

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2003, selected years

Year	Retired-worker families				Survivor families				Disabled-worker families					
	Worker only			Worker and wife ^a	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, ^b and—		Worker and spouse
	All	Men	Women			1 child	2 children	3 or more children	All	Men	Women	1 child	2 or more children	
Number (thousands)														
1945	416	338	78	181	95	86	48	24	...	...	...	...	...	...
1950	1,240	939	301	498	314	82	53	33	...	...	...	...	...	...
1955	3,266	2,054	1,212	1,124	700	126	86	80	...	...	...	...	...	...
1960	5,742	2,922	2,820	2,122	1,527	172	113	114	357	261	96	22	32	22
1965	8,386	4,137	4,249	2,400	2,332	182	135	153	714	481	232	54	109	30
1970	10,533	4,904	5,629	2,457	3,080	183	155	182	1,054	680	374	77	164	43
1975	13,520	6,134	7,385	2,618	3,606	221	182	176	1,750	1,080	671	137	250	66
1980	16,314	7,286	9,028	2,736	4,033	239	184	134	2,061	1,257	804	154	228	80
1985	19,132	8,601	10,531	2,861	4,606	158	131	74	2,039	1,267	772	84	140	76
1986	19,664	8,849	10,816	2,883	4,666	151	123	68	2,096	1,301	795	82	136	74
1987	20,137	9,064	11,074	2,893	4,709	141	115	62	2,154	1,338	816	79	132	74
1988	20,567	9,264	11,302	2,896	4,749	137	112	61	2,194	1,353	841	77	125	71
1989	21,036	9,495	11,541	2,903	4,788	137	109	58	2,262	1,390	872	75	120	67
1990	21,537	9,752	11,786	2,914	4,825	133	106	57	2,370	1,448	922	75	118	63
1991	21,978	9,985	11,992	2,918	4,850	130	106	55	2,523	1,529	994	76	119	61
1992	22,434	10,218	12,216	2,928	4,871	129	103	54	2,738	1,643	1,094	78	125	61
1993	22,796	10,404	12,392	2,912	4,870	126	103	53	2,935	1,743	1,192	78	127	59
1994	23,124	10,573	12,552	2,885	4,862	123	100	51	3,121	1,830	1,292	76	128	57
1995	23,433	10,732	12,701	2,845	4,841	120	97	49	3,305	1,909	1,396	75	124	55
1996	23,705	10,874	12,831	2,799	4,815	117	78	41	3,473	1,973	1,500	61	104	53
1997	24,124	11,027	13,097	2,759	4,657	113	74	37	3,593	2,006	1,588	57	91	53
1998	24,409	11,163	13,246	2,703	4,589	111	69	34	3,769	2,074	1,695	52	80	53
1999	24,730	11,337	13,394	2,651	4,536	107	67	32	3,924	2,131	1,793	49	72	52
2000	25,452	11,780	13,672	2,638	4,491	102	65	30	4,080	2,191	1,890	45	65	50
2001	25,838	11,990	13,848	2,581	4,416	98	63	29	4,292	2,282	2,010	43	60	51
2002	26,247	12,218	14,029	2,525	4,353	98	62	28	4,536	2,391	2,145	41	56	50
2003	26,664	12,420	14,224	2,468	4,286	96	61	27	4,832	2,532	2,301	40	55	53
Average monthly family benefit (dollars)														
1945	23.50	24.50	19.50	38.50	20.20	34.10	47.70	50.40	...	...	...	...	...	...
1950	42.20	44.60	34.80	71.70	36.50	76.90	93.90	92.40	...	...	...	...	...	...
1955	59.10	64.60	49.80	103.50	48.70	106.80	135.40	133.20	...	...	...	...	...	...
1960	69.90	79.90	59.60	123.90	57.70	131.70	188.00	181.70	87.90	91.90	76.90	184.70	192.20	135.50
1965	80.10	90.50	70.00	141.50	73.90	153.00	219.80	218.10	95.40	100.70	85.00	201.00	216.30	145.90
1970	114.20	128.70	101.60	198.90	102.40	213.00	291.10	289.90	128.10	136.30	113.10	264.10	273.20	199.20
1975	201.60	225.50	181.80	343.90	195.90	367.20	468.60	461.80	218.90	240.00	185.00	441.00	454.00	344.00
1980	333.00	377.10	297.40	566.60	311.60	612.80	759.20	740.50	355.40	396.20	291.70	727.00	746.10	573.00
1985	465.80	531.80	412.00	813.90	434.30	829.60	981.50	924.90	466.90	523.10	374.60	898.10	895.20	765.00
1986	475.20	542.60	420.10	831.30	444.90	841.70	994.00	939.80	470.70	527.80	377.40	896.90	888.30	773.30
1987	499.20	570.40	440.80	873.30	468.70	882.10	1,032.30	968.90	491.60	552.00	392.60	929.40	918.30	815.50
1988	522.70	597.20	461.70	914.10	493.60	921.80	1,070.40	1,012.90	512.20	576.10	409.50	960.20	938.40	855.40
1989	552.10	630.70	487.40	965.60	522.80	967.80	1,120.00	1,064.60	539.30	607.10	431.20	1,009.40	971.90	903.70
1990	588.30	671.90	519.10	1,026.60	557.90	1,020.20	1,177.70	1,124.60	570.40	642.80	456.80	1,062.10	1,016.00	960.80
1991	614.70	702.00	542.10	1,071.70	584.90	1,059.80	1,216.80	1,160.60	592.30	668.40	475.50	1,098.00	1,043.30	1,004.70
1992	637.80	728.10	562.30	1,110.50	609.00	1,086.90	1,252.40	1,190.80	609.50	688.70	490.70	1,122.10	1,057.40	1,045.00
1993	659.10	751.90	581.20	1,145.40	632.20	1,114.20	1,282.60	1,229.40	625.50	707.20	506.00	1,143.00	1,074.20	1,078.20
1994	682.30	777.80	601.80	1,183.70	657.10	1,150.10	1,328.40	1,271.00	646.20	731.80	525.00	1,177.60	1,100.00	1,118.60

