
Notes and Brief Reports

Beneficiaries Affected by the Annual Earnings Test in 1980*

Every year a number of Social Security beneficiaries have some or all of their benefits offset because they have income from employment or self-employment exceeding certain exempt amounts. In 1984, these amounts are \$5,160 for persons under age 65 and \$6,960 for persons aged 65-69. Benefits are withheld at the rate of \$1 for every \$2 in earnings above these exempt amounts. Before 1983, beneficiaries under age 72 were subject to the earnings test. Beginning with 1983, the earnings test no longer applies as of the month the beneficiary attains age 70.

This note presents detailed statistical data about persons affected by the earnings test in 1980. Most of the data are for retired-worker beneficiaries. Limited data on dependent and survivor beneficiaries who had benefits offset because of their own earnings are also presented. Excluded are disabled beneficiaries, who are subject to a test of "substantial gainful activity," and persons residing in foreign countries, who are subject to a different earnings test.¹

Effects of Earnings Test on Benefits

In 1980 the exempt amounts were \$3,720 for beneficiaries under age 65 and \$5,000 for beneficiaries aged 65-71. The 1977 Amendments to the Social Security Act established two exempt amounts—one for beneficiaries under age 65 and one for beneficiaries aged 65 or older. The latter category includes beneficiaries who reached age 65 before the close of the taxable year involved. The exempt amounts were \$3,240 and \$4,000, respectively, in 1978, and \$3,480 and \$4,500 in 1979.

From 1973 to 1977, one exempt amount applied to all beneficiaries under age 72: the amount was \$3,000 in 1977, \$2,760 in 1976, \$2,520 in 1975, \$2,400 in 1974, and \$2,100 in 1973. From 1968 to 1972, the exempt amount was \$1,680, and the provision to withhold \$1 in benefits for each \$2 in earnings applied only to the first

\$1,200 in earnings beyond the exempt amount. After that point, \$1 in earnings offset each \$1 in benefits. Thus, no monetary advantage would have been gained from earnings that were \$1,200 above the exempt amount, unless the earnings were more than sufficient to cause all benefits to be offset.² In addition, these earnings may have been subject to income and Social Security taxes, and the worker probably would also have incurred some work-related expenses.

Table 1 illustrates the effects of the 1980, 1976, and 1972 earnings tests on a hypothetical 65-year-old beneficiary with annual Social Security benefits of \$4,500 and various amounts of annual earnings. In 1980, this beneficiary could earn up to \$14,000 before benefits were totally offset, compared with \$11,760 in 1976 and \$6,780 in 1972. If the beneficiary earned \$9,000 in 1980, he or she would gain \$7,000 (disregarding taxes and work expenses). A beneficiary with the same earnings in 1976 would gain \$5,880, and in 1972 would gain \$4,500.

The 1977 amendments also changed the application of the monthly earnings test. Previously, benefits were payable for any month in which earnings did not exceed certain specified amounts or the individual did not render substantial services in self-employment, regardless of total yearly earnings. Under the 1977 amendments, the monthly earnings test was eliminated except for one year—the first year in which a beneficiary has a month of entitlement in which he or she does not earn more than the monthly exempt amount or does not perform substantial services in self-employment. This one year is referred to as the "grace year" and could have occurred before 1978. Thus, persons who were on the rolls and had a grace year before 1978 were not permitted to use the monthly test in 1978.

Legislation enacted in October 1980 provided for other changes in the application of the monthly test. All beneficiaries, including those on the rolls before 1978,

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¹ Most of the data are derived on a 100-percent basis from the Social Security Administration's major administrative file, the Master Beneficiary Record.

² For a description of the effects of the earnings tests in 1978, 1977, 1975, 1973, and 1971, see the following *Social Security Bulletin* articles by Barbara A. Lingg: "Beneficiaries Affected by the Annual Earnings Test in 1978," April 1983, pages 23-34; "Beneficiaries Affected by the Annual Earnings Test in 1977," December 1980, pages 3-15; "Beneficiaries Affected by the Annual Earnings Test in 1975," December 1978, pages 12-24; "Beneficiaries Affected by the Annual Earnings Test in 1973," September 1977, pages 3-14; and "Retired-Worker Beneficiaries Affected by the Annual Earnings Test in 1971," August 1975, pages 22-31. For a further discussion of the subject, see Kenneth G. Sander, "The Retirement Test: Its Effect on Older Workers' Earnings," *Social Security Bulletin*, June 1968, pages 3-6.

