

2.A OASDI: Coverage, Financing, and Insured Status

Table 2.A1—Covered employment and self-employment provisions, by year enacted

Year enacted	Coverage election or waiver	Provision
1935	...	All workers in commerce and industry (except railroads) under age 65 in the continental United States, Alaska, and Hawaii and on American vessels. (Covered after 1936.)
1939	...	Age restriction eliminated.
1946	...	Railroad and Social Security earnings combined to determine eligibility for and amount of survivors benefits.
1950	...	Regularly employed farm and domestic workers. Nonfarm self-employed (except members of professional groups). Federal civilian employees not under a federal retirement system. U.S. citizens employed outside the United States by American employers. Workers in Puerto Rico and the U.S. Virgin Islands (effective January 1, 1951).
	Elective by employer	State and local government employees not under a state and local government retirement system. Termination permitted 2 years after giving notice if group has 5 years of coverage when notice is given.
	Elective by employer and employee	Employees (other than members of the clergy) of nonprofit organizations (upon election by employer, each current employee given a choice as to coverage; new employees are covered). Nonprofit organizations permitted to terminate coverage 2 years after giving notice, if the organization has 8 years of coverage when notice is given.
1951	...	Railroad workers with less than 10 years of service, for all benefits. (After October 1951, coverage retroactive to 1937.)
1954	...	Farm self-employed. Professional self-employed except lawyers, dentists, physicians, and members of other medical groups (taxable years ending after 1954). Additional regularly employed farm and domestic workers. Homeworkers.
	Elective by employer	U.S. citizens employed outside the United States by a foreign subsidiary of an American employer.
	Elective by employer and employee	State and local government employees (except fire fighters and police personnel) under a state or local government retirement system (coverage provided at state's option; a majority of the eligible employees must vote in favor). See above (elective by employer, 1950) for termination rule.
	Elective by individual	Members of the clergy and of religious orders not under a vow of poverty.
1956	...	Members of the uniformed services on active duty or on active duty for training. Remainder of professional self-employed except physicians (taxable years ending after 1955). Farm landlords who materially participate in farm operations.
	Elective by employer and employee	Fire fighters and police personnel in designated states. State and local government employees under a state or local government retirement system in designated states may be divided into two systems, one excluding employees not desiring coverage (new employees covered).
1960	...	U.S. citizens employed in United States by foreign governments or international organizations. Parents working for children (except domestic or casual labor). Workers in Guam and American Samoa.
1965	...	Interns. Self-employed physicians (taxable years ending on or after December 31, 1965). Tips for employee tax only.
	Elective by individual	Members of certain religious sects may obtain exemptions from self-employed coverage (retroactive to 1951).
1967	Elective by employer and employee	Fire fighters under state and local government retirement system (under a majority favorable vote) and only if governor of state certifies Social Security protection.
	Subject to waiver by individual	Members of the clergy and of religious orders not under a vow of poverty are covered automatically, but they can choose to be exempt on grounds of conscience or religious principles. Taxable years ending after 1967.
1972	Elective by employer	Members of a religious order who are subject to a vow of poverty. Retroactivity allowed for 5 years but not earlier than January 1, 1968.
1977	Elective by individual	Members of the clergy and of religious orders who filed an application for exemption from coverage may revoke the exemption if the revocation is filed before the due date of the individual's federal income tax return for the first taxable year beginning after December 20, 1977.
1982	...	Federal employees—Hospital Insurance (Part A) program only, effective January 1, 1983.

(Continued)

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Table 2.A1—Covered employment and self-employment provisions, by year enacted—Continued

