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U.S. DEPARTMENT OF
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SOCIAL SECURITY ADMINISTRATION

SOME MATHEMATICAL ASPECTS OF THE SOCIAL SECURITY AMENDMENTS IN PUBLIC LAW 92-603

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The Social Security Amendments in Public Law 92-336, passed on June 30, 1972, provided for a 20% increase in Social Security benefits effective for September 1972—first reflected in the October 3, 1972 checks. These amendments increased the taxable earnings base to \$10,800 in 1973, and to \$12,000 in 1974. Both the benefits and the taxable earnings base were made subject to automatic increases based on the CPI and average earnings, respectively.

On October 30, 1972, President Nixon signed into law H.R. 1 (Public Law 92-603), the Social Security Amendments of 1972. The benefit changes in Public Law 92-603 are effective for monthly benefits after December 1972.

This Note consists of two parts. The first part discusses the benefits, contributions, and maximum taxable earnings, and presents various illustrative tables. The second part discusses a precise formula for the Primary Insurance Amount (PIA), and provides a computer program for its calculation.

No discussion is presented in this Note regarding the effect of the automatic increases in benefits and in the earnings base as provided for in the legislation which could become operative for years after 1974.

PART I

Tables 1A and 1B show the amount of monthly family benefits payable under the Old-Age, Survivors, and Disability Insurance (OASDI) System to various types of families for each possible average monthly wage (AMW). The monthly benefit for each kind of beneficiary is determined as the appropriate percentage as specified in the law of the Primary Insurance Amount (PIA). The

PIA, which is part of the benefit table in the law, is based approximately on the following formula:

108.01 percent of the first \$110 of AMW
plus,
39.29 percent of the next \$290 of AMW
plus,
36.71 percent of the next \$150 of AMW
plus,
43.15 percent of the next \$100 of AMW
plus,
24.00 percent of the next \$100 of AMW
plus,
20.00 percent of the next \$250 of AMW;
subject to a minimum PIA of \$84.50.

The above PIA is payable to workers who retire at age 65 or who become disabled before age 65. Workers can receive a delayed retirement increment of 1/12 of 1 percent for each month for which they do not receive a benefit beginning with the month of attainment of age 65 or after December 1970, if later, and before the month of attainment of age 72. Retired workers can receive retirement benefits as early as age 62 subject to a permanent reduction of 5/9 of 1 percent of the PIA, for each month under age 65 for which they are entitled to receive benefits. At age 62 the monthly benefits are equivalent to 80 percent of PIA. The amount of this reduction (or of any other reduction) is rounded to the next lower multiple of 10 cents, if it is not an exact multiple of 10 cents.

Wives (or dependent husbands) of retired workers are eligible to receive benefits equivalent to 50 percent of PIA if they start receiving them at age 65 or later. These benefits, which can be claimed as early as age 62, are subject to a permanent reduction

of 25/36 of 1 percent for each month in which they are elected before age 65. At age 62 the monthly benefits are equivalent to 37½ percent of PIA. No reduction applies in the case of a wife who is caring for a child entitled to benefits unless the child is a student beneficiary.

Each dependent unmarried child of a retired, disabled or deceased worker, under age 18 or student beneficiary (full-time student to the end of the semester in which he attains age 22) or a disabled child beneficiary who is over age 18 and who became disabled before age 22, is eligible for monthly benefits equivalent to 50 percent of his parent's PIA in the case of retired or disabled workers or 75 percent of his parent's PIA in the case of deceased workers.

Widows (or dependent widowers) of deceased workers are eligible for benefits equivalent to 100 percent of PIA if they start receiving them at age 65 or later and if their husbands (or wives) did not receive reduced retirement benefits. Reduced benefits are payable as early as age 60 and for widows or widowers who are disabled as early as age 50. These benefits, if claimed at ages 60-64, are subject to a permanent reduction of 19/40 of 1 percent for each month before age 65 that the widow or widower claims benefits. For ages under 60, the reduction is equivalent to 43/240 of 1 percent for each month. However, widows or widowers aged 62 or over, of spouses who were receiving reduced benefits are entitled to the larger of (a) the amount that the spouse was receiving or (b) 82.5 percent of PIA, except that a sole survivor aged 62 or over is entitled to a benefit of at least \$84.50. A widow who is caring for a child beneficiary (other than a student beneficiary) is eligible for a benefit of 75 percent of PIA. A parent of a deceased worker aged 62 and over is eligible to receive a benefit equivalent to 82.5% of the deceased worker's PIA if there is only one parent or 75% to each parent if there are two parents.

The lump-sum death payment payable upon the primary beneficiary's death is 3 x PIA or \$255, whichever is less.

The maximum family benefit (MFB) is based approximately on the following

formula:

For AMW's under \$628 the MFB is equivalent to, 105.60 percent of the first \$436 of AMW, plus 52.80 percent of the next \$191 of AMW; subject to a minimum of 150 percent of PIA.

For AMW's of \$628 or more, the MFB is 1.75 times PIA. As shown in Table 2, the MFB increases from 150 percent of PIA at the low AMW's, to a maximum of 188 percent of PIA at \$436 of AMW, and then decreases to 175 percent of PIA for AMW's of \$628 or more.

In determining the amount of the monthly family benefits that are payable, it is first necessary to compute separately the benefit for each entitled beneficiary in the family, rounding each benefit to the next higher multiple of 10 cents, if it is not an exact multiple of 10 cents. The individual benefits are then added to arrive at a total family amount. However, if this total family amount is greater than the maximum family benefit shown in the benefit table, the amount paid to each beneficiary (excluding the worker) must be reduced proportionately, again rounding to the next higher multiple of 10 cents.

Table 3 shows the effective earnings base and contribution rates for employee, employer, and self-employed for the OASDHI System for years 1973 and 1974. Table 4 shows the effective maximum contributions that would be paid by a worker.

The maximum PIA shown in the benefit table has been increased to \$404.50 a month, payable on the basis of an AMW of \$1000. This maximum cannot be attained for a few years. In the case of old-age benefits, the maximum payable to an individual who retires at age 65 in the near future, with no period of disability, is shown in Table 5.

Individuals who continue to work after becoming entitled to benefits will have these benefits automatically recomputed each year to take into account earnings in the previous year.

A special minimum monthly benefit is payable to long-term workers. The benefit is equivalent to \$8.50 for each year of covered employment in excess of 10 with a maximum of \$170 per month for 30 or more years.

The amount of permissible annual earnings for retired workers, their dependents or survivors, all under age 72, for which no benefits are withheld is \$2,100. For all earnings over \$2,100, monthly benefits are reduced \$1 for each \$2 of earnings. This exempt earnings amount of \$2,100 will be adjusted after 1974 for increases in average earnings.

PART II

Computer Program For Primary Insurance Amount¹

The primary insurance amount (PIA) for every possible value of average monthly wage

is shown in the benefit table contained in the Social Security Act. While the benefit table is sometimes described in terms of a simple benefit formula (see Part I of this Note), such approximate formula does not exactly reproduce the amounts that appear in the table.

In order to reproduce the exact amounts in the benefit table using a computer routine, the more complex formula shown in Table 6 was derived. This formula is the basis of the computer program shown in Table 7.

¹ For previous law program, see Actuarial Note Number 75, October 1971.