(Continued)

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H1—Number and average monthly family benefit for selected family groups, December 1945–2003, selected years—Continued

Year	Retired-worker families				Survivor families				Disabled-worker families					
	Worker only			Worker and wife ^a	Non-disabled widow only	Widowed mother or father and—			Worker only			Worker, wife, ^b and—		Worker and spouse
	All	Men	Women			1 child	2 children	3 or more children	All	Men	Women	1 child	2 or more children	
Average monthly family benefit (dollars) (cont.)														
1995	704.80	803.00	621.80	1,220.60	681.60	1,184.50	1,365.50	1,299.80	667.60	757.40	544.80	1,205.50	1,130.90	1,159.90
1996	730.00	831.10	644.20	1,262.10	708.70	1,222.50	1,450.60	1,347.20	690.60	785.30	566.00	1,245.90	1,148.50	1,200.60
1997	750.20	853.70	663.10	1,294.60	733.20	1,250.30	1,502.60	1,358.00	708.00	806.60	583.60	1,280.20	1,165.90	1,238.50
1998	765.10	870.50	676.40	1,317.70	750.90	1,277.00	1,537.70	1,393.20	720.00	820.20	597.40	1,300.40	1,189.40	1,261.90
1999	789.80	898.60	697.70	1,356.80	776.60	1,325.40	1,590.40	1,446.30	741.20	844.50	618.50	1,344.90	1,224.20	1,295.30
2000	830.10	945.90	730.30	1,419.90	812.30	1,387.90	1,675.40	1,513.20	773.60	880.70	649.40	1,394.20	1,274.30	1,355.50
2001	860.20	979.90	756.60	1,465.50	842.90	1,439.70	1,755.10	1,600.60	801.20	911.00	676.60	1,440.70	1,317.90	1,405.70
2002	881.30	1,003.80	774.60	1,494.20	863.40	1,473.20	1,812.10	1,664.50	820.50	931.90	696.40	1,468.10	1,352.50	1,449.20
2003	908.70	1,035.20	798.30	1,534.90	890.50	1,525.40	1,881.00	1,724.20	848.00	962.50	722.00	1,517.70	1,409.60	1,497.50

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2003 are based on a 10 percent sample. Data for prior years are based on different sampling rates.