Table 1.—Examples of net receipts from benefits and earnings for a hypothetical 65-year-old beneficiary with annual benefits of \$4,500, by annual earnings levels, 1972, 1976, and 1980

Annual earnings	Amount of benefits		Amount received from earnings and benefits	Economic advantage of working (in dollars)
	Withheld	Payable		
1980				
\$1,680.....	0	\$4,500	\$6,180	\$1,680
\$2,280.....	0	4,500	6,780	2,280
\$2,760.....	0	4,500	7,260	2,760
\$4,000.....	0	4,500	8,500	4,000
\$5,000.....	0	4,500	9,500	5,000
\$6,780.....	\$890	3,610	10,390	5,890
\$9,000.....	2,000	2,500	11,500	7,000
\$11,760.....	3,380	1,120	12,880	8,380
\$14,000.....	4,500	0	14,000	9,500
\$18,000.....	4,500	0	18,000	13,500
1976				
\$1,680.....	0	\$4,500	\$6,180	\$1,680
\$2,280.....	0	4,500	6,780	2,280
\$2,760.....	0	4,500	7,260	2,760
\$4,000.....	\$620	3,880	7,880	3,380
\$5,000.....	1,120	3,380	8,380	3,880
\$6,780.....	2,010	2,490	9,270	4,770
\$9,000.....	3,120	1,380	10,380	5,880
\$11,760.....	4,500	0	11,760	7,260
\$14,000.....	4,500	0	14,000	9,500
\$18,000.....	4,500	0	18,000	13,500
1972				
\$1,680.....	0	\$4,500	\$6,180	\$1,680
\$2,280.....	\$300	4,200	6,480	1,980
\$2,760.....	540	3,960	6,720	2,220
\$4,000.....	1,720	2,780	6,780	2,280
\$5,000.....	2,720	1,780	6,780	2,280
\$6,780.....	4,500	0	6,780	2,280
\$9,000.....	4,500	0	9,000	4,500
\$11,760.....	4,500	0	11,760	7,260
\$14,000.....	4,500	0	14,000	9,500
\$18,000.....	4,500	0	18,000	13,500

were given one year after 1977 to use the monthly test. Also, persons receiving benefits as children, as mothers or fathers, and as wives or husbands who are caring for children were permitted to use the monthly test in the year their entitlement ends. Entitlement to a mother's benefit, for example, usually ends when her youngest child attains age 16. Another change was the exclusion of self-employment income received after the year of entitlement that was attributable to services performed before entitlement. All these provisions were retroactive to 1978.

The 1980 legislation also provided for separate applications for Hospital Insurance benefits under Medicare and for monthly cash benefits. Previously, a person filing for Medicare had to also file for monthly benefits. Thus, a person filing for Medicare but who was not retiring could trigger a grace year by an isolated month of low earnings. Therefore, the monthly test would not be available later when the person actually retired. Persons

who had already used their grace year were allowed to withdraw their applications for cash benefits and repay all cash benefits received so that the monthly test could be used in a later year of retirement.

Retired-Worker Beneficiaries

Beneficiaries Affected

About 1 million retired-worker beneficiaries had benefits offset because of the earnings test in 1980. This number represented about one-tenth of retired workers aged 62-71 on the Social Security rolls, and about one-twelfth of that age group who were eligible for benefits (table 2). An individual is considered to be eligible for benefits if he or she meets the insured status and age requirements, whether or not he or she has actually filed for benefits.

When assessing the effects of the earnings test, it should be noted that the number of beneficiaries on the rolls would be larger if not for the earnings limitation. Many eligible persons who are working, particularly those aged 62-64, do not file for benefits because they realize that the earnings test means either a limitation on earnings or the withholding of some or all of their benefits. These individuals are indirectly affected by the earnings test even though they are not on the Social Security rolls.