TOTAL MONTHLY FAMILY BENEFITS
TABLE 1A

AVERAGE MONTHLY WAGE (1)	DISABLED WORKER, OP RETIRED WORKER AGED 65 AT TIME OF RETIREMENT				RETIRED WORKER AGED 62 AT TIME OF RETIREMENT				DELAYED RETIREMENT	
	WORKER ALONE (3)	AGE 65 OR OVER (4)	AGE 62 ONE CHILD (5)	WIFE AND CHILD (6)	WORKER ALONE (7)	AGE 55 OR OVER (8)	AGE 62 ONE CHILD (9)	WIFE AND CHILD (10)	CR. OVER (11)	AGE 72 OR OVER (12)
0	76	84.50	126.80	116.30	126.90	67.60	109.90	93.40	110.00	90.50
77	78	85.80	128.70	118.00	128.80	68.70	111.60	100.90	111.70	91.90
79	80	87.80	131.70	120.80	131.80	70.30	114.20	103.30	114.30	94.00
81	81	89.40	134.10	123.00	134.20	71.60	116.70	105.20	116.40	95.70
82	83	91.00	136.50	125.20	136.60	72.80	118.70	107.00	118.40	97.40
84	85	92.90	139.40	127.80	139.50	74.40	120.90	109.30	121.00	99.50
86	87	94.60	141.90	130.10	142.00	75.70	123.00	111.20	123.10	101.30
88	89	96.20	144.30	132.30	144.40	77.00	125.10	113.10	125.20	103.00
90	90	98.10	147.20	135.00	147.30	78.50	127.60	115.40	127.70	105.00
91	92	99.80	149.70	137.30	149.80	79.90	129.80	117.40	129.90	106.80
93	94	101.40	152.10	139.50	152.20	81.20	131.90	119.30	132.00	109.50
95	96	103.00	154.50	141.70	154.60	82.40	133.90	121.10	134.00	110.80
97	97	104.90	157.40	144.30	157.50	84.00	136.50	123.40	136.60	112.30
98	99	106.70	160.10	146.80	160.10	85.40	139.90	125.50	138.30	114.20
100	101	108.80	163.20	149.60	163.20	87.10	141.50	127.90	141.50	116.50
102	102	110.30	165.50	151.70	165.50	88.30	143.50	129.70	143.50	118.10
103	104	112.10	168.20	154.20	168.30	89.70	145.90	131.80	145.90	120.00
105	106	114.20	171.30	157.10	171.40	91.40	148.50	134.30	148.60	122.20
107	107	116.00	174.00	159.50	174.00	92.80	150.30	136.30	150.80	124.20
108	109	117.90	176.90	162.20	176.90	94.40	153.40	138.70	153.40	126.20
110	113	119.70	179.60	164.70	179.70	95.80	155.70	140.80	155.80	128.10
114	118	121.40	182.10	167.00	182.20	97.20	157.90	142.90	158.00	129.90
119	122	123.30	185.00	169.60	185.10	98.70	160.40	145.00	160.50	132.00
123	127	125.10	187.70	172.10	187.70	100.10	162.70	147.10	162.70	133.90
128	132	127.10	190.70	174.80	190.70	101.70	165.50	149.40	165.50	136.00
133	136	128.80	193.20	177.10	193.20	103.10	167.50	151.40	167.50	137.90
137	141	130.50	195.80	179.50	195.90	104.40	169.70	153.40	169.70	139.70
142	146	132.50	198.80	182.30	198.90	106.00	172.70	155.80	172.40	141.90
147	150	134.30	201.50	184.70	201.50	107.50	174.70	157.90	174.70	143.80
151	155	136.00	204.00	187.00	204.00	108.90	176.90	159.80	176.90	145.60
156	160	138.00	207.00	189.80	207.00	110.40	179.40	162.20	179.40	147.70
161	164	139.70	209.60	192.20	209.70	111.80	181.70	164.30	181.80	149.50
165	169	141.60	212.40	194.70	212.40	113.30	184.10	166.40	184.10	151.60
170	174	143.40	215.10	197.20	215.20	114.80	186.50	168.50	186.60	153.50
175	178	145.20	217.80	199.70	217.80	116.20	188.90	170.70	188.90	155.40
179	183	147.20	220.80	202.40	220.80	117.90	191.40	173.00	191.40	157.60
184	188	148.80	223.20	204.60	223.20	119.10	193.50	174.90	193.50	159.30
189	193	150.90	226.40	207.60	226.50	120.80	196.50	177.50	196.50	161.50
194	197	152.70	229.10	210.00	229.10	122.10	198.60	179.50	198.60	163.40
198	202	154.40	231.60	212.30	231.60	123.60	200.80	181.50	200.80	165.30
203	207	156.40	234.50	215.10	234.60	125.20	203.40	183.90	203.40	167.40
208	211	158.20	237.30	217.60	237.40	126.60	205.70	186.00	205.80	169.30
212	216	159.80	239.70	219.80	239.80	127.90	207.90	187.90	207.90	171.00

217	2.21	161.80	242.70	222.50	242.80	129.50	210.40	190.20	210.50	173.20
222	2.25	163.50	245.40	225.00	245.40	130.90	212.70	192.30	212.70	175.10
225	2.30	165.50	248.30	227.60	248.30	132.40	215.20	194.50	215.20	177.10
231	2.35	167.30	251.00	230.10	251.10	133.90	217.60	196.70	217.70	179.10
235	2.39	169.40	254.10	233.00	254.20	135.60	220.30	199.20	220.40	181.30
240	2.44	171.00	256.50	235.20	257.80	136.80	222.30	201.00	223.60	183.00
245	2.49	172.70	259.10	237.50	263.10	138.20	224.60	203.00	223.60	184.80
250	2.53	174.80	262.20	240.40	267.40	139.90	227.30	205.50	232.50	187.10
254	2.58	176.60	264.90	242.90	272.60	141.30	229.60	207.60	237.30	189.00
259	2.63	178.10	267.20	245.00	277.90	142.50	231.60	209.40	242.30	190.60
264	2.67	180.20	270.30	247.80	282.00	144.20	234.30	211.80	246.00	192.90
268	2.72	182.00	273.00	250.30	287.40	145.60	236.60	213.90	251.00	194.80
273	2.77	183.90	275.90	252.90	292.70	147.20	239.20	216.20	256.00	196.80
278	2.81	185.70	278.60	255.40	296.90	148.60	241.50	218.30	259.80	198.70
282	2.86	187.50	281.30	257.90	302.10	150.00	243.80	220.40	264.60	200.70
287	2.91	189.50	284.30	260.60	307.50	151.60	246.40	222.70	269.60	202.80
292	2.95	191.10	286.70	262.80	311.70	152.90	248.50	224.60	273.50	204.50
296	3.00	193.10	289.70	265.60	316.90	154.50	251.10	227.00	278.30	206.70
301	3.05	194.90	292.40	268.10	322.10	156.00	253.50	229.20	283.20	208.60
306	3.09	196.60	294.90	270.40	326.40	157.30	255.60	231.10	287.10	210.40
310	3.14	198.50	297.90	273.10	331.30	158.90	258.20	233.40	292.10	212.60
315	3.19	200.30	300.50	275.50	337.10	160.30	260.50	235.50	297.10	214.40
320	3.23	202.00	303.00	277.80	341.20	161.60	262.60	237.40	300.80	216.20
324	3.28	204.00	306.00	280.50	346.60	163.20	265.70	239.70	305.80	218.30
329	3.33	205.80	308.70	283.00	351.80	164.70	267.60	241.90	310.70	220.30
334	3.37	207.90	311.90	285.90	356.10	166.40	270.40	244.40	314.60	222.50
338	3.42	209.40	314.10	288.00	361.20	167.60	272.30	246.20	319.40	224.10
343	3.47	211.20	316.80	290.40	366.60	169.00	274.60	249.20	324.40	226.00
348	3.51	213.30	320.00	293.40	370.70	170.70	277.40	250.90	328.30	228.30
352	3.56	215.00	322.50	295.70	376.00	172.00	279.50	252.70	333.00	230.10
357	3.61	217.00	325.50	298.40	381.40	173.60	282.10	255.00	338.00	232.20
362	3.65	218.70	328.10	300.80	385.50	175.00	284.40	257.10	341.80	234.10
366	3.70	220.40	330.60	303.10	390.90	176.40	286.50	259.10	346.80	235.90
371	3.75	222.40	333.60	305.80	396.00	178.00	289.20	261.40	351.60	238.00
375	3.79	224.20	336.50	308.30	400.40	179.40	291.50	263.50	355.60	239.90
380	3.84	226.20	339.30	311.10	405.60	181.00	294.10	265.90	360.40	242.10
385	3.89	227.80	341.70	313.30	411.00	182.30	296.20	267.80	365.50	243.80
390	3.93	229.60	344.40	315.70	415.20	183.70	298.50	269.30	369.30	245.70
394	3.98	231.60	347.40	318.50	420.40	185.30	301.10	272.20	374.10	247.90
399	4.03	233.30	350.00	320.90	425.70	186.70	303.40	274.30	379.10	249.70
404	4.07	235.40	353.10	323.70	430.00	188.40	306.10	276.70	383.00	251.90
408	4.12	236.90	355.40	325.80	435.30	189.60	308.10	278.50	388.00	253.50
413	4.17	238.60	357.90	328.10	440.40	190.90	310.20	280.40	392.70	255.40
418	4.21	240.30	360.50	330.50	444.70	192.30	312.50	282.50	396.70	257.20
422	4.26	242.20	363.30	333.10	450.00	193.80	314.90	284.70	401.60	259.20
427	4.31	243.80	365.70	335.30	455.20	195.10	317.00	286.60	406.50	260.90
432	4.36	245.40	368.10	337.50	460.60	196.40	319.10	288.50	411.60	262.60
437	4.40	247.40	371.10	340.20	462.60	198.00	321.70	290.90	413.20	264.80
441	4.45	248.90	373.40	342.30	465.30	199.20	323.70	292.60	415.60	266.40
445	4.50	250.60	375.90	344.60	468.00	200.50	325.90	294.50	417.90	268.20
451	4.54	252.40	378.30	347.30	470.10	202.00	328.30	296.50	419.60	270.20
455	4.59	254.10	381.20	349.50	472.20	203.30	330.40	298.70	421.90	271.90
460	4.64	255.80	383.70	351.80	475.20	204.70	332.60	300.70	424.10	273.80
465	4.68	257.40	386.10	354.00	477.40	206.90	334.70	302.60	426.00	275.50
469	4.73	259.40	389.10	356.70	480.00	207.60	337.30	304.90	428.20	277.60
474	4.78	260.90	391.40	358.80	482.70	208.90	339.30	306.70	430.60	279.20
479	4.82	262.60	393.90	361.10	484.30	210.10	341.40	309.60	432.30	281.00