Year enacted	Coverage election or waiver	Provision
1983	...	Federal employees newly hired after December 31, 1983, including executive, legislative, and judicial branch employees, and also including those hired before January 1, 1984, with a break in service lasting more than 365 days. Excludes reemployed annuitants hired before January 1, 1984.
	...	Legislative branch employees hired before 1984 who were not participating in the Civil Service Retirement System on December 31, 1983.
	...	Members of Congress, the president, the vice president, sitting federal judges, and most executive-level political appointees of the federal government.
	...	Employees of nonprofit organizations.
	...	U.S. residents employed outside the United States by American employers.
	Elective by employer	U.S. residents employed outside the United States by a foreign affiliate of an American employer.
	...	Employees of nonprofit organizations placed under compulsory coverage; nonprofit organizations prohibited from terminating coverage of their employees on or after March 31, 1983.
	Elective by employer or by employer and employee	States prohibited from terminating coverage of employees (after April 20, 1983) and permitted to reinstate coverage for a terminated group.
1984	...	Rehired federal employees whose previous service was covered.
	...	Persons exercising reemployment rights to noncovered federal employment retain exemption after a period (not limited to 365 or fewer days) of military or national guard service or work for an international organization.
	...	Generally, all legislative branch employees except those who were participating on December 31, 1983, and are also currently participating in the Civil Service Retirement System or another federal retirement system.
	...	Employees of nonprofit organizations who are also participating on a mandatory basis in the Civil Service Retirement System are treated like federal employees for Social Security tax and coverage purposes. They are therefore not covered unless hired on or after January 1, 1984, or reemployed after a break in service of more than 365 days.
	Elective by employer	Churches or church-related organizations may elect irrevocably to have services performed by their employees excluded from covered employment. Their employees are then treated as self-employed for Social Security purposes.
1986	...	State and local government employees hired after March 31, 1986—Hospital Insurance (Part A) program only.
	Elective by individual	Members of the clergy and of religious orders who filed an application for exemption from coverage may revoke the exemption if the revocation is filed before the due date of the individual's federal income tax return for the first taxable year beginning after October 22, 1986.
	Elective by employee	Employees covered under Civil Service Retirement System can elect to switch to Federal Employees Retirement System from July 1, 1987, to December 31, 1987.
1987	...	Members of uniformed services reserve components on inactive duty training. Irregularly employed farm workers (if employer's annual expenditures for farm labor is at least \$2,500). Services performed in trade or business of spouse or by children aged 18 or older in trade or business of parent. For employers, the full amount of covered tips.
1990	...	State and local government employees not under a state or local government retirement system. Exceptions: (1) students employed by the educational institution they attend and (2) election workers paid less than the mandated amount (\$100), unless either group covered under a state's Section 218 agreement.
1994	...	Threshold for exclusion of wages paid to election workers raised from \$100 to \$1,000 annually beginning January 1, 1995, and will be indexed for wage increases each year after December 31, 1999.
	...	Police and fire fighters under a public retirement system can be covered for Social Security in all states.
	...	Threshold for coverage of domestic employees' earnings raised from \$50 per calendar quarter to \$1,000 per calendar year per employer; amount subject to annual automatic adjustments. Domestic workers no longer covered for years in which they were under age 18, unless they are no longer in school and domestic employment is their principal occupation. Coverage of earnings of domestic workers on farms becomes subject to new annual threshold for domestic workers instead of annual threshold for agricultural employees.
1997	Elective by employee	Employees covered under Civil Service Retirement System can elect to switch to Federal Employees Retirement System from July 1, 1998, to December 31, 1998.
1998	...	States can modify their Social Security coverage agreements made between January 1, 1999, and March 31, 1999, to exclude from coverage services performed by students employed by state schools, colleges, or universities, effective for services performed after June 30, 2000.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: ... = not applicable.

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Table 2.A2—Noncontributory wage credit provisions, by year enacted

Year enacted	Provision
1946	Fully insured status and average monthly wage of \$160 for World War II veterans who died within 3 years after discharge.
1950	Wage credits of \$160 per month of military service during World War II period (September 16, 1940–July 24, 1947).
1952	Wage credits of \$160 per month of military service to December 31, 1953.
1953	Wage credits of \$160 per month of military service to June 30, 1955.
1955	Wage credits of \$160 per month of military service to March 31, 1956.
1956	Wage credits of \$160 per month of military service to December 31, 1956.
1967	For uniformed services, wage credits of \$100 for each \$100 (or fraction thereof) of basic pay not in excess of \$300 per calendar quarter, beginning in 1968.
1972	For uniformed services, wage credits of \$300 per calendar quarter of service after 1956. (Supersedes 1967 provision.) For U.S. citizens of Japanese ancestry, wage credits for the period they were interned by the U.S. government during World War II period (December 7, 1941–December 31, 1946) and who were aged 18 or older.
1977	For uniformed services, wage credits of \$100 for each \$300 of basic pay up to maximum credit of \$1,200 per calendar year after 1977.
2002	For uniformed services, deemed wage credits are eliminated for all years after calendar year 2001. Deemed wage credits will continue to be given for appropriate earnings for periods prior to calendar year 2002.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

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Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2017

