	905.90	955.80	1,094.60	1,053.00
<i>Men</i>					
Subtotal .....	988.10	974.60	991.30	1,083.20	1,060.20
62 .....	958.70	955.10	964.50	975.10	973.70
63 .....	1,038.60	994.30	1,082.10	1,001.30	1,147.30
64 .....	1,120.20	1,046.80	1,063.90	1,207.90	1,184.10
<i>Women</i>					
Subtotal .....	653.00	647.90	704.50	728.70	697.60
62 .....	621.10	620.20	671.10	622.40	635.50
63 .....	688.40	672.80	850.60	700.30	688.20
64 .....	774.80	763.10	698.60	882.10	877.20

a. Includes 5,800 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 2001 or the month before the retired-worker benefit is terminated.

c. Amount for December 2001 or the amount for the latest month of entitlement multiplied by the December benefit increase.

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

NOTE: Excludes persons whose benefits were converted from disabled worker to retired worker in 2001. 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.

Table 6.B3—Number and percentage distribution with and without reduction for early retirement, by monthly benefit and sex, 2001

Monthly benefit <sup>a</sup> (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All.....	1,786,300	100.0	544,600	100.0	1,241,700	100.0
Less than 450.00.....	220,100	12.3	51,500	9.5	168,600	13.6
450.00–499.90.....	71,500	4.0	13,900	2.6	57,600	4.6
500.00–549.90.....	95,300	5.3	19,400	3.6	75,900	6.1
550.00–599.90.....	93,200	5.2	18,300	3.4	74,900	6.0
600.00–649.90.....	89,800	5.0	24,800	4.6	65,000	5.2
650.00–699.90.....	80,300	4.5	24,700	4.5	55,600	4.5
700.00–749.90.....	70,400	3.9	20,400	3.7	50,000	4.0
750.00–799.90.....	73,700	4.1	22,800	4.2	50,900	4.1
800.00–849.90.....	68,900	3.9	22,000	4.0	46,900	3.8
850.00–899.90.....	63,300	3.5	21,700	4.0	41,600	3.4
900.00–949.90.....	65,700	3.7	20,200	3.7	45,500	3.7
950.00–999.90.....	66,500	3.7	19,400	3.6	47,100	3.8
1,000.00–1,049.90.....	61,300	3.4	21,500	3.9	39,800	3.2
1,050.00–1,099.90.....	61,400	3.4	20,300	3.7	41,100	3.3
1,100.00–1,149.90.....	72,900	4.1	20,400	3.7	52,500	4.2
1,150.00–1,199.90.....	85,000	4.8	18,200	3.3	66,800	5.4
1,200.00–1,249.90.....	92,100	5.2	18,400	3.4	73,700	5.9
1,250.00–1,299.90.....	88,500	5.0	22,600	4.1	65,900	5.3
1,300.00–1,349.90.....	80,300	4.5	24,300	4.5	56,000	4.5
1,350.00–1,399.90.....	45,100	2.5	21,600	4.0	23,500	1.9
1,400.00 or more.....	141,000	7.9	98,200	18.0	42,800	3.4
Average benefit (dollars).....	882.60		976.70		841.30	
Men.....	991,500	100.0	322,500	100.0	669,000	100.0