483	4.87	264.50	356.80	487.50	211.60	343.90	310.90	434.60	283.10
484	4.92	266.10	399.20	493.10	212.90	346.00	312.80	436.90	284.80
485	4.96	267.80	401.70	492.20	214.30	348.20	314.80	438.70	286.60
486	5.01	269.70	404.60	494.90	215.80	350.70	317.00	441.00	288.60
487	5.06	271.20	406.80	497.40	217.00	352.60	318.70	443.20	290.20
488	5.10	272.90	409.40	499.70	218.40	354.90	320.80	445.20	292.10
489	5.15	274.60	411.90	502.20	219.70	357.00	322.70	447.30	293.90
490	5.20	276.40	414.60	505.00	221.20	359.40	324.90	449.80	295.80
491	5.24	278.10	417.20	508.90	222.50	361.60	326.90	451.30	297.60
492	5.29	279.80	419.70	509.60	223.90	363.80	328.90	453.70	299.40
493	5.34	281.70	422.60	512.30	225.40	366.70	331.10	456.00	301.50
494	5.38	283.20	424.80	514.40	226.60	368.20	332.80	457.80	303.10
495	5.43	284.90	427.40	517.10	228.00	370.50	334.90	460.20	304.90
496	5.48	286.80	430.20	519.60	229.50	372.90	337.10	462.30	306.90
497	5.53	288.40	432.60	522.40	230.80	375.00	339.00	464.80	308.60
498	5.56	290.10	435.20	523.90	232.10	377.20	341.00	465.90	310.50
499	5.60	291.50	437.30	526.10	233.20	379.00	342.60	467.80	312.60
500	5.63	293.10	439.70	527.70	234.50	381.10	344.50	469.10	313.70
501	5.67	294.60	441.90	529.80	235.70	383.00	346.20	470.90	315.30
502	5.70	296.20	444.30	531.40	237.00	385.10	348.10	472.20	317.00
503	5.74	297.60	446.40	533.40	238.10	386.90	349.70	473.90	318.50
504	5.77	299.20	448.80	535.00	239.40	389.00	351.60	475.20	320.20
505	5.81	300.60	450.90	537.00	240.50	390.80	353.30	476.90	321.70
506	5.84	302.20	453.30	538.60	241.80	392.90	355.20	478.20	323.40
507	5.88	303.60	455.40	540.80	242.90	394.70	356.80	480.10	324.90
508	5.91	305.30	458.00	542.30	244.30	397.00	358.90	481.30	326.70
509	5.95	306.80	460.20	544.60	245.50	398.90	360.60	483.30	328.30
510	5.98	308.30	462.50	546.10	246.70	400.90	362.40	484.50	329.90
511	6.02	309.80	464.70	548.20	247.90	402.80	364.10	486.30	331.50
512	6.05	311.30	467.00	549.90	249.10	404.80	365.90	487.70	333.10
513	6.09	312.80	469.20	551.80	250.30	406.70	367.60	489.30	334.70
514	6.12	314.40	471.60	553.60	251.60	408.80	369.50	490.80	336.50
515	6.16	315.90	473.90	555.50	252.80	410.80	371.30	492.40	338.10
516	6.20	317.40	476.10	557.80	254.00	412.70	373.10	494.40	339.70
517	6.23	318.90	478.40	559.30	255.20	414.70	374.90	495.60	341.30
518	6.27	320.40	480.60	561.40	256.40	416.60	376.60	497.40	342.90
519	6.30	321.90	482.90	563.30	257.60	418.60	378.40	499.00	344.50
520	6.34	323.40	485.10	566.20	258.80	420.50	380.10	501.60	346.10
521	6.37	325.00	487.50	568.80	260.00	422.50	381.90	503.80	347.80
522	6.41	326.60	489.90	571.60	261.30	424.60	383.80	506.30	349.50
523	6.44	328.00	492.00	574.00	262.40	426.40	385.40	508.40	351.00
524	6.48	329.60	494.40	576.80	263.70	428.50	387.30	510.90	352.70
525	6.52	331.00	496.50	579.40	264.80	430.30	389.00	513.20	354.20
526	6.56	332.00	498.00	581.00	265.60	431.60	390.10	514.60	355.30
527	6.60	332.90	499.40	582.70	266.40	432.90	391.30	516.20	356.30
528	6.65	334.10	501.20	584.70	267.30	434.40	392.70	517.90	357.50
529	6.70	335.30	503.00	586.90	268.30	436.00	394.10	519.90	358.80
530	6.75	336.50	504.80	589.90	269.20	437.50	395.50	521.60	360.10
531	6.80	337.70	506.60	591.10	270.20	439.10	396.90	523.60	361.40
532	6.85	338.90	508.40	593.10	271.20	440.70	398.40	525.40	362.70
533	6.90	340.10	510.20	595.30	272.10	442.20	399.70	527.30	364.00
534	6.95	341.30	512.00	597.40	273.10	443.80	401.20	529.10	365.20
535	7.00	342.50	513.80	599.50	274.00	445.30	402.50	531.00	366.50
536	7.05	343.70	515.60	601.50	275.00	446.90	404.00	532.80	367.80
537	7.10	344.90	517.40	603.70	276.00	448.50	405.40	534.80	369.10
538	7.15	346.10	519.20	605.70	276.90	450.00	406.80	536.50	370.40
539	7.20	347.30	521.00	607.60	277.90	451.60	408.20	538.50	371.70