Year	Annual maximum taxable earnings (dollars)		Contribution rate (percent)								
			Employer and employee, each				Self-employed person				
	OASDI	HI	Total, OASDI and HI	OASI	DI	HI	Total, OASDI and HI	OASI	DI	HI	
1937–1949	3,000	...	1.0	1.0	...	...	...	...	...	...	...
1950	3,000	...	1.5	1.5	...	...	...	...	...	...	...
1951–1953	3,600	...	1.5	1.5	...	...	2.25	2.25	...	...	...
1954	3,600	...	2.0	2.0	...	...	3.0	3.0	...	...	...
1955–1956	4,200	...	2.0	2.0	...	...	3.0	3.0	...	...	...
1957–1958	4,200	...	2.25	2.0	0.25	...	3.375	3.0	0.375	...	...
1959	4,800	...	2.5	2.25	0.25	...	3.75	3.375	0.375	...	...
1960–1961	4,800	...	3.0	2.75	0.25	...	4.5	4.125	0.375	...	...
1962	4,800	...	3.125	2.875	0.25	...	4.7	4.325	0.375	...	...
1963–1965	4,800	...	3.625	3.375	0.25	...	5.4	5.025	0.375	...	...
1966	6,600	6,600	4.2	3.5	0.35	0.35	6.15	5.275	0.525	0.35	0.35
1967	6,600	6,600	4.4	3.55	0.35	0.5	6.4	5.375	0.525	0.5	0.5
1968	7,800	7,800	4.4	3.325	0.475	0.6	6.4	5.0875	0.7125	0.6	0.6
1969	7,800	7,800	4.8	3.725	0.475	0.6	6.9	5.5875	0.7125	0.6	0.6
1970	7,800	7,800	4.8	3.65	0.55	0.6	6.9	5.475	0.825	0.6	0.6
1971	7,800	7,800	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6	0.6
1972	9,000	9,000	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6	0.6
1973	10,800	10,800	5.85	4.3	0.55	1.0	8.0	6.205	0.795	1.0	1.0
1974	13,200	13,200	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1975	^a 14,100	^a 14,100	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1976	^a 15,300	^a 15,300	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1977	^a 16,500	^a 16,500	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1978	^a 17,700	^a 17,700	6.05	4.275	0.775	1.0	8.1	6.01	1.09	1.0	1.0
1979	22,900	22,900	6.13	4.33	0.75	1.05	8.1	6.01	1.04	1.05	1.05
1980	25,900	25,900	6.13	4.52	0.56	1.05	8.1	6.2725	0.7775	1.05	1.05
1981	29,700	29,700	6.65	4.7	0.65	1.3	9.3	7.025	0.975	1.3	1.3
1982	^a 32,400	^a 32,400	6.7	4.575	0.825	1.3	9.35	6.8125	1.2375	1.3	1.3
1983	^a 35,700	^a 35,700	6.7	4.775	0.625	1.3	9.35	7.1125	0.9375	1.3	1.3
1984	^a 37,800	^a 37,800	^b 7.0	5.2	0.5	1.3	^b 14.0	10.4	1.0	2.6	2.6
1985	^a 39,600	^a 39,600	7.05	5.2	0.5	1.35	^b 14.1	10.4	1.0	2.7	2.7
1986	^a 42,000	^a 42,000	7.15	5.2	0.5	1.45	^b 14.3	10.4	1.0	2.9	2.9
1987	^a 43,800	^a 43,800	7.15	5.2	0.5	1.45	^b 14.3	10.4	1.0	2.9	2.9
1988	^a 45,000	^a 45,000	7.51	5.53	0.53	1.45	^b 15.02	11.06	1.06	2.9	2.9
1989	^a 48,000	^a 48,000	7.51	5.53	0.53	1.45	^b 15.02	11.06	1.06	2.9	2.9
1990	^c 51,300	^c 51,300	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1991	^c 53,400	^d 125,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1992	^c 55,500	130,200	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1993	^a 57,600	^a 135,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1994	^a 60,600	e	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1995	^a 61,200	e	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1996	^a 62,700	e	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1997	^a 65,400	e	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
1998	^a 68,400	e	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
1999	^a 72,600	e	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9

(Continued)

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Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2017—Continued

Year	Annual maximum taxable earnings (dollars)		Contribution rate (percent)							
			Employer and employee, each				Self-employed person			
	OASDI	HI	Total, OASDI and HI	OASI	DI	HI	Total, OASDI and HI	OASI	DI	HI
2000	^a 76,200	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2001	^a 80,400	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2002	^a 84,900	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2003	^a 87,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2004	^a 87,900	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2005	^a 90,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2006	^a 94,200	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2007	^a 97,500	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2008	^a 102,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2009	^a 106,800	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2010	^a 106,800	e	^f 7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2011	^a 106,800	e	^g 7.65	5.3	0.9	1.45	^g 15.3	10.6	1.8	2.9
2012	^a 110,100	e	^g 7.65	5.3	0.9	1.45	^g 15.3	10.6	1.8	2.9
2013 ^h	^a 113,700	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2014 ^h	^a 117,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2015 ^h	^a 118,500	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2016 ^{h,i}	^a 118,500	e	7.65	5.015	1.185	1.45	15.3	10.03	2.37	2.9
2017 ^{h,i}	^a 127,200	e	7.65	5.015	1.185	1.45	15.3	10.03	2.37	2.9

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2017," *Federal Register*, vol. 81, no. 208 (October 27, 2016). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: DI = Disability Insurance; HI = Hospital Insurance; OASI = Old-Age and Survivors Insurance; OASDI = Old-Age, Survivors, and Disability Insurance; . . . = not applicable.