NOTE: . . . = not applicable.

a. Wife's entitlement based on age.

b. Wife's entitlement based on care of children.

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.

Table 5.H2—Number, average primary insurance amount, and average monthly family benefit for selected family groups, December 2003

Family group	Number ^a (thousands)		Average primary insurance amount (dollars)	Average monthly family benefit (dollars)
	Families	Beneficiaries		
Retired-worker families				
Worker only	26,644	26,644	913.60	908.70
Men	12,420	12,420	1,144.50	1,035.20
Full benefit	3,764	3,764	1,173.90	1,213.60
Reduced benefit	8,656	8,656	1,131.70	957.60
Women	14,224	14,224	712.00	798.30
Full benefit	3,567	3,567	794.70	913.10
Reduced benefit	10,657	10,657	684.30	759.90
Worker and wife	2,468	4,936	1,158.60	1,534.90
Full worker benefit	842	1,684	1,208.60	1,772.90
Reduced worker benefit	1,626	3,252	1,132.80	1,411.70
Worker and husband	34	70	569.00	793.40
Worker and children	295	647	1,063.90	1,522.50
Male worker ^b	260	573	1,101.90	1,573.90
Female worker ^c	34	74	775.40	1,132.20
Worker, wife, and children	98	320	1,115.40	1,833.10
Worker, wife, and 1 child	80	240	1,124.40	1,841.40
Full worker benefit	24	73	1,151.60	2,039.50
Reduced worker benefit	56	167	1,112.70	1,755.40
Worker, wife, and 2 or more children	18	80	1,075.40	1,796.50
Full worker benefit	5	23	1,095.90	1,976.40
Reduced worker benefit	13	57	1,067.00	1,723.20
Survivor families				
Nondisabled widow(er) only	4,327	4,327	1,049.80	888.70
Full benefit	1,813	1,813	1,050.00	991.20
Reduced benefit	2,513	2,513	1,049.60	814.80
Nondisabled widow(er) and children	93	194	961.10	1,537.80
Full benefit	57	117	942.40	1,568.20
Reduced benefit	37	77	989.60	1,491.40
Disabled widow(er) only	189	189	1,053.00	560.80
Widowed mother or father and children	184	494	1,040.60	1,672.00
1 child	96	192	1,025.20	1,525.40
2 children	61	182	1,082.90	1,881.00
3 or more children	27	121	1,001.00	1,724.20
Children only	1,100	1,497	851.10	806.70
1 child	814	814	854.10	638.50
2 children	206	411	856.80	1,263.00
3 or more children	80	272	806.00	1,341.80
Parents	2	2	1,017.50	823.10
Disabled-worker families				
Worker only	4,832	4,832	851.40	848.00
Men	2,532	2,532	968.40	962.50
Women	2,301	2,301	722.70	722.00
Worker and spouse ^d	53	106	1,214.10	1,497.50
Worker and children	885	2,256	918.70	1,319.70
Male worker	549	1,410	978.30	1,413.20
Female worker	337	846	821.50	1,167.20
Worker, wife, and children	95	373	992.90	1,455.10
1 child	40	119	1,026.40	1,517.70
2 or more children	55	254	968.50	1,409.60
Worker, husband, and children	2	7	844.60	1,201.30

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

NOTE: The term "full benefit" applies to benefits not subject to actuarial reduction, and the term "reduced benefit" applies to benefits subject to actuarial reduction.

- Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
- Includes 183,100 families with reduced retired-worker benefits.
- Includes 34,300 families with reduced retired-worker benefits.
- Where the disabled worker's spouse is dually entitled as a retired worker, the benefit amount shown for the spouse represents the difference between the entitlement amount as a spouse and as a retired worker.