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721	725	348.50	522.80	479.30	609.90	278.80	453.10	409.60	540.20	372.90
726	730	349.70	524.60	480.90	612.10	279.90	454.70	411.00	542.20	374.20
731	735	350.90	526.40	482.60	614.10	280.80	456.30	412.50	544.00	375.50
736	740	352.10	528.20	484.20	616.30	281.70	457.80	413.80	545.90	376.80
741	745	353.30	530.00	485.90	618.30	282.70	459.40	415.30	547.70	378.10
746	750	354.50	531.80	487.50	620.50	283.60	460.90	416.60	549.60	379.40
751	755	355.50	533.30	488.90	622.30	284.40	462.20	417.80	551.20	380.40
756	760	356.50	534.80	490.30	623.90	285.20	463.50	419.00	552.60	381.50
761	765	357.50	536.30	491.60	625.70	286.00	464.80	420.10	554.20	382.60
766	770	358.50	537.80	493.00	627.50	286.80	466.10	421.30	555.80	383.60
771	775	359.50	539.30	494.40	629.30	287.60	467.40	422.50	557.40	384.70
776	780	360.50	540.80	495.80	630.90	288.40	468.70	423.70	558.80	385.80
781	785	361.50	542.30	497.10	632.70	289.20	470.00	424.80	560.80	386.90
786	790	362.50	543.80	498.50	634.50	290.00	471.30	426.00	562.00	387.90
791	795	363.50	545.30	499.90	636.30	290.80	472.60	427.20	563.60	389.00
796	800	364.50	546.80	501.30	637.90	291.60	473.90	428.40	565.00	390.10
801	805	365.50	548.30	502.60	639.70	292.40	475.20	429.50	566.60	391.10
806	810	366.50	549.80	504.00	641.50	293.20	476.50	430.70	568.20	392.20
811	815	367.50	551.30	505.40	643.30	294.00	477.80	431.90	569.80	393.30
816	820	368.50	552.80	506.80	644.90	294.80	479.10	433.10	571.20	394.30
821	825	369.50	554.30	508.10	646.70	295.60	480.40	434.20	572.80	395.40
826	830	370.50	555.80	509.50	648.50	296.40	481.70	435.40	574.40	396.50
831	835	371.50	557.30	510.90	650.30	297.20	483.00	436.60	576.00	397.60
836	840	372.50	558.80	512.30	651.90	298.00	484.30	437.80	577.40	398.60
841	845	373.50	560.30	513.60	653.70	298.80	485.60	439.00	579.00	399.70
846	850	374.50	561.80	515.00	655.50	299.60	486.90	440.10	580.60	400.80
851	855	375.50	563.30	516.40	657.30	300.40	488.20	441.30	582.20	401.80
856	860	376.50	564.80	517.80	658.90	301.20	489.50	442.50	583.60	402.90
861	865	377.50	566.30	519.10	660.70	302.00	490.80	443.60	585.20	404.00
866	870	378.50	567.80	520.50	662.50	302.80	492.10	444.80	586.80	405.00
871	875	379.50	569.30	521.90	664.30	303.60	493.40	446.00	588.40	406.10
876	880	380.50	570.80	523.30	665.90	304.40	494.70	447.20	589.80	407.20
881	885	381.50	572.30	524.60	667.70	305.20	496.00	448.40	591.40	408.30
886	890	382.50	573.80	526.00	669.50	306.00	497.30	449.50	593.00	409.30
891	895	383.50	575.30	527.40	671.30	306.80	498.60	450.70	594.60	410.40
896	900	384.50	576.80	528.80	672.90	307.60	499.90	451.90	596.00	411.50
901	905	385.50	578.30	530.10	674.70	308.40	501.20	453.00	597.60	412.50
906	910	386.50	579.80	531.50	676.50	309.20	502.50	454.20	599.20	413.60
911	915	387.50	581.30	532.90	678.30	310.00	503.80	455.40	600.80	414.70
916	920	388.50	582.80	534.30	679.90	310.80	505.10	456.60	602.20	415.70
921	925	389.50	584.30	535.60	681.70	311.60	506.40	457.70	603.80	416.80
926	930	390.50	585.80	537.00	683.50	312.40	507.70	458.90	605.40	417.90
931	935	391.50	587.30	538.40	685.30	313.20	509.00	460.10	607.00	419.00
936	940	392.50	588.80	539.80	686.90	314.00	510.30	461.30	608.40	420.00
941	945	393.50	590.30	541.10	688.70	314.80	511.60	462.40	610.00	421.10
946	950	394.50	591.80	542.50	690.50	315.60	512.90	463.60	611.60	422.20
951	955	395.50	593.30	543.90	692.30	316.40	514.20	464.80	613.20	423.30
956	960	396.50	594.80	545.30	693.90	317.20	515.50	466.00	614.60	424.40
961	965	397.50	596.30	546.60	695.70	318.00	516.80	467.10	616.20	425.40
966	970	398.50	597.80	548.00	697.50	318.80	518.10	468.30	617.80	426.40
971	975	399.50	599.30	549.40	699.30	319.60	519.40	469.50	619.40	427.50
976	980	400.50	600.80	550.80	700.90	320.40	520.70	470.70	620.80	428.60
981	985	401.50	602.30	552.10	702.70	321.20	522.00	471.80	622.40	429.70
986	990	402.50	603.80	553.50	704.50	322.00	523.30	473.00	624.00	430.70
991	995	403.50	605.30	554.90	706.30	322.80	524.60	474.20	625.60	431.80
996	1000	404.50	606.80	556.30	707.90	323.60	525.90	475.40	627.00	432.90