About 30 percent of the retired workers directly affected by the earnings test were women. Women represented, however, 44 percent of the retired workers aged 62-71 on the rolls. Relatively fewer women than men had benefits offset because relatively fewer women worked and relatively more of those who did had lower earnings. Among workers with employment covered by the Social Security program in 1980, median earnings for women were \$6,074 for those aged 62-64, \$3,579 for those aged 65-69, and \$2,861 for those aged 70-71, compared with \$13,184, \$4,901, and \$3,651 for men in these age groups.

From 1978 to 1980, the number of women who had benefits offset increased by 15,000, but they represented the same percentage of those aged 62-71 on the rolls as were affected in 1978. The number of men who had benefits offset as well as the percentage of the beneficiary rolls they represented declined slightly from 1978 to 1980. From 1970 to 1978, the number of retired workers affected decreased by about one-third and the percentage that they represented among total retired workers aged 62-71 declined from 20 percent to 10 percent.

Part of the decrease in the number and percentage of retired workers affected by the earnings test was related to increases in the exempt amount during this time. Thus, a worker with fairly low earnings may have been affected in one year, but may not have been affected in subsequent years. Also related were changes in labor-

Table 2.—Retired-worker beneficiaries under age 72 on rolls at end of year and affected by earnings test, by sex and age group, selected years 1970–80

Year, sex, and age group	On rolls at end of year		Affected by earnings test							
	Number	Percentage distribution	Number	Percentage distribution	Percent on rolls	Percent eligible for benefits ¹	Amount of benefits (in thousands)		Ratio of benefits withheld to amount before withholding	Percent who had all benefits offset
							Withheld	Before withholding		
1980, total ...	10,585,624	100.0	1,062,648	100.0	10.0	8.0	\$3,902,664	\$5,990,456	0.65	36
Men	5,876,561	55.5	739,439	69.6	12.6	10.2	3,102,838	4,599,097	.67	43
62-64	1,018,612	9.6	116,535	11.0	11.4	5.2	283,626	583,985	.49	15
65-71	4,857,949	45.9	622,904	58.6	12.8	12.5	2,819,212	4,015,112	.70	48
Women	4,709,063	44.5	323,209	30.4	6.9	5.4	799,826	1,391,359	.58	21
62-64	1,033,368	9.8	75,177	7.1	7.3	4.0	102,473	221,325	.46	8
65-71	3,675,695	34.7	248,032	23.3	6.7	6.0	697,353	1,170,034	.60	26
1978, total ...	10,057,261	100.0	1,055,635	100.0	10.5	8.3	3,057,093	4,638,457	.66	38
Men	5,610,497	55.8	746,995	70.8	13.3	10.7	2,439,166	3,571,674	.68	44
Women	4,446,764	44.2	308,640	29.2	6.9	5.5	617,927	1,066,783	.58	23
1977, total ...	9,875,559	100.0	1,181,000	100.0	12.0	9.5	2,882,330	4,654,760	.62	33
Men	5,540,929	56.1	822,252	69.6	14.8	12.0	2,259,470	3,534,088	.64	38
Women	4,334,626	43.9	358,748	30.4	8.3	6.5	622,860	1,120,672	.56	20
1975, total ...	9,319,297	100.0	1,318,772	100.0	14.2	11.3	2,684,559	4,252,463	.63	34
Men	5,269,351	56.5	921,667	69.9	17.5	14.1	2,080,963	3,210,208	.65	39
Women	4,049,946	43.5	397,105	30.1	9.8	7.7	603,596	1,042,255	.60	21
1973, total ...	8,758,863	100.0	1,386,232	100.0	15.8	12.4	2,435,330	3,588,546	.68	41
Men	4,992,337	57.0	976,110	70.4	19.6	15.4	1,870,599	2,693,016	.69	46
Women	3,766,526	43.0	410,122	29.6	10.9	8.5	564,731	895,530	.63	29
1970, total ...	7,674,438	100.0	1,555,678	100.0	20.3	15.2	1,998,225	2,792,429	.72	(2)
Men	4,455,453	58.1	1,097,672	70.6	24.6	18.5	1,523,994	2,102,706	.72	(2)
Women	3,218,985	41.9	458,006	29.4	14.2	10.6	474,231	689,723	.69	(2)

¹ Percent of those aged 62-71 eligible to receive retired-worker benefits at end of year. Excludes disabled-worker beneficiaries aged 62-64.