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2003

Monthly family benefit ^a (dollars)	Retired worker only		Retired worker and wife	Retired worker, wife, and—		Disabled worker only		Disabled worker, wife, and—	
	Men	Women		1 child	2 or more children	Men	Women	1 child	2 or more children
Total									
Number	12,419,980	14,223,950	2,467,820	79,910	18,050	2,531,520	2,300,690	39,780	54,780
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	1.4	1.5	0.6	0.4	0.4	0.8	1.8	0.3	0.3
200.00–249.90	0.9	1.0	0.4	0.2	0.1	0.8	2.0	0.0	0.2
250.00–299.90	1.0	1.3	0.5	0.2	0.5	1.1	2.5	0.2	0.2
300.00–349.90	1.0	1.6	0.5	0.5	0.4	1.4	3.1	0.2	0.3
350.00–399.90	1.1	2.3	0.6	0.5	0.4	1.5	3.3	0.3	0.3
400.00–449.90	1.5	3.6	0.6	0.6	0.9	1.8	3.6	0.2	0.2
450.00–499.90	1.8	5.6	0.7	0.6	0.8	3.0	6.1	0.4	0.4
500.00–549.90	2.1	7.8	0.7	0.8	0.5	4.0	8.0	0.8	1.3
550.00–599.90	2.2	7.6	0.9	0.6	0.8	4.7	8.5	1.4	2.0
600.00–649.90	2.3	6.6	1.0	1.0	1.2	4.8	7.9	1.3	2.0
650.00–699.90	2.5	6.0	1.2	1.3	1.4	4.8	7.2	1.3	1.9
700.00–749.90	2.8	5.3	1.3	1.3	2.1	4.8	6.4	1.7	2.4
750.00–799.90	3.1	4.8	1.4	1.7	2.4	4.7	5.8	1.8	2.3
800.00–849.90	3.6	4.7	1.4	1.9	2.2	4.6	5.0	2.4	2.8
850.00–899.90	4.1	4.6	1.5	1.3	2.1	4.5	4.4	2.4	2.5
900.00–949.90	4.8	4.6	1.5	1.3	1.9	4.4	3.8	2.1	2.6
950.00–999.90	5.6	4.5	1.5	1.2	1.8	4.2	3.3	2.5	2.9
1,000.00–1,049.90	5.9	4.3	1.7	1.1	1.6	4.0	2.8	2.8	3.3
1,050.00–1,099.90	7.2	4.0	1.8	1.2	1.7	3.8	2.4	3.2	4.0
1,100.00–1,149.90	6.7	3.4	1.9	1.1	1.6	3.6	2.0	3.0	4.5
1,150.00–1,199.90	5.9	2.8	2.1	1.3	1.1	3.4	1.7	3.4	4.1
1,200.00–1,249.90	5.5	2.4	2.3	1.3	1.5	3.2	1.4	3.8	4.1
1,250.00–1,299.90	5.0	2.1	2.5	1.2	1.4	3.3	1.2	3.8	4.5
1,300.00–1,349.90	4.7	1.8	2.8	1.2	1.1	3.8	1.3	3.6	3.5
1,350.00–1,399.90	4.0	1.4	3.3	1.4	1.1	3.5	1.1	3.5	3.7
1,400.00–1,449.90	3.0	1.0	3.9	1.4	2.2	3.2	0.8	2.9	3.3
1,450.00–1,499.90	2.3	0.8	4.1	1.2	1.6	2.9	0.7	3.6	2.9
1,500.00–1,549.90	1.8	0.6	4.4	1.3	2.4	2.5	0.6	3.0	2.7
1,550.00–1,599.90	1.4	0.4	5.3	1.8	1.4	2.1	0.4	2.6	2.6
1,600.00–1,649.90	^b 4.8	^b 1.2	5.5	2.0	1.8	^b 4.9	^b 0.7	2.5	2.5
1,650.00–1,699.90	...	...	4.9	2.3	1.4	...	...	2.5	2.0
1,700.00–1,749.90	...	...	4.4	2.4	1.7	...	...	2.4	2.0
1,750.00–1,799.90	...	...	4.0	3.2	2.5	...	...	1.9	1.8
1,800.00–1,849.90	...	...	3.7	2.9	2.9	...	...	2.6	1.7
1,850.00–1,899.90	...	...	3.3	3.0	2.4	...	...	2.2	1.6
1,900.00–1,949.90	...	...	3.0	3.4	2.7	...	...	2.8	1.9
1,950.00–1,999.90	...	...	2.6	3.9	2.9	...	...	2.6	1.9
2,000.00–2,049.90	...	...	2.3	4.2	2.7	...	...	2.4	1.8
2,050.00–2,099.90	...	...	1.9	3.6	3.1	...	...	2.5	1.6
2,100.00–2,149.90	...	...	1.7	4.1	2.4	...	...	2.2	1.0
2,150.00–2,199.90	...	...	1.4	3.6	3.5	...	...	1.6	1.5
2,200.00–2,249.90	...	...	1.2	3.3	2.9	...	...	1.9	1.4