TOTAL MONTHLY FAMILY BENEFITS
TABLE 1B

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		SURVIVOR BENEFITS															
		WIDOW OR WIDOWER CLAIMING BENEFIT AT AGE						MOTHER AND FATHER AND ONE CHILD									
AVERAGE MONTHLY WAGE	AGE 65 OVER	AGE 50		AGE 55		AGE 60		ONE CHILD		TWO CHILDREN		AGE 65 AND ONE CHILD		PARENT BENEFIT AGE 62 AND OVER		LUMP SUM	MAXIMUM FAMILY BENEFIT
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				
0	76	84.50	74.90	56.80	84.50	126.80	126.90	126.90	126.90	126.90	126.90	126.90	126.90	84.50	253.50	126.80	
77	78	85.80	74.90	56.80	84.50	128.80	129.00	129.00	129.00	129.00	129.00	129.00	129.00	84.50	255.00	128.90	
79	80	87.80	74.90	56.80	84.50	131.80	131.70	131.70	131.70	131.70	131.70	131.70	131.70	84.50	255.00	131.70	
81	81	89.40	74.90	56.80	84.50	134.20	134.40	134.40	134.40	134.40	134.40	134.40	134.40	84.50	255.00	134.20	
82	83	91.00	74.90	56.80	84.50	135.60	135.60	135.60	135.60	135.60	135.60	135.60	135.60	84.50	255.00	135.60	
84	85	92.90	74.90	56.80	84.50	135.40	139.50	139.50	139.50	139.50	139.50	139.50	139.50	84.50	255.00	139.40	
86	87	94.60	74.90	56.80	84.50	142.00	141.90	141.90	141.90	141.90	141.90	141.90	141.90	84.50	255.00	141.90	
88	89	96.20	74.90	56.80	84.50	144.40	144.30	144.30	144.30	144.30	144.30	144.30	144.30	84.50	255.00	144.30	
90	90	96.10	74.90	56.80	84.50	147.20	147.30	147.30	147.30	147.30	147.30	147.30	147.30	84.50	255.00	147.20	
91	92	99.80	74.90	56.80	84.50	149.80	149.70	149.70	149.70	149.70	149.70	149.70	149.70	84.50	255.00	149.70	
93	94	101.40	74.90	56.80	84.50	152.20	152.40	152.40	152.40	152.40	152.40	152.40	152.40	84.50	255.00	152.20	
95	96	103.00	74.90	56.80	84.50	154.60	154.60	154.60	154.60	154.60	154.60	154.60	154.60	84.50	255.00	154.50	
97	97	104.90	74.90	56.80	84.50	157.40	157.40	157.40	157.40	157.40	157.40	157.40	157.40	84.50	255.00	157.40	
98	99	106.70	74.90	56.80	84.50	160.20	160.20	160.20	160.20	160.20	160.20	160.20	160.20	84.50	255.00	160.10	
100	101	108.80	74.90	56.80	84.50	163.20	163.20	163.20	163.20	163.20	163.20	163.20	163.20	84.50	255.00	163.20	
102	102	110.30	74.90	56.80	84.50	165.60	165.60	165.60	165.60	165.60	165.60	165.60	165.60	84.50	255.00	165.50	
103	104	112.10	74.90	56.80	84.50	168.20	168.20	168.20	168.20	168.20	168.20	168.20	168.20	84.50	255.00	168.20	
105	106	114.20	74.90	57.20	85.70	171.40	171.30	171.30	171.30	171.30	171.30	171.30	171.30	84.50	255.00	171.30	
107	107	116.00	74.90	58.10	87.00	174.00	174.00	174.00	174.00	174.00	174.00	174.00	174.00	84.50	255.00	174.00	
108	109	117.90	74.90	59.00	88.50	177.00	177.00	177.00	177.00	177.00	177.00	177.00	177.00	84.50	255.00	176.90	
110	113	119.70	74.90	59.90	89.80	179.60	179.60	179.60	179.60	179.60	179.60	179.60	179.60	84.50	255.00	179.60	
114	118	121.40	74.90	60.80	91.10	182.20	182.20	182.20	182.20	182.20	182.20	182.20	182.20	84.50	255.00	182.10	
119	122	123.30	74.90	61.70	92.50	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	84.50	255.00	185.00	
123	127	125.10	74.90	62.70	93.90	187.80	187.80	187.80	187.80	187.80	187.80	187.80	187.80	84.50	255.00	187.70	
128	132	127.10	74.90	63.60	95.40	190.80	190.80	190.80	190.80	190.80	190.80	190.80	190.80	84.50	255.00	190.70	
133	136	128.90	74.90	64.50	96.60	193.20	193.20	193.20	193.20	193.20	193.20	193.20	193.20	84.50	255.00	193.20	
137	141	130.50	74.90	65.40	97.90	195.80	195.80	195.80	195.80	195.80	195.80	195.80	195.80	84.50	255.00	195.80	
142	146	132.50	74.90	66.40	99.40	198.80	198.80	198.80	198.80	198.80	198.80	198.80	198.80	84.50	255.00	198.80	
147	150	134.30	74.90	67.30	100.80	201.60	201.60	201.60	201.60	201.60	201.60	201.60	201.60	84.50	255.00	201.50	
151	155	136.00	74.90	68.10	102.00	204.00	204.00	204.00	204.00	204.00	204.00	204.00	204.00	84.50	255.00	204.00	
156	160	138.00	74.90	69.10	103.50	207.00	207.00	207.00	207.00	207.00	207.00	207.00	207.00	84.50	255.00	207.00	
161	164	139.70	74.90	69.90	104.80	209.60	209.60	209.60	209.60	209.60	209.60	209.60	209.60	84.50	255.00	209.60	
165	169	141.50	74.90	70.90	106.20	212.40	212.40	212.40	212.40	212.40	212.40	212.40	212.40	84.50	255.00	212.40	
170	174	143.40	74.90	71.80	107.60	215.20	215.20	215.20	215.20	215.20	215.20	215.20	215.20	84.50	255.00	215.20	
175	178	145.20	74.90	72.70	108.90	217.80	217.80	217.80	217.80	217.80	217.80	217.80	217.80	84.50	255.00	217.80	
179	183	147.20	74.90	73.70	110.40	220.80	220.80	220.80	220.80	220.80	220.80	220.80	220.80	84.50	255.00	220.80	
184	188	148.80	74.90	74.50	111.60	223.20	223.20	223.20	223.20	223.20	223.20	223.20	223.20	84.50	255.00	223.20	
189	193	150.90	74.90	75.50	113.20	226.40	226.40	226.40	226.40	226.40	226.40	226.40	226.40	84.50	255.00	226.40	
194	197	152.70	74.90	76.40	114.60	229.20	229.20	229.20	229.20	229.20	229.20	229.20	229.20	84.50	255.00	229.20	
198	202	154.40	74.90	77.30	115.80	231.60	231.60	231.60	231.60	231.60	231.60	231.60	231.60	84.50	255.00	231.60	
203	207	156.40	74.90	78.30	117.30	234.60	234.60	234.60	234.60	234.60	234.60	234.60	234.60	84.50	255.00	234.60	
208	211	158.20	74.90	79.20	118.70	237.40	237.40	237.40	237.40	237.40	237.40	237.40	237.40	84.50	255.00	237.40	
212	216	159.80	74.90	80.00	119.90	239.80	239.80	239.80	239.80	239.80	239.80	239.80	239.80	84.50	255.00	239.80	
217	221	161.80	74.90	81.00	121.40	242.80	242.80	242.80	242.80	242.80	242.80	242.80	242.80	84.50	255.00	242.70	
225	225	163.50	74.90	81.90	122.70	245.40	245.40	245.40	245.40	245.40	245.40	245.40	245.40	84.50	255.00	245.40	