² Data not available.

force participation of persons aged 65 or older, particularly that of men. The proportion of men aged 65 or older in the labor force was 27 percent in 1970, 20 percent in 1978, and 19 percent in 1980. The participation rates for women in this age group were 10 percent in 1970, and 8 percent in both 1978 and 1980.³

Earnings and Benefits Offset

When a retired-worker beneficiary has earnings during the year that exceed the exempt amount, not only are that person's benefits subject to withholding but so too are the benefits of entitled spouses and children. In 1980, retired workers and their dependents had \$3.9 billion in benefits offset—65 percent of the \$6.0 billion that would have been payable to that group had no deductions been made for earnings (table 2). Men had \$3.1 billion or 67 percent of their benefits offset, and women had \$0.8 billion or 58 percent offset.

For many retired-worker beneficiaries, information about the amount of earnings in 1980 was available either from their annual report of earnings or from entries in their earnings records. For some, earnings information was not available because (1) the reporting

from employers or the self-employed was received too late to be included in the tabulations, (2) the individuals worked for employers not covered by the Social Security program, or (3) errors occurred in processing the data. Earnings information was not available for 23 percent of the men and 11 percent of the women. Because there were so many persons with unknown earnings, earnings for this group were estimated by adding the total yearly benefits withheld, multiplied by 2, to the appropriate exempt amount.⁴

Many retired workers who had benefits offset had fairly high earnings. Thirteen percent of the men had known earnings of at least \$25,900, the maximum amount creditable for Social Security purposes in 1980. Twenty percent of the men had known earnings of \$15,000-\$25,899, and another 16 percent had earnings estimated at \$15,000 or higher. Women tended to have lower earnings than men—only 2 percent had known

⁴ Using this method, a 65-year-old beneficiary who had \$5,000 in benefits withheld would have estimated earnings of at least \$15,000. This method is limited because it only yields a minimum level of earnings, and persons with low monthly benefits would have low estimated earnings. For example, a 62-year-old beneficiary with a yearly benefit of \$2,000 offset would have estimated earnings of \$7,720, while the actual earnings could be much higher. Because of these limitations, estimated earnings are shown separately from known earnings in the statistical tables.

³ Employment and Training Report of the President, 1981, U.S. Government Printing Office, 1981, pages 121-133.

earnings of \$25,900 or more and 16 percent had earnings, both known and estimated, of at least \$15,000 (table 3). Earnings data for men and women who had benefits offset are shown by State of residence in table 4.

Among retired workers affected by the earnings test, earnings were higher for persons aged 65-71 than for persons aged 62-64. Fifty-five percent of the men aged 65-71 had earnings, both known and estimated, of \$15,000 or more, compared with 17 percent of men aged 62-64. Fifteen percent of the older group had known earnings of \$25,900 or more, compared with 3 percent of the younger group.

Among women, 82 percent of those aged 62-64 had earnings of less than \$10,000, compared with 43 percent of those aged 65-69 and 48 percent of those aged 70-71. Consequently, only 8 percent of the women and 15 percent of the men aged 62-64 had all of their benefits offset due to their earnings, compared with about one-fourth of the women and half the men aged 65-71. Many workers aged 62-64 with high earnings are not on the beneficiary rolls.

Earnings and Primary Insurance Amount

Monthly cash benefits are based on a worker's primary insurance amount (PIA). The PIA is related to the worker's earnings in employment covered under Social Security. The full PIA is payable to a retired worker who begins to receive benefits at age 65. Monthly benefits are payable to a retired worker as early as age 62, but the PIA is reduced by five-ninths of 1 percent for each month of entitlement before age 65 (with a maximum reduction of 20 percent).⁵

Retired workers who postpone entitlement beyond age 65 can receive increased monthly benefits as a result of the delayed retirement credit provision. Since the PIA reflects an individual's earnings before entitlement, it might be expected that persons with high PIA's would be more likely than those with low PIA's to have high

⁵ If a person who has elected benefits before age 65 has earnings high enough to offset benefits for some or all of the months before age 65, the reduction factor is adjusted to account for months in which benefits were not paid. The monthly benefit is then recomputed on the basis of the smaller reduction factor.