Less than 450.00.....	80,500	8.1	23,100	7.2	57,400	8.6
450.00–499.90.....	18,300	1.8	3,600	1.1	14,700	2.2
500.00–549.90.....	20,400	2.1	5,700	1.8	14,700	2.2
550.00–599.90.....	22,200	2.2	6,100	1.9	16,100	2.4
600.00–649.90.....	24,500	2.5	8,300	2.6	16,200	2.4
650.00–699.90.....	26,300	2.7	9,300	2.9	17,000	2.5
700.00–749.90.....	23,800	2.4	6,300	2.0	17,500	2.6
750.00–799.90.....	32,300	3.3	10,000	3.1	22,300	3.3
800.00–849.90.....	31,300	3.2	10,200	3.2	21,100	3.2
850.00–899.90.....	32,100	3.2	10,200	3.2	21,900	3.3
900.00–949.90.....	39,600	4.0	11,000	3.4	28,600	4.3
950.00–999.90.....	40,400	4.1	11,800	3.7	28,600	4.3
1,000.00–1,049.90.....	39,200	4.0	12,100	3.8	27,100	4.1
1,050.00–1,099.90.....	41,900	4.2	12,800	4.0	29,100	4.3
1,100.00–1,149.90.....	54,400	5.5	12,200	3.8	42,200	6.3
1,150.00–1,199.90.....	68,900	6.9	12,400	3.8	56,500	8.4
1,200.00–1,249.90.....	75,900	7.7	12,500	3.9	63,400	9.5
1,250.00–1,299.90.....	77,900	7.9	18,100	5.6	59,800	8.9
1,300.00–1,349.90.....	72,700	7.3	19,600	6.1	53,100	7.9
1,350.00–1,399.90.....	39,300	4.0	18,000	5.6	21,300	3.2
1,400.00 or more.....	129,600	13.1	89,200	27.7	40,400	6.0
Average benefit (dollars).....	1,033.70		1,106.30		998.80	
Women.....	794,800	100.0	222,100	100.0	572,700	100.0
Less than 450.00.....	139,600	17.6	28,400	12.8	111,200	19.4
450.00–499.90.....	53,200	6.7	10,300	4.6	42,900	7.5
500.00–549.90.....	74,900	9.4	13,700	6.2	61,200	10.7
550.00–599.90.....	71,000	8.9	12,200	5.5	58,800	10.3
600.00–649.90.....	65,300	8.2	16,500	7.4	48,800	8.5
650.00–699.90.....	54,000	6.8	15,400	6.9	38,600	6.7
700.00–749.90.....	46,600	5.9	14,100	6.3	32,500	5.7
750.00–799.90.....	41,400	5.2	12,800	5.8	28,600	5.0
800.00–849.90.....	37,600	4.7	11,800	5.3	25,800	4.5
850.00–899.90.....	31,200	3.9	11,500	5.2	19,700	3.4
900.00–949.90.....	26,100	3.3	9,200	4.1	16,900	3.0
950.00–999.90.....	26,100	3.3	7,600	3.4	18,500	3.2
1,000.00–1,049.90.....	22,100	2.8	9,400	4.2	12,700	2.2
1,050.00–1,099.90.....	19,500	2.5	7,500	3.4	12,000	2.1
1,100.00–1,149.90.....	18,500	2.3	8,200	3.7	10,300	1.8
1,150.00–1,199.90.....	16,100	2.0	5,800	2.6	10,300	1.8
1,200.00–1,249.90.....	16,200	2.0	5,900	2.7	10,300	1.8
1,250.00–1,299.90.....	10,600	1.3	4,500	2.0	6,100	1.1
1,300.00–1,349.90.....	7,600	1.0	4,700	2.1	2,900	0.5
1,350.00–1,399.90.....	5,800	0.7	3,600	1.6	2,200	0.4
1,400.00 or more.....	11,400	1.4	9,000	4.1	2,400	0.4
Average benefit (dollars).....	694.00		788.50		657.40	