Table shows the contribution (tax) rates used to determine total amounts received by the trust funds. Occasional temporary tax credits and rate reductions affect the rates paid by employers, employees, or self-employed persons, and are summarized in footnotes as applicable.

- a. Based on automatic adjustment, under legislation in 1972 (as modified by legislation in 1973), in proportion to increases in average wage level.
- b. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.
- c. Based on automatic adjustment, under legislation in 1972 (as modified by legislation in 1973), using a transitional rule, specified by the Omnibus Budget Reconciliation Act (OBRA) of 1989, for computing a "deemed" average annual wage for 1988, 1989, and 1990.
- d. Based on legislation in 1990.
- e. Upper limit on earnings subject to HI taxes was repealed by OBRA 1993.
- f. For 2010, most employers were exempt from paying the employer share of OASDI tax on wages paid to certain qualified individuals hired after February 3. Amounts equal to the revenue forgone were transferred from the general fund of the Treasury to the OASI and DI trust funds.
- g. For 2011 and 2012, the combined OASDI payroll tax rate was reduced by 2.0 percent for employees and for self-employed workers, resulting in a 4.2 percent effective tax rate for employees and a 10.4 percent effective tax rate for self-employed workers. The authorizing legislation does not specify percentage reductions attributable to the separate OASI and DI trust funds. Amounts equal to the revenue forgone were transferred from the general fund of the Treasury to the trust funds.
- h. Beginning in 2013, an additional HI tax of 0.9 percent is assessed on earned income exceeding \$200,000 for individuals and \$250,000 for married couples filing jointly. This additional HI tax rate is not reflected in the contribution rates shown in the table.
- i. Public Law 114-74, the Bipartisan Budget Act of 2015, temporarily re-allocated a portion of the OASI tax rate to DI for calendar years 2016 through 2018. Beginning in 2019, the tax rates for each fund revert to the rates in effect from 2000 through 2015.

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Table 2.A4—Maximum annual amount of contributions, 1937–2017 (in dollars)