Table 3.—Retired-worker beneficiaries affected by earnings test, by sex, age, primary insurance amount, and amount of earnings, 1980

Sex, age, and primary insurance amount	Number	Percentage distribution by amount of earnings								Average benefit amount		Percent who had all benefits offset	
		Total ¹	Earnings data available					Earnings estimated		Withheld	Before withholding		
			Less than \$7,000	\$7,000-\$9,999	\$10,000-\$14,999	\$15,000-\$19,999	\$20,000-\$25,899	\$25,900 or more	Total				With earnings estimated at \$15,000 or more
Men	739,439	100	15	12	17	12	8	13	23	16	\$4,196	\$6,220	43
Less than \$400.00	104,590	100	29	19	14	7	5	4	21	1	1,880	3,260	38
\$400.00-\$599.90	295,366	100	21	18	27	11	4	5	14	9	3,273	5,935	25
\$600.00 or more	339,483	100	5	5	10	14	13	22	31	26	5,713	7,379	60
Aged 62-64	116,535	100	36	19	20	8	4	3	10	2	2,434	5,011	15
Less than \$400.00	25,277	100	55	22	8	2	1	1	9	(2)	1,309	2,918	14
\$400.00-\$599.90	68,806	100	34	20	24	7	2	3	9	1	2,394	5,112	12
\$600.00 or more	22,452	100	21	13	17	17	11	9	12	7	3,822	7,062	22
Aged 65-69	548,498	100	10	11	17	13	10	15	24	17	4,432	6,321	48
Less than \$400.00	69,057	100	19	19	16	9	7	6	24	1	2,059	3,302	46
\$400.00-\$599.90	198,137	100	16	17	29	12	5	6	15	11	3,536	6,109	29
\$600.00 or more	281,304	100	4	5	9	14	14	23	31	26	5,645	7,211	62
Aged 70-71	74,406	100	14	12	14	9	6	15	30	25	5,220	7,365	49
Less than \$400.00	10,256	100	28	20	13	5	3	3	28	2	2,080	3,811	38
\$400.00-\$599.90	28,423	100	23	19	23	8	4	6	17	15	3,569	6,719	29
\$600.00 or more	35,727	100	3	4	8	11	10	25	39	39	7,434	8,900	69
Women	323,209	100	30	23	23	8	3	2	11	5	2,475	4,305	21
Less than \$400.00	157,172	100	48	27	12	2	1	1	9	(2)	1,380	3,096	15
\$400.00-\$599.90	129,300	100	16	21	39	10	2	2	10	5	3,021	5,132	19
\$600.00 or more	36,737	100	4	5	14	24	16	11	26	22	5,235	6,364	56
Aged 62-64	75,177	100	61	21	10	1	(2)	(2)	7	(2)	1,363	2,944	8
Less than \$400.00	55,993	100	69	20	4	(2)	(2)	(2)	6	(2)	1,049	2,470	7
\$400.00-\$599.90	18,149	100	36	24	28	3	(2)	(2)	8	(2)	2,247	4,254	9
\$600.00 or more	1,035	100	24	15	22	19	6	3	11	7	2,862	5,626	17
Aged 65-69	222,064	100	20	23	28	10	4	3	12	6	2,791	4,636	26
Less than \$400.00	92,297	100	35	32	18	3	1	1	10	(2)	1,580	3,413	20
\$400.00-\$599.90	99,636	100	12	20	42	12	2	2	10	6	3,193	5,232	21
\$600.00 or more	30,131	100	3	5	13	25	17	11	26	22	5,168	6,408	58
Aged 70-71	25,968	100	25	23	23	8	3	4	14	9	2,988	5,416	24
Less than \$400.00	8,882	100	47	27	10	2	1	1	12	(2)	1,379	3,754	17
\$400.00-\$599.90	11,515	100	19	29	36	5	1	1	9	7	2,753	5,650	14
\$600.00 or more	5,571	100	4	5	18	22	10	13	28	28	6,037	7,583	54

¹ The sum of percentages may not equal 100 in all cases due to independent rounding.