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

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

NOTE: Benefits not necessarily payable at time of award.

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

## 6.B OASDI Benefits Awarded: Retired Workers

**Table 6.B4—Number and percentage distribution with and without reduction for early retirement, by primary insurance amount and sex, 2001**

Primary insurance amount <sup>a</sup> (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All .....	1,786,300	100.0	544,600	100.0	1,241,700	100.0
Less than 450.00 .....	210,500	11.8	58,900	10.8	151,600	12.2
450.00–499.90 .....	43,200	2.4	17,600	3.2	25,600	2.1
500.00–549.90 .....	70,700	4.0	21,700	4.0	49,000	3.9
550.00–599.90 .....	73,300	4.1	20,500	3.8	52,800	4.3
600.00–649.90 .....	76,100	4.3	24,300	4.5	51,800	4.2
650.00–699.90 .....	69,300	3.9	23,100	4.2	46,200	3.7
700.00–749.90 .....	69,200	3.9	18,800	3.5	50,400	4.1
750.00–799.90 .....	67,200	3.8	22,500	4.1	44,700	3.6
800.00–849.90 .....	67,300	3.8	22,900	4.2	44,400	3.6
850.00–899.90 .....	63,000	3.5	21,900	4.0	41,100	3.3
900.00–949.90 .....	61,600	3.4	19,900	3.7	41,700	3.4
950.00–999.90 .....	57,300	3.2	18,000	3.3	39,300	3.2
1,000.00–1,049.90 .....	58,600	3.3	20,400	3.7	38,200	3.1
1,050.00–1,099.90 .....	56,500	3.2	19,100	3.5	37,400	3.0
1,100.00–1,149.90 .....	54,300	3.0	18,600	3.4	35,700	2.9
1,150.00–1,199.90 .....	53,900	3.0	17,000	3.1	36,900	3.0
1,200.00–1,249.90 .....	54,500	3.1	17,900	3.3	36,600	2.9
1,250.00–1,299.90 .....	54,800	3.1	22,300	4.1	32,500	2.6
1,300.00–1,349.90 .....	64,000	3.6	24,600	4.5	39,400	3.2
1,350.00–1,399.90 .....	58,600	3.3	22,200	4.1	36,400	2.9
1,400.00 or more .....	402,400	22.5	92,400	17.0	310,000	25.0
Average primary insurance amount (dollars) .....	976.80		952.70		987.30	
Men .....	991,500	100.0	322,500	100.0	669,000	100.0
Less than 450.00 .....	66,600	6.7	23,600	7.3	43,000	6.4
450.00–499.90 .....	8,600	0.9	4,300	1.3	4,300	0.6
500.00–549.90 .....	18,900	1.9	5,900	1.8	13,000	1.9
550.00–599.90 .....	17,100	1.7	6,000	1.9	11,100	1.7
600.00–649.90 .....	21,300	2.1	7,900	2.4	13,400	2.0
650.00–699.90 .....	19,800	2.0	9,700	3.0	10,100	1.5
700.00–749.90 .....	18,900	1.9	6,000	1.9	12,900	1.9
750.00–799.90 .....	25,900	2.6	10,500	3.3	15,400	2.3
800.00–849.90 .....	25,400	2.6	10,500	3.3	14,900	2.2
850.00–899.90 .....	24,700	2.5	10,500	3.3	14,200	2.1
900.00–949.90 .....	27,000	2.7	10,100	3.1	16,900	2.5
950.00–999.90 .....	30,900	3.1	11,200	3.5	19,700	2.9
1,000.00–1,049.90 .....	33,000	3.3	12,000	3.7	21,000	3.1
1,050.00–1,099.90 .....	34,800	3.5	12,500	3.9	22,300	3.3
1,100.00–1,149.90 .....	35,200	3.6	12,900	4.0	22,300	3.3
1,150.00–1,199.90 .....	38,400	3.9	12,400	3.8	26,000	3.9
1,200.00–1,249.90 .....	37,900	3.8	12,900	4.0	25,000	3.7
1,250.00–1,299.90 .....	42,900	4.3	19,100	5.9	23,800	3.6
1,300.00–1,349.90 .....	51,400	5.2	20,400	6.3	31,000	4.6
1,350.00–1,399.90 .....	47,800	4.8	18,100	5.6	29,700	4.4
1,400.00 or more .....	365,000	36.8	86,000	26.7	279,000	41.7
Average primary insurance amount (dollars) .....	1,162.10		1,097.40		1,193.20	
Women .....	794,800	100.0	222,100	100.0	572,700	100.0
Less than 450.00 .....	143,900	18.1	35,300	15.9	108,600	19.0
450.00–499.90 .....	34,600	4.4	13,300	6.0	21,300	3.7
500.00–549.90 .....	51,800	6.5	15,800	7.1	36,000	6.3
550.00–599.90 .....	56,200	7.1	14,500	6.5	41,700	7.3
600.00–649.90 .....	54,800	6.9	16,400	7.4	38,400	6.7
650.00–699.90 .....	49,500	6.2	13,400	6.0	36,100	6.3
700.00–749.90 .....	50,300	6.3	12,800	5.8	37,500	6.5
750.00–799.90 .....	41,300	5.2	12,000	5.4	29,300	5.1
800.00–849.90 .....	41,900	5.3	12,400	5.6	29,500	5.2
850.00–899.90 .....	38,300	4.8	11,400	5.1	26,900	4.7
900.00–949.90 .....	34,600	4.4	9,800	4.4	24,800	4.3
950.00–999.90 .....	26,400	3.3	6,800	3.1	19,600	3.4
1,000.00–1,049.90 .....	25,600	3.2	8,400	3.8	17,200	3.0
1,050.00–1,099.90 .....	21,700	2.7	6,600	3.0	15,100	2.6
1,100.00–1,149.90 .....	19,100	2.4	5,700	2.6	13,400	2.3
1,150.00–1,199.90 .....	15,500	2.0	4,600	2.1	10,900	1.9
1,200.00–1,249.90 .....	16,600	2.1	5,000	2.3	11,600	2.0
1,250.00–1,299.90 .....	11,900	1.5	3,200	1.4	8,700	1.5
1,300.00–1,349.90 .....	12,600	1.6	4,200	1.9	8,400	1.5
1,350.00–1,399.90 .....	10,800	1.4	4,100	1.8	6,700	1.2
1,400.00 or more .....	37,400	4.7	6,400	2.9	31,000	5.4
Average primary insurance amount (dollars) .....	745.60		742.60		746.80	

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

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

NOTE: Benefits not necessarily payable at time of award.

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

Table 6.B5—Number, average age, and percentage distribution, by age and sex, selected years 1940–2001

Year	Total number (thousands)	Average age	Percentage distribution by age <sup>a</sup>									
			Total	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
<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

a. Age in year of award for 1940–1980. Age in month of award for 1985–2001.

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

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1940–1980 are 100 percent data. Data for 1985–2001 are based on a 1 percent sample.

NOTE: . . . = not applicable.

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