Year	Employee					Self-employed person				
	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI
1937–1949	30.00	30.00	30.00	...	...	...	...	...	...	...
1950	45.00	45.00	45.00	...	...	...	...	...	...	...
1951–1953	54.00	54.00	54.00	...	...	81.00	81.00	81.00	...	...
1954	72.00	72.00	72.00	...	...	108.00	108.00	108.00	...	...
1955–1956	84.00	84.00	84.00	...	...	126.00	126.00	126.00	...	...
1957–1958	94.50	94.50	84.00	10.50	...	141.75	141.75	126.00	15.75	...
1959	120.00	120.00	108.00	12.00	...	180.00	180.00	162.00	18.00	...
1960–1961	144.00	144.00	132.00	12.00	...	216.00	216.00	198.00	18.00	...
1962	150.00	150.00	138.00	12.00	...	225.60	225.60	207.60	18.00	...
1963–1965	174.00	174.00	162.00	12.00	...	259.20	259.20	241.20	18.00	...
1966	277.20	254.10	231.00	23.10	23.10	405.90	382.80	348.15	34.65	23.10
1967	290.40	257.40	234.30	23.10	33.00	422.40	389.40	354.75	34.65	33.00
1968	343.20	296.40	259.35	37.05	46.80	499.20	452.40	396.83	55.58	46.80
1969	374.40	327.60	290.55	37.05	46.80	538.20	491.40	435.83	55.58	46.80
1970	374.40	327.60	284.70	42.90	46.80	538.20	491.40	427.05	64.35	46.80
1971	405.60	358.80	315.90	42.90	46.80	585.00	538.20	473.85	64.35	46.80
1972	468.00	414.00	364.50	49.50	54.00	675.00	621.00	546.75	74.25	54.00
1973	631.80	523.80	464.40	59.40	108.00	864.00	756.00	670.14	85.86	108.00
1974	772.20	653.40	577.50	75.90	118.80	1,042.80	924.00	816.42	107.58	118.80
1975	824.85	697.95	616.88	81.08	126.90	1,113.90	987.00	872.09	114.92	126.90
1976	895.05	757.35	669.38	87.98	137.70	1,208.70	1,071.00	946.31	124.70	137.70
1977	965.25	816.75	721.88	94.88	148.50	1,303.50	1,155.00	1,020.53	134.48	148.50
1978	1,070.85	893.85	756.68	137.18	177.00	1,433.70	1,256.70	1,063.77	192.93	177.00
1979	1,403.77	1,163.32	991.59	171.75	240.45	1,854.90	1,614.45	1,376.29	238.16	240.45
1980	1,587.67	1,315.72	1,170.68	145.04	271.95	2,097.90	1,825.95	1,624.58	201.37	271.95
1981	1,975.05	1,588.95	1,395.90	193.05	386.10	2,762.10	2,376.00	2,086.43	289.57	386.10
1982	2,170.80	1,749.60	1,482.30	267.30	421.20	3,029.40	2,608.20	2,207.25	400.95	421.20
1983	2,391.90	1,927.80	1,704.68	223.13	464.10	3,337.95	2,873.85	2,539.16	334.69	464.10
1984 ^a	2,646.00	2,154.60	1,965.60	189.00	491.40	5,292.00	4,309.20	3,931.20	378.00	982.80
1985 ^a	2,791.80	2,257.20	2,059.20	198.00	534.60	5,583.60	4,514.40	4,118.40	396.00	1,069.20
1986 ^a	3,003.00	2,394.00	2,184.00	210.00	609.00	6,006.00	4,788.00	4,368.00	420.00	1,218.00
1987 ^a	3,131.70	2,496.60	2,277.60	219.00	635.10	6,263.40	4,993.20	4,555.20	438.00	1,270.20
1988 ^a	3,379.50	2,727.00	2,488.50	238.50	652.50	6,759.00	5,454.00	4,977.00	477.00	1,305.00
1989 ^a	3,604.80	2,908.80	2,654.40	254.40	696.00	7,209.60	5,817.60	5,308.80	508.80	1,392.00
1990	3,924.45	3,180.60	2,872.80	307.80	743.85	7,848.90	6,361.20	5,745.60	615.60	1,487.70
1991	5,123.30	3,310.80	2,990.40	320.40	1,812.50	10,246.60	6,621.60	5,980.80	640.80	3,625.00
1992	5,328.90	3,441.00	3,108.00	333.00	1,887.90	10,657.80	6,882.00	6,216.00	666.00	3,775.80
1993	5,528.70	3,571.20	3,225.60	345.60	1,957.50	11,057.40	7,142.40	6,451.20	691.20	3,915.00
1994	b	3,757.20	3,187.56	569.64	b	b	7,514.40	6,375.12	1,139.28	b
1995	b	3,794.40	3,219.12	575.28	b	b	7,588.80	6,438.24	1,150.56	b
1996	b	3,887.40	3,298.02	589.38	b	b	7,774.80	6,596.04	1,178.76	b
1997	b	4,054.80	3,498.90	555.90	b	b	8,109.60	6,997.80	1,111.80	b
1998	b	4,240.80	3,659.40	581.40	b	b	8,481.60	7,318.80	1,162.80	b
1999	b	4,501.20	3,884.10	617.10	b	b	9,002.40	7,768.20	1,234.20	b

(Continued)

2.A OASDI: Coverage, Financing, and Insured Status

Table 2.A4—Maximum annual amount of contributions, 1937–2017 (in dollars)—Continued

Year	Employee					Self-employed person				
	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI
2000	b	4,724.40	4,038.60	685.80	b	b	9,448.80	8,077.20	1,371.60	b
2001	b	4,984.80	4,261.20	723.60	b	b	9,969.60	8,522.40	1,447.20	b
2002	b	5,236.80	4,499.70	764.10	b	b	10,527.60	8,999.40	1,528.20	b
2003	b	5,394.00	4,611.00	783.00	b	b	10,788.00	9,222.00	1,566.00	b
2004	b	5,449.80	4,658.70	791.10	b	b	10,899.60	9,317.40	1,582.20	b
2005	b	5,580.00	4,770.00	810.00	b	b	11,160.00	9,540.00	1,620.00	b
2006	b	5,840.40	4,992.60	847.80	b	b	11,680.80	9,985.20	1,695.60	b
2007	b	6,045.00	5,167.50	877.50	b	b	12,090.00	10,335.00	1,755.00	b
2008	b	6,324.00	5,406.00	918.00	b	b	12,648.00	10,812.00	1,836.00	b
2009	b	6,621.60	5,660.40	961.20	b	b	13,243.20	11,320.80	1,922.40	b
2010	b	6,621.60	5,660.40	961.20	b	b	13,243.20	11,320.80	1,922.40	b
2011 ^c	b	6,621.60	5,660.40	961.20	b	b	13,243.20	11,320.80	1,922.40	b
2012 ^c	b	6,826.20	5,835.30	990.90	b	b	13,652.40	11,670.60	1,981.80	b
2013 ^d	b	7,049.40	6,026.10	1,023.30	b	b	14,098.80	12,052.20	2,046.60	b
2014 ^d	b	7,254.00	6,201.00	1,053.00	b	b	14,508.00	12,402.00	2,106.00	b
2015 ^d	b	7,347.00	6,280.50	1,066.50	b	b	14,694.00	12,561.00	2,133.00	b
2016 ^{d,e}	b	7,347.00	5,942.78	1,404.23	b	b	14,694.00	11,885.55	2,808.45	b
2017 ^{d,e}	b	7,886.40	6,379.08	1,507.32	b	b	15,772.80	12,758.16	3,014.64	b