(Continued)

Table 5.H3—Percentage distribution of retired-worker and disabled-worker families, by monthly benefit for selected family groups, December 2003—Continued

Monthly family benefit ^a (dollars)	Retired worker only		Retired worker and wife	Retired worker, wife, and—		Disabled worker only		Disabled worker, wife, and—	
	Men	Women		1 child	2 or more children	Men	Women	1 child	2 or more children
2,250.00–2,299.90	1.1	2.8	2.2	...	...	1.9	1.4
2,300.00–2,349.90	0.9	2.5	1.9	...	...	1.4	1.0
2,350.00–2,399.90	0.8	2.8	2.1	...	...	1.5	1.4
2,400.00–2,449.90	0.7	2.6	1.4	...	...	1.0	0.9
2,450.00–2,499.90	0.7	2.1	1.9	...	...	1.1	0.7
2,500.00–2,549.90	0.5	1.8	2.5	...	...	0.9	0.6
2,550.00–2,599.90	0.5	1.8	1.6	...	...	0.8	0.7
2,600.00–2,649.90	0.4	1.6	2.0	...	...	0.7	0.4
2,650.00–2,699.90	0.3	1.4	1.2	...	...	0.2	0.4
2,700.00 or more	1.6	7.8	11.5	...	...	2.0	2.1
Average monthly family benefit (dollars)	1,035.20	798.30	1,534.90	1,841.40	1,755.40	962.50	722.00	1,517.70	1,409.60

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

NOTE: ... = not applicable.

- a. Cases involving actuarial reduction may be represented in all benefit intervals for which values are shown.
b. \$1,600 or more.