225	230	155.50	118.40	82.90	124.20	248.40	248.40	248.40	136.60	255.00	248.30
231	235	167.30	119.70	83.80	125.50	251.00	251.10	251.10	139.10	255.00	251.00
236	239	169.40	121.20	84.80	127.10	254.20	254.10	254.10	141.10	255.00	254.10
240	244	171.00	122.30	85.60	128.30	256.60	258.00	257.90	141.10	255.00	257.80
245	249	172.70	123.50	86.40	129.60	259.20	263.20	263.10	142.30	255.00	263.10
250	253	174.80	125.00	87.50	131.10	262.20	267.30	267.40	144.30	255.00	267.30
254	258	176.60	126.30	88.40	132.50	265.00	272.70	272.70	145.70	255.00	272.60
259	263	178.10	127.40	89.20	133.50	267.20	277.80	277.90	147.00	255.00	277.80
264	267	180.20	128.90	90.20	135.20	270.40	282.20	282.10	148.70	255.00	282.00
268	272	182.00	130.20	91.10	136.50	273.00	287.40	287.40	150.20	255.00	287.30
273	277	183.90	131.50	92.00	138.00	276.00	292.80	292.60	151.90	255.00	292.60
278	281	185.70	132.80	92.80	139.30	278.60	297.80	296.80	153.30	255.00	296.80
282	286	187.52	134.10	93.80	140.70	281.40	302.10	302.10	154.70	255.00	302.10
287	291	189.50	135.50	94.80	142.20	284.40	307.50	307.50	156.40	255.00	307.40
292	295	191.10	136.70	95.70	143.40	286.80	311.70	311.70	157.70	255.00	311.60
296	300	193.10	138.10	96.60	144.90	289.80	316.80	316.80	159.40	255.00	316.80
301	305	194.90	139.40	97.50	146.20	292.40	322.20	322.20	160.80	255.00	322.10
306	309	196.60	140.60	98.40	147.50	295.00	326.40	326.50	162.20	255.00	326.40
310	314	198.60	142.00	99.40	149.00	298.00	331.90	331.80	163.90	255.00	331.70
315	319	200.30	143.30	100.30	150.30	300.60	337.20	337.10	165.30	255.00	337.00
320	323	202.00	144.50	101.10	151.50	303.00	341.40	341.30	166.70	255.00	341.20
324	328	204.00	145.90	102.10	153.00	306.00	346.50	346.50	168.30	255.00	346.50
329	333	205.80	147.20	103.00	154.40	308.80	351.90	351.80	169.80	255.00	351.80
334	337	207.90	148.70	104.10	156.00	312.00	356.10	356.10	171.60	255.00	356.00
338	342	209.40	149.80	104.80	157.10	314.20	361.20	361.20	172.80	255.00	361.20
343	347	211.20	151.10	105.70	158.40	316.80	366.60	366.60	174.30	255.00	366.50
348	351	213.30	152.60	106.80	160.00	320.00	370.80	370.80	176.00	255.00	370.70
352	356	215.00	153.80	107.60	161.30	322.60	376.10	376.10	177.40	255.00	376.00
357	361	217.00	155.20	108.60	162.80	325.60	381.30	381.30	179.10	255.00	381.30
362	365	218.70	156.40	109.40	164.10	328.20	385.50	385.50	180.50	255.00	385.50
366	370	220.40	157.60	110.30	165.30	330.60	390.90	390.90	181.90	255.00	390.80
371	375	222.40	159.10	111.30	166.90	333.60	396.00	396.00	183.50	255.00	396.00
376	379	224.20	160.40	112.20	168.20	336.40	400.50	400.50	185.00	255.00	400.40
380	384	226.20	161.80	113.20	169.70	339.40	405.60	405.60	186.70	255.00	405.60
385	389	227.80	162.90	114.00	170.90	341.80	411.00	411.00	188.00	255.00	410.90
390	393	229.60	164.20	114.90	172.20	344.40	415.20	415.20	189.50	255.00	415.10
394	398	231.60	165.60	115.90	173.70	347.40	420.60	420.60	191.10	255.00	420.40
399	403	233.30	166.90	116.80	175.00	350.00	425.70	425.70	192.50	255.00	425.70
404	407	235.40	168.40	117.80	176.60	353.20	429.90	429.90	194.30	255.00	429.90
408	412	236.90	169.40	118.50	177.70	355.40	435.30	435.30	195.50	255.00	435.20
413	417	238.60	170.50	119.40	179.00	358.00	440.40	440.40	196.90	255.00	440.40
418	421	240.30	171.90	120.30	180.30	360.60	444.60	444.60	199.30	255.00	444.60
422	426	242.20	173.20	121.20	181.70	363.40	450.00	450.00	199.90	255.00	449.90
427	431	243.80	174.40	122.00	182.90	365.80	455.40	455.40	201.20	255.00	455.70
432	436	245.40	175.50	122.80	184.10	368.20	460.50	460.50	202.50	255.00	460.50
437	440	247.40	176.90	123.80	185.60	371.20	462.60	462.60	204.20	255.00	462.60
441	445	248.90	178.00	124.50	186.70	373.40	465.30	465.30	205.40	255.00	465.30
446	450	250.60	179.20	125.40	188.60	376.00	468.00	468.00	206.80	255.00	467.90
451	454	252.50	180.60	126.40	189.40	378.80	470.10	470.10	208.40	255.00	470.00
455	459	254.10	181.70	127.10	190.60	381.20	472.80	472.80	209.70	255.00	472.60
460	464	255.80	182.90	128.00	191.90	383.80	475.20	475.20	211.10	255.00	475.20
465	468	257.40	184.10	128.80	193.10	386.20	477.60	477.60	212.40	255.00	477.40
469	473	259.40	185.50	129.80	194.60	389.20	480.00	480.00	214.10	255.00	480.00
474	478	260.90	186.60	130.60	195.70	391.40	482.70	482.70	215.30	255.00	482.70
479	482	262.60	187.80	131.40	197.00	394.00	484.80	484.80	216.70	255.00	484.80
483	487	264.50	189.20	132.40	198.40	396.80	487.50	487.50	218.30	255.00	487.50
488	492	266.10	190.30	133.10	199.60	399.20	490.20	490.20	219.60	255.00	490.10

493	4.96	267.80	191.50	134.00	200.90	401.80	492.30	463.70	221.00	255.00	492.20
497	5.01	269.70	192.90	135.00	202.30	404.60	495.00	472.00	222.60	255.00	494.80
502	5.06	271.20	194.00	135.70	203.40	406.80	497.40	474.50	223.80	255.00	497.40
507	5.10	272.90	195.20	136.60	204.70	409.40	499.80	477.60	225.20	255.00	499.60
511	5.15	274.60	196.40	137.40	206.00	412.20	502.20	480.50	226.60	255.00	502.20
516	5.20	276.40	197.70	138.30	207.30	414.60	504.90	483.70	228.10	255.00	504.90
521	5.24	278.10	198.90	139.20	208.60	417.20	507.00	486.70	229.50	255.00	506.90
525	5.29	279.80	200.10	140.00	209.90	419.80	509.70	489.70	230.90	255.00	509.60
530	5.34	281.70	201.50	141.00	211.30	422.60	512.40	493.00	232.50	255.00	512.20
535	5.38	283.20	202.50	141.70	212.40	424.80	514.50	495.50	233.70	255.00	514.40
539	5.43	284.90	203.80	142.60	213.70	427.40	517.20	498.60	235.10	255.00	517.00
544	5.48	286.80	205.10	143.50	215.10	430.20	519.60	501.90	236.70	255.00	519.60
549	5.53	288.40	206.30	144.30	216.30	432.60	522.30	504.70	238.00	255.00	522.30
554	5.56	290.10	207.50	145.20	217.60	435.20	523.80	507.70	239.40	255.00	523.90
557	5.60	291.50	208.50	145.90	218.70	437.40	526.20	510.20	240.50	255.00	526.00
561	5.63	293.10	209.60	146.60	219.90	439.80	527.70	513.00	241.90	255.00	527.60
564	5.67	294.60	210.70	147.40	221.00	442.00	529.30	515.60	243.10	255.00	529.70
571	5.74	297.50	212.80	148.90	223.20	446.40	533.40	520.90	245.60	255.00	533.30
575	5.77	299.20	214.00	149.70	224.40	448.80	535.20	523.60	246.90	255.00	535.00
578	5.81	300.60	215.00	150.40	225.50	451.00	537.00	526.10	248.00	255.00	537.00
582	5.84	302.20	216.10	151.20	226.70	453.40	538.90	528.90	249.40	255.00	538.60
585	5.88	303.60	217.10	151.90	227.70	455.40	540.90	531.30	250.50	255.00	540.80
589	5.91	305.30	218.30	152.70	229.00	458.00	542.40	534.70	251.90	255.00	542.30
592	5.95	306.80	219.40	153.50	230.10	460.20	544.50	536.90	253.20	255.00	544.50
596	5.98	308.30	220.50	154.30	231.30	462.60	546.00	539.60	254.40	255.00	546.00
599	6.02	309.80	221.60	155.00	232.40	464.80	548.40	542.20	255.60	255.00	548.20
603	6.05	311.30	222.60	155.70	233.50	467.00	549.90	544.80	256.90	255.00	549.80
606	6.09	312.80	223.70	156.50	234.60	469.20	552.00	547.40	258.10	255.00	551.80
610	6.12	314.40	224.80	157.30	235.90	471.60	553.50	550.20	259.40	255.00	553.50
613	6.16	315.90	225.90	158.00	237.00	474.00	555.60	552.90	260.70	255.00	555.50
617	6.20	317.40	227.00	158.80	238.10	476.20	557.70	555.50	261.90	255.00	557.70
621	6.23	318.90	228.10	159.60	239.20	478.40	559.20	558.10	263.10	255.00	559.20
624	6.27	320.40	229.10	160.30	240.30	480.60	561.60	560.70	264.40	255.00	561.40
628	6.30	321.90	230.20	161.00	241.50	483.00	563.40	563.40	265.60	255.00	563.30
631	6.34	323.40	231.30	161.80	242.60	485.20	566.10	566.00	266.90	255.00	566.10
635	6.37	325.00	232.40	162.60	243.80	487.60	568.80	568.30	268.20	255.00	568.70
638	6.41	326.60	233.60	163.40	245.00	490.00	571.50	571.60	269.50	255.00	571.50
642	6.44	328.00	234.60	164.10	246.00	492.00	574.20	574.00	270.60	255.00	574.00
645	6.48	329.60	235.70	164.90	247.20	494.40	576.90	576.80	272.00	255.00	576.90
649	6.52	331.00	236.70	165.60	248.30	496.60	579.30	579.30	273.10	255.00	579.30
653	6.55	332.00	237.40	166.10	249.00	498.00	581.10	581.00	273.90	255.00	581.00
657	6.50	332.90	238.10	166.60	249.70	499.40	582.60	582.50	274.70	255.00	582.60
661	6.65	334.10	238.90	167.10	250.60	501.20	584.70	584.70	275.70	255.00	584.70
666	6.70	335.30	239.80	167.80	251.50	503.00	586.80	586.80	276.70	255.00	586.80
671	6.75	336.50	240.60	168.30	252.40	504.80	588.90	588.90	277.70	255.00	588.90
676	6.80	337.70	241.50	168.90	253.30	506.60	591.00	591.00	278.70	255.00	591.00
681	6.85	338.90	242.40	169.60	254.20	508.40	593.10	593.10	279.60	255.00	593.10
686	6.90	340.10	243.20	170.10	255.10	510.20	595.20	595.20	280.60	255.00	595.20
691	6.95	341.30	244.10	170.80	256.00	512.00	597.30	597.30	281.60	255.00	597.30
696	7.00	342.50	244.90	171.30	256.90	513.80	599.40	599.40	282.60	255.00	599.40
701	7.05	343.70	245.80	172.00	257.80	515.60	601.50	601.50	283.60	255.00	601.50
706	7.10	344.90	246.70	172.60	258.70	517.40	603.60	603.60	284.60	255.00	603.60
711	7.15	346.10	247.50	173.10	259.60	519.20	605.70	605.70	285.60	255.00	605.70
716	7.20	347.30	248.40	173.80	260.50	521.00	607.80	607.80	286.60	255.00	607.80
721	7.25	348.50	249.20	174.30	261.40	522.80	609.90	609.90	287.60	255.00	609.90
726	7.30	349.70	250.10	175.00	262.30	524.60	612.00	612.00	288.60	255.00	612.00