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2017," *Federal Register*, vol. 81, no. 208 (October 27, 2016). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: DI = Disability Insurance; HI = Hospital Insurance; OASI = Old-Age and Survivors Insurance; OASDI = Old-Age, Survivors, and Disability Insurance; . . . = not applicable.

Table shows the maximum contributions (taxes) received by the trust funds from an individual worker. Occasional temporary tax credits and rate reductions affect the amounts paid by workers, and are summarized in footnotes as applicable.

- a. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.
- b. Upper limit on earnings subject to HI taxes was repealed by the Omnibus Budget Reconciliation Act (OBRA) of 1993.
- c. For 2011 and 2012, the combined OASDI payroll tax rate was reduced by 2.0 percent for employees and for self-employed workers. Thus, for 2011, the maximum OASDI contribution for employees was \$4,485.60 and for self-employed workers was \$11,107.20; and for 2012, the maximum OASDI contribution for employees was \$4,624.20 and for self-employed workers was \$11,450.40. The authorizing legislation does not specify percentage reductions attributable to the separate OASI and DI trust funds. Amounts equal to the revenue forgone were transferred from the general fund of the Treasury to the trust funds.
- d. Beginning in 2013, an additional HI tax of 0.9 percent is assessed on earned income exceeding \$200,000 for individuals and \$250,000 for married couples filing jointly. This additional HI tax amount is not reflected in the contribution amounts shown in the table.
- e. Public Law 114-74, the Bipartisan Budget Act of 2015, temporarily re-allocated a portion of the OASI tax rate to DI for calendar years 2016 through 2018. Beginning in 2019, the tax rates for each fund revert to the rates in effect from 2000 through 2015.

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2.A OASDI: Coverage, Financing, and Insured Status

Table 2.A5—Tax credits enacted in 1983

Group	Tax payable under—	Percentage of earnings	Tax credit, effective with respect to—
Employee	Federal Insurance Contributions Act (FICA)	0.3	Remuneration paid in calendar year 1984
Self-employed	Self-Employment Contributions Act (SECA)	2.7	Self-employment income for taxable years beginning in 1984
		2.3	Self-employment income for taxable years beginning in 1985
		2.0	Self-employment income for taxable years beginning in 1986, 1987, 1988, and 1989

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: During this period, scheduled taxes were credited to the Social Security (Old-Age, Survivors, and Disability Insurance, or OASDI) trust funds, monies for tax credits were paid from the Treasury, and the reduced tax rates were paid by employees and the self-employed.

Tables 2.A3 and 2.A4 show the tax rate and tax amount paid by employers and received by the OASDI trust funds. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and Hospital Insurance (HI) taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.

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Table 2.A6—Appropriations from general revenues and interfund borrowing provisions, by type of transaction and year enacted