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2003

Monthly family benefit (dollars)	Widowed mother or father and—			Children only			Widow only	
	1 child	2 children	3 or more children	1 child	2 children	3 or more children	Nondisabled	Disabled
Total								
Number	95,990	60,530	27,280	813,870	205,710	80,400	4,285,760	183,130
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 200.00	0.1	0.0	0.1	3.2	1.1	1.4	0.7	9.6
200.00–249.90	0.3	0.2	0.4	1.9	0.8	1.2	0.7	4.6
250.00–299.90	0.3	0.2	0.4	2.2	1.0	1.6	1.2	4.7
300.00–349.90	0.4	0.4	0.5	6.2	1.4	1.9	1.8	5.2
350.00–399.90	0.5	0.4	0.9	6.2	1.4	2.1	1.9	6.7
400.00–449.90	0.7	0.4	0.7	7.2	1.5	1.9	2.2	6.7
450.00–499.90	0.6	0.6	0.6	7.3	1.5	1.9	2.6	7.0
500.00–549.90	0.7	0.6	0.7	7.1	2.1	2.3	3.0	6.6
550.00–599.90	0.8	0.6	1.3	7.1	1.6	1.9	3.4	6.1
600.00–649.90	0.8	0.7	0.7	7.1	1.6	1.6	4.1	5.6
650.00–699.90	0.8	0.8	1.0	7.1	1.9	1.7	4.8	5.3
700.00–749.90	1.8	1.1	1.4	6.0	2.9	3.1	5.4	5.1
750.00–799.90	2.1	1.5	3.0	5.4	3.1	3.4	5.9	4.4
800.00–849.90	2.3	1.8	2.7	4.5	3.8	3.9	6.2	4.0
850.00–899.90	2.5	2.2	3.3	3.9	3.9	3.8	6.9	3.5
900.00–949.90	2.7	2.7	3.6	3.5	3.7	4.1	7.4	3.4
950.00–999.90	2.8	2.0	3.4	3.3	4.0	3.9	7.4	3.6
1,000.00–1,049.90	2.8	1.8	3.2	3.1	3.7	3.3	6.5	2.7
1,050.00–1,099.90	2.8	2.0	2.4	2.2	3.8	2.9	5.5	2.1
1,100.00–1,149.90	2.8	1.6	1.7	^a 5.5	3.4	2.5	4.7	^a 3.1
1,150.00–1,199.90	2.9	1.3	1.2	...	3.4	2.0	3.6	...
1,200.00–1,249.90	3.3	1.6	1.8	...	3.1	1.7	2.9	...
1,250.00–1,299.90	3.0	1.7	1.9	...	3.3	1.9	2.5	...
1,300.00–1,349.90	3.1	1.6	1.9	...	3.1	1.6	2.1	...
1,350.00–1,399.90	3.2	1.3	1.8	...	2.9	1.6	1.6	...
1,400.00–1,449.90	3.0	2.0	1.6	...	2.6	1.8	1.1	...
1,450.00–1,499.90	3.2	1.8	1.1	...	2.4	1.7	0.8	...
1,500.00–1,549.90	2.8	1.9	1.9	...	2.4	1.5	^b 2.7	...
1,550.00–1,599.90	2.8	1.8	2.1	...	2.3	1.5	...	...
1,600.00–1,649.90	2.9	1.9	1.8	...	1.8	1.4	...	...
1,650.00–1,699.90	2.5	1.6	1.6	...	1.8	1.7	...	...
1,700.00–1,749.90	3.0	2.0	1.3	...	1.9	1.5	...	...
1,750.00–1,799.90	2.2	1.9	1.5	...	1.5	1.5	...	...
1,800.00–1,849.90	2.5	2.2	2.0	...	1.5	1.7	...	...
1,850.00–1,899.90	2.5	2.5	2.1	...	1.3	1.5	...	...
1,900.00–1,949.90	2.5	2.3	1.8	...	1.4	1.6	...	...
1,950.00–1,999.90	2.8	2.5	1.9	...	1.6	1.5	...	...
2,000.00–2,049.90	2.2	2.6	1.7	...	1.5	1.6	...	...
2,050.00–2,099.90	2.3	2.4	2.3	...	1.3	1.6	...	...
2,100.00–2,149.90	2.2	2.5	2.1	...	1.2	1.7	...	...
2,150.00–2,199.90	1.9	2.6	2.1	...	1.1	1.4	...	...
2,200.00–2,249.90	1.8	2.3	1.9	...	1.1	1.5	...	...

(Continued)

5.H OASDI Current-Pay Benefits: Beneficiary Families

Table 5.H4—Percentage distribution of survivor families, by monthly benefit for selected family groups, December 2003—Continued

Monthly family benefit (dollars)	Widowed mother or father and—			Children only			Widow only	
	1 child	2 children	3 or more children	1 child	2 children	3 or more children	Nondisabled	Disabled
2,250.00–2,299.90	1.9	2.5	1.7	...	1.1	1.1	...	...
2,300.00–2,349.90	2.0	2.6	1.8	...	1.0	1.3	...	...
2,350.00–2,399.90	1.3	2.7	1.6	...	1.0	1.0	...	...
2,400.00–2,449.90	1.4	1.9	1.6	...	0.9	1.0	...	...
2,450.00–2,499.90	1.2	2.0	1.5	...	0.8	1.0	...	...
2,500.00–2,549.90	0.9	1.9	1.4	...	0.6	0.9	...	...
2,550.00–2,599.90	0.7	1.8	1.4	...	0.4	0.7	...	...
2,600.00–2,649.90	0.6	1.3	1.1	...	0.3	0.6	...	...
2,650.00–2,699.90	0.6	1.6	1.1	...	0.3	0.6	...	...
2,700.00 or more	2.1	15.8	14.9	...	1.0	5.8	...	...
Average monthly family benefit (dollars)	1,525.40	1,881.00	1,724.20	638.50	1,263.00	1,341.80	890.50	566.10

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

NOTE: ... = not applicable.

- a. \$1,100 or more.
- b. \$1,500 or more.

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.