731	735	350.90	250.90	175.50	263.20	526.40	614.10	614.10	283.50	255.00	614.10
736	740	352.10	251.80	176.10	264.10	528.20	616.70	616.70	290.50	255.00	616.70
741	745	353.30	252.70	176.80	265.00	530.00	618.30	618.30	291.50	255.00	618.30
746	750	354.50	253.50	177.30	265.90	531.80	620.40	620.40	292.50	255.00	620.40
751	755	355.50	254.20	177.80	266.70	533.40	622.20	622.20	293.30	255.00	622.20
761	765	357.50	255.70	178.90	268.20	536.40	624.00	624.00	294.20	255.00	624.00
766	770	358.50	256.40	179.40	268.90	537.80	624.60	624.60	295.40	255.00	624.60
771	775	359.50	257.10	179.90	269.70	539.40	629.40	629.40	296.60	255.00	629.40
776	780	360.50	257.80	180.30	270.40	540.80	630.90	630.90	297.50	255.00	630.90
781	785	361.50	258.50	180.80	271.20	542.40	632.70	632.70	298.30	255.00	632.70
786	790	362.50	259.20	181.30	271.90	543.80	634.40	634.40	299.10	255.00	634.40
791	795	363.50	260.00	181.90	272.70	545.40	636.20	636.20	299.90	255.00	636.20
796	800	364.50	260.70	182.40	273.40	546.80	638.10	638.10	300.80	255.00	638.10
801	805	365.50	261.40	182.90	274.20	548.40	639.70	639.70	301.60	255.00	639.70
806	810	366.50	262.10	183.40	274.90	549.80	641.40	641.40	302.40	255.00	641.40
811	815	367.50	262.80	183.80	275.70	551.40	643.20	643.20	303.20	255.00	643.20
816	820	368.50	263.50	184.30	276.40	552.80	645.00	645.00	304.10	255.00	645.00
821	825	369.50	264.20	184.80	277.20	554.40	646.70	646.70	304.90	255.00	646.70
826	830	370.50	265.00	185.40	277.90	555.80	648.60	648.60	305.70	255.00	648.60
831	835	371.50	265.70	185.90	278.70	557.40	650.20	650.20	306.50	255.00	650.20
836	840	372.50	266.40	186.40	279.40	558.80	651.90	651.90	307.40	255.00	651.90
841	845	373.50	267.10	186.80	280.20	560.40	653.70	653.70	308.20	255.00	653.70
846	850	374.50	267.80	187.30	280.90	561.80	655.50	655.50	309.00	255.00	655.50
851	855	375.50	268.50	187.80	281.70	563.40	657.20	657.20	309.80	255.00	657.20
856	860	376.50	269.20	188.30	282.40	564.80	658.90	658.90	310.70	255.00	658.90
861	865	377.50	270.00	188.90	283.20	566.40	660.70	660.70	311.50	255.00	660.70
866	870	378.50	270.70	189.40	283.90	567.80	662.40	662.40	312.30	255.00	662.40
871	875	379.50	271.40	189.90	284.70	569.40	664.20	664.20	313.10	255.00	664.20
876	880	380.50	272.10	190.30	285.40	570.80	665.90	665.90	314.00	255.00	665.90
881	885	381.50	272.80	190.80	286.20	572.40	667.70	667.70	314.80	255.00	667.70
886	890	382.50	273.50	191.30	286.90	573.80	669.40	669.40	315.60	255.00	669.40
891	895	383.50	274.30	191.90	287.70	575.40	671.20	671.20	316.40	255.00	671.20
896	900	384.50	275.00	192.40	288.40	576.80	672.90	672.90	317.30	255.00	672.90
901	905	385.50	275.70	192.90	289.20	578.40	674.70	674.70	318.10	255.00	674.70
906	910	386.50	276.40	193.40	289.90	579.80	676.50	676.50	319.00	255.00	676.50
911	915	387.50	277.10	193.80	290.70	581.40	678.30	678.30	319.70	255.00	678.30
916	920	388.50	277.80	194.30	291.40	582.80	680.10	680.10	320.60	255.00	680.10
921	925	389.50	278.50	194.80	292.20	584.40	681.90	681.90	321.40	255.00	681.90
926	930	390.50	279.30	195.40	292.90	585.80	683.40	683.40	322.20	255.00	683.40
931	935	391.50	280.00	195.90	293.70	587.40	685.20	685.20	323.00	255.00	685.20
936	940	392.50	280.70	196.40	294.40	588.80	687.00	687.00	323.90	255.00	687.00
941	945	393.50	281.40	196.80	295.20	590.40	688.70	688.70	324.70	255.00	688.70
946	950	394.50	282.10	197.30	295.90	591.80	690.60	690.60	325.50	255.00	690.60
951	955	395.50	282.80	197.80	296.70	593.40	692.40	692.40	326.30	255.00	692.40
956	960	396.50	283.50	198.30	297.40	594.80	693.90	693.90	327.20	255.00	693.90
961	965	397.50	284.30	198.90	298.20	596.40	695.70	695.70	328.00	255.00	695.70
966	970	398.50	285.00	199.40	298.90	597.80	697.50	697.50	329.80	255.00	697.50
971	975	399.50	285.70	199.90	299.70	599.40	699.30	699.30	329.60	255.00	699.30
976	980	400.50	286.40	200.30	300.40	600.80	701.10	701.10	330.50	255.00	701.10
981	985	401.50	287.10	200.80	301.20	602.40	702.90	702.90	331.30	255.00	702.90
986	990	402.50	287.80	201.30	301.90	603.80	704.40	704.40	332.10	255.00	704.40
991	995	403.50	288.50	201.90	302.70	605.40	706.20	706.20	332.90	255.00	706.20
996	1000	404.50	289.30	202.40	303.40	606.80	708.00	708.00	333.80	255.00	707.90