Year enacted	Provision
<i>Appropriations from general revenues</i>	
1935	Annual appropriations to the old-age reserve account to provide payments; direct appropriation to pay for administrative expenses.
1939	Trust fund created from which benefits and administrative expenses were to be paid.
1944	General authorization to finance benefits and payments.
1947	For cost of gratuitous military service wage credits.
1950	General authorization repealed.
1951	Railroad interchange provisions enacted.
1956	For cost of gratuitous military service wage credits.
1966	For cost of transitional uninsured monthly benefits for those aged 72 and older with fewer than 3 quarters of coverage.
1972	For cost of gratuitous wage credits for Japanese-American internees.
1983	<p>A lump-sum payment to the Old-Age, Survivors, and Disability Insurance (OASDI) trust funds equal to (1) the present value of the estimated additional benefits arising from the gratuitous military service wage credits for service before 1957 and (2) the amount of the combined employer-employee OASDI taxes on the gratuitous wage credits for service after 1956 and before 1984 but less any amounts previously transferred. After 1983, the trust funds will be reimbursed on a current basis for employer-employee taxes on such wage credits for service after 1983.</p> <p>A lump-sum payment to the OASDI trust funds representing the amount of uncashed benefit checks (including interest) issued in the past. In the future, the trust funds will be credited on a regular basis. All transfers made for uncashed benefit checks will be subject to the annual appropriation process. Transfers in each year from the Treasury Department to the OASDI trust funds of amounts equal to income tax receipts attributable to inclusion of Social Security benefits in taxable income.</p> <p>For tax credits for part of the 1984 employment FICA tax and part of the tax on self-employment income under SECA for 1984–1989, see Table 2.A5.</p>
1993	Transfers in each year from the Treasury Department to the Hospital Insurance (HI) trust fund of amounts equal to income tax receipts attributable to the increased portions of Social Security benefits included in taxable income under the 1993 Act.
<i>Interfund borrowing</i>	
1981	Interfund borrowing permitted among Old-Age and Survivors Insurance (OASI), Disability Insurance (DI), and Hospital Insurance (HI) trust funds as needed until December 31, 1982. For all or part of any loan to be repaid, the managing trustee determines if assets of borrowing trust fund(s) are sufficient for that purpose. Interest with respect to any outstanding loan balance at a rate equal to the rate earned by lending trust fund is transferred from time to time.
1983	Interfund borrowing reauthorized among OASI, DI, and HI trust funds for calendar years 1983–1987, with provisions for scheduled repayment, no later than December 31, 1989, of principal and interest (including amounts borrowed in 1982). No borrowing permitted from any fund that has been reduced to specified levels.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

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2.A OASDI: Coverage, Financing, and Insured Status

Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted

Year enacted	Provision																																																																																
<i>Quarter of coverage (QC)</i>																																																																																	
1939	Calendar quarter in which \$50 of wages is earned. Four QCs are credited for covered earnings equal to maximum limitation for the year.																																																																																
1946	Calendar quarter in which \$50 of wages is paid.																																																																																
1950	Calendar quarter credited with \$100 of self-employment income (reported annually).																																																																																
1954	Calendar quarter credited with \$100 of agricultural wages (reported annually).																																																																																
1977	Credit (up to 4) for each \$250 earned at any time during the calendar year, effective January 1, 1978 (<i>dollar amount is subject to automatic increase each year thereafter, effective January 1</i>): <table style="margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><i>Year</i></th> <th style="text-align: left;"><i>Amount (dollars)</i></th> </tr> </thead> <tbody> <tr><td>1979</td><td>260</td></tr> <tr><td>1980</td><td>290</td></tr> <tr><td>1981</td><td>310</td></tr> <tr><td>1982</td><td>340</td></tr> <tr><td>1983</td><td>370</td></tr> <tr><td>1984</td><td>390</td></tr> <tr><td>1985</td><td>410</td></tr> <tr><td>1986</td><td>440</td></tr> <tr><td>1987</td><td>460</td></tr> <tr><td>1988</td><td>470</td></tr> <tr><td>1989</td><td>500</td></tr> <tr><td>1990</td><td>520</td></tr> <tr><td>1991</td><td>540</td></tr> <tr><td>1992</td><td>570</td></tr> <tr><td>1993</td><td>590</td></tr> <tr><td>1994</td><td>620</td></tr> <tr><td>1995</td><td>630</td></tr> <tr><td>1996</td><td>640</td></tr> <tr><td>1997</td><td>670</td></tr> <tr><td>1998</td><td>700</td></tr> <tr><td>1999</td><td>740</td></tr> <tr><td>2000</td><td>780</td></tr> <tr><td>2001</td><td>830</td></tr> <tr><td>2002</td><td>870</td></tr> <tr><td>2003</td><td>890</td></tr> <tr><td>2004</td><td>900</td></tr> <tr><td>2005</td><td>920</td></tr> <tr><td>2006</td><td>970</td></tr> <tr><td>2007</td><td>1,000</td></tr> <tr><td>2008</td><td>1,050</td></tr> <tr><td>2009</td><td>1,090</td></tr> <tr><td>2010</td><td>1,120</td></tr> <tr><td>2011</td><td>1,120</td></tr> <tr><td>2012</td><td>1,130</td></tr> <tr><td>2013</td><td>1,160</td></tr> <tr><td>2014</td><td>1,200</td></tr> <tr><td>2015</td><td>1,220</td></tr> <tr><td>2016</td><td>1,260</td></tr> <tr><td>2017</td><td>1,300</td></tr> </tbody> </table>	<i>Year</i>	<i>Amount (dollars)</i>	1979	260	1980	290	1981	310	1982	340	1983	370	1984	390	1985	410	1986	440	1987	460	1988	470	1989	500	1990	520	1991	540	1992	570	1993	590	1994	620	1995	630	1996	640	1997	670	1998	700	1999	740	2000	780	2001	830	2002	870	2003	890	2004	900	2005	920	2006	970	2007	1,000	2008	1,050	2009	1,090	2010	1,120	2011	1,120	2012	1,130	2013	1,160	2014	1,200	2015	1,220	2016	1,260	2017	1,300
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<i>Disability definition</i>																																																																																	
1954	Inability to engage in substantial gainful activity because of any medically determinable permanent physical or mental impairment.																																																																																
1965	Disability lasting at least 12 months. For blind persons aged 55–64, inability to engage in usual occupation.																																																																																
1967	Disability that precludes engagement in any substantial gainful work existing in the national economy. For surviving spouse, disability precludes any gainful activity.																																																																																
1990	More restrictive definition for surviving spouse eliminated.																																																																																