Table 2

RELATIONSHIPS AMONG AMW, PIA, AND MFB
FOR SELECTED AMW'S

<i>AMW</i>	<i>PIA as % of AMW</i>	<i>MFB as % of PIA</i>	<i>MFB as % of AMW</i>
\$ 76	111	150	167
100	109	150	163
150	90	150	134
200	77	150	116
250	70	153	107
300	64	164	106
350	61	174	106
400	58	182	106
436	56	188	106
450	56	187	104
500	54	183	99
550	52	181	95
600	52	177	91
650	51	175	89
700	49	175	86
750	47	175	83
800	46	175	80
850	44	175	77
900	43	175	75
950	42	175	73
1000	40	175	71

Table 3

EFFECTIVE EARNINGS BASE AND CONTRIBUTION RATE
PUBLIC LAW 92-603

<i>Calendar Year</i>	<i>Annual Earnings Base</i>	<i>Contribution rate (percent)</i>					
		<i>Employer and employee each</i>			<i>Self-employed</i>		
		<i>Total</i>	<i>OASDI</i>	<i>HI</i>	<i>Total</i>	<i>OASDI</i>	<i>HI</i>
1973	\$10,800	5.85	4.85	1.0	8.0	7.0	1.0
1974	12,000	5.85	4.85	1.0	8.0	7.0	1.0

Table 4

EFFECTIVE MAXIMUM CONTRIBUTION

<i>Calendar Year</i>	<i>Employer and employee each</i>			<i>Self-employed</i>		
	<i>Total</i>	<i>OASDI</i>	<i>HI</i>	<i>Total</i>	<i>OASDI</i>	<i>HI</i>
1973	\$631.80	\$523.80	\$108.00	\$864.00	\$756.00	\$108.00
1974	702.00	582.00	120.00	960.00	840.00	120.00

Table 5

OLD-AGE BENEFIT PAYABLE TO INDIVIDUALS
WHO RETIRE AT AGE 65 WITH MAXIMUM
AVERAGE MONTHLY WAGE ATTAINABLE ¹

<i>Year of Attainment</i>	<i>Monthly Old-Age Benefit Payable Under P.L. 92-603</i>	
	<i>Man</i> ²	<i>Woman</i> ³
At Age 65		
1973	\$266.10	\$276.40
1974	274.60	284.90

¹ Based on retirement at beginning of year.

² With maximum creditable earnings in all years after 1955.

³ With maximum creditable earnings in all years after 1958.

Table 6

A PRECISE FORMULA FOR PRIMARY INSURANCE AMOUNT
UNDER BENEFIT TABLE IN P.L. 92-336

<i>Average monthly wage</i>	<i>First computation</i>	<i>Adjustment</i>	<i>Successive multipliers</i>
\$ 76 or under	\$ 84.50	—	1.00
77-94	7.45 + .55w	Round	1.13, 1.15, 1.10, 1.20
95-110	.5885w	Round	1.07, 1.13, 1.15, 1.10, 1.20
111-403	41.195 + .214w	Round	1.07, 1.13, 1.15, 1.10, 1.20
404-552	50.195 + .214w	Round	1.13, 1.15, 1.10, 1.20
553	240.30	—	1.20
554-651	33.233 + .2843w	Round	1.15, 1.10, 1.20
652	275.80	—	1.20
653-656	276.60	—	1.20
657-750	145.40 + .2w	Round; Add \$.40	1.20
751-1000	204.30 + .2w	Round; Add \$.50	1.00

Legend: w = average monthly wage

"Round" denoted that the preceding value is rounded to the nearest multiple of \$1 if it is not a multiple of \$1.

The successive multipliers are applied to the adjusted amount (or product of adjusted amount and ratio) in the order shown. Each product is raised, before the next ratio is applied, to the next higher multiple of \$.10 if it is not a multiple of \$.10 (for example, \$.105 is raised to \$.20).

For an AMW of \$84, the calculations are as follows:

- (1) \$ 7.45 + .55(84) = 53.65, rounded to 54.
- (2) \$54.00(1.13) = 61.020, rounded to 61.10.
- (3) \$61.10(1.15) = 70.265, rounded to 70.30.
- (4) \$70.30(1.10) = 77.330, rounded to 77.40.
- (5) \$77.40(1.20) = 92.880, rounded to 92.90.

Table 7

FORTRAN V PROGRAM FOR CALCULATION OF EXACT VALUES
OF THE PRIMARY INSURANCE AMOUNTS IN PUBLIC LAW 92-336

```

PARAMETER N1 = 11
PARAMETER N2 = 6
PARAMETER N3 = 925
DIMENSION A(N1), X(N1), Z(N1), AMWL(N1), AMWH(N1), SMUL(N2), PIA(N3),
1AMW(N3), M(N1)
199 FORMAT (T3, 'AMW', T8, 'PIA'//)
200 FORMAT (T2, F5.0, F7.2)
DATA (A(I), I = 1, N1)/84.5, 7.45, 0., 41.195, 50.195,
1240.3, 33.233, 275.8, 276.6, 145.40, 204.30/
DATA (X(I), I=1, N1)/0., .55, .5885, .214, .214, 0., .2843, 0., 0., .2, .2/
DATA (Z(I), I = 1, N1)/9*0., .4, .5/
DATA (AMWL(I), I=1, N1)/76., 77., 95., 111., 404.,
1553., 554., 652., 653., 657., 751./
DATA (AMWH(I), I = 1, N1)/76., 94., 110., 403., 552., 553.
1,651., 652., 656., 750., 100./
DATA (SMUL(I), I = 1, N2)/1.07, 1.13, 1.15, 1.10, 1.20, 1.00/
DATA (M(I), I = 1, N1)/5, 2, 1, 1, 2, 5, 3, 5, 5, 5, 6/
AMW (1) = AMWL (1)
PIA (1) = A(1)
DO 100 I = 2, N3
AMW (I) = AMW (I - 1) + 1.
J = 1
105 IF (AMW(I) .LE. AMWH (J)) TO TO 110
J = J + 1
GO TO 105
110 PIA (I) = A (J) + X (J) *AMW (I)
IF (AMWL (J) - AMWH (J)), 113,
IF (J. EQ. 9) GO TO 113
IF (AMOD (PIA (I), 1.) - .49999) 111, 112, 112
111 PIA (I) = PIA (I) - AMOD (PIA (I), 1.)
GO TO 113
112 PIA (I) = PIA (I) + 1. - AMOD (PIA (I), 1.)
113 PIA (I) = PIA (I) + Z (J)
K = M (J)
CALL SERIES
100 CONTINUE
WRITE (6, 199)
WRITE (6, 200) (AMW (I), PIA (I), I=1, N3)
SUBROUTINE SERIES
DIMENSION P(N3), P100 (N3)
DO 50 L = K, N2
P (I) = PIA (I) *SMUL (L)
CALL ROUND (P, P100, PIA, I)
50 CONTINUE
RETURN
SUBROUTINE ROUND (X, X100, XB, I)
DIMENSION X (N3), X100 (N3), XB (N3)
Q = .499
X100 (I) = X (I) *100.
IF (AMOD (X100 (I), 10.)) 3, 2, 3
3 IF (AMOD (X100 (I), 10.) - Q) 2, 1, 1
2 XB (I) = X (I)

```

```
RETURN  
1 XB (I) = X (I) + .10 - AMOD (X100(I), 10.)/100.  
RETURN  
END
```