(Continued)

Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted—Continued

Year enacted	Provision
<i>Period of disability</i>	
1954	Continuous period of at least 6 months as defined above or of blindness.
1972	At least 5 months of disability.
<i>Fully insured</i>	
1935	Cumulative wages of \$2,000 and employment in each of 5 years after 1936 and before attainment of age 65.
1939	QCs equal to one-half the quarters elapsed after 1936 (or quarter in which age 21 attained) and before quarter of death or attainment of age 65. Minimum 6 QCs, maximum 40 QCs.
1950	Elapsed period measured after 1950 (QCs earned at any time are used).
1954	Period of disability excluded from elapsed period. Alternatively, QCs earned in all quarters after 1954 and before quarter in which age 65 attained (minimum 6 QCs).
1956	Elapsed period measured to age 62 for women. Alternatively, QCs earned in all except 4 quarters after 1954 and before quarter in which age 65 attained (62 for women).
1960	QCs reduced to one-third the elapsed quarters.
1961	QCs equal to years elapsed after 1950 (or year age 21 attained) and before year of death or age 65 (62 for women).
1972	Elapsed period for men reaching age 62 after 1972, measured to age 62 or to 1975, if later.
1983	Any person aged 55 or older on January 1, 1984, and employed by a nonprofit organization to whose employees coverage is extended solely by reason of the new compulsory coverage provision will be deemed fully insured upon subsequently acquiring 6 QCs if aged 60 or older on January 1, 1984; 8 QCs if aged 59; 12 QCs if aged 58; 16 QCs if aged 57; and 20 QCs if aged 55 or 56.
2004	Workers who are not citizens or nationals of the United States (referred to here as noncitizens) must meet additional requirements to be fully or currently insured. Noncitizen workers whose Social Security number (SSN) was originally assigned on or after January 1, 2004, must have been issued an SSN for work purposes at any time on or after January 1, 2004; or must have been admitted to the United States at any time as a nonimmigrant visitor for business (B-1) or as an alien crewman (D-1 or D-2).
<i>Currently insured</i>	
1939	6 QCs earned in 12 quarters before quarter of death.
1946	6 QCs earned in preceding 13 quarters, including quarter of death.
1950	Including quarter of retirement added.
1954	Including quarter of disablement added.
2004	Workers who are not citizens or nationals of the United States (referred to here as noncitizens) must meet additional requirements to be fully or currently insured. Noncitizen workers whose SSN was originally assigned on or after January 1, 2004, must have been issued an SSN for work purposes at any time on or after January 1, 2004; or must have been admitted to the United States at any time as a nonimmigrant visitor for business (B-1) or as an alien crewman (D-1 or D-2).
<i>Disability insured</i>	
1954	20 QCs earned in last 40 quarters, including quarter of disablement, and currently insured.
1956	Fully insured requirement added.
1958	Currently insured requirement eliminated.
1960	Alternatively, 20 QCs earned before quarter of disablement (not necessarily in last 40 quarters) but QCs earned in all quarters after 1950, with minimum of 6 QCs.
1965	Alternatively, for blind under age 31, QCs earned in one-half the quarters elapsed after age 21, with minimum of 6 QCs. For blind under age 24, 6 QCs earned in preceding 12 quarters.
1967	For all disabled under age 31, same alternative.
1972	For blind, requirement for recent QCs eliminated.
1983	For those who become disabled again at age 31 or older and who were previously disabled before age 31, same alternative as that for those under age 31.

(Continued)

2.A OASDI: Coverage, Financing, and Insured Status

Table 2.A7—Insured status (benefit eligibility) provisions, by eligibility concept and year enacted—Continued

Year enacted	Provision
<i>Transitionally insured</i>	
1965	Same as fully insured, but minimum reduced to 3 QCs.
<i>Requirement for special age-72 monthly benefit</i>	
1966	3 QCs for each year elapsed after 1966 and before attainment of age 72. (No QCs if aged 72 before 1968.)

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2016; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2017," *Federal Register*, vol. 81, no. 208 (October 27, 2016). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

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