² Less than 0.5 percent.

earnings if they engage in work activities after entitlement.

Regardless of age, sex, or race, a substantially higher

proportion of retired workers with PIA's of \$600 or more than those with lower PIA's had higher earnings (tables 3 and 5). Among all retired workers who had

Table 4.—Retired-worker beneficiaries affected by earnings test, by State and sex, 1980

Division and State	Total ¹	Men					Women				
		Number	Percent with earnings of \$15,000 or more ²	Average benefit amount		Percent who had all benefits offset	Number	Percent with earnings of \$15,000 or more ²	Average benefit amount		Percent who had all benefits offset
				Withheld	Before withholding				Withheld	Before withholding	
New England:											
Maine	4,981	3,435	32	\$3,282	\$5,769	30	1,546	8	\$1,782	\$3,748	15
New Hampshire	4,592	3,111	39	3,789	6,240	32	1,481	11	2,157	4,213	13
Vermont	2,234	1,509	34	3,576	6,234	27	725	12	2,205	4,195	15
Massachusetts	36,710	24,468	47	4,165	6,065	45	12,242	14	2,423	4,205	23
Rhode Island	5,934	3,938	45	4,221	6,271	38	1,996	12	2,289	4,200	16
Connecticut	21,389	14,609	51	4,420	6,468	44	6,780	16	2,592	4,537	19
Middle Atlantic:											
New York	112,928	74,408	54	4,658	6,541	47	38,520	25	3,047	4,828	25
New Jersey	50,340	34,682	54	4,580	6,492	46	15,658	22	2,919	4,714	23
Pennsylvania	61,522	42,344	47	4,178	6,462	37	19,178	15	2,343	4,287	17
East North Central:											
Ohio	47,799	34,816	48	4,118	6,153	44	12,983	15	2,337	4,135	22
Indiana	23,817	16,620	47	4,141	6,447	37	7,197	16	2,388	4,368	17
Illinois	67,735	46,741	55	4,563	6,374	49	20,994	19	2,744	4,523	24
Michigan	33,367	23,952	54	4,427	6,627	43	9,415	24	2,791	4,552	25
Wisconsin	19,837	13,562	46	4,095	6,324	36	6,275	15	2,289	4,290	16
West North Central:											
Minnesota	16,115	11,041	46	3,940	6,224	38	5,074	14	2,127	4,070	16
Iowa	14,917	10,505	47	4,149	6,309	40	4,412	13	2,122	4,091	15
Missouri	23,067	15,436	47	4,129	6,305	40	7,611	14	2,237	4,208	16
North Dakota	3,011	2,259	40	3,697	6,163	32	752	12	2,020	3,910	15
South Dakota	3,287	2,366	35	3,468	5,830	32	921	8	1,750	3,754	10
Nebraska	8,631	6,301	43	3,887	6,138	37	2,330	11	2,042	4,048	13
Kansas	13,473	9,580	48	4,242	6,336	43	3,893	14	2,224	4,170	17
South Atlantic:											
Delaware	2,486	1,724	47	4,007	6,196	38	762	18	2,430	4,161	20
Maryland	17,751	12,752	51	4,266	6,148	46	4,999	21	2,607	4,379	26
District of Columbia	3,078	1,910	53	4,309	5,583	58	1,168	29	2,797	4,101	43
Virginia	19,811	13,751	43	3,803	5,898	39	6,060	14	2,135	4,080	18
West Virginia	6,323	4,384	45	3,977	6,237	38	1,939	13	2,158	4,073	16
North Carolina	22,923	15,009	35	3,506	5,832	30	7,914	9	1,832	3,931	10
South Carolina	10,610	7,130	35	3,450	5,742	30	3,480	9	1,867	3,980	12
Georgia	18,958	12,747	40	3,718	5,820	36	6,211	12	2,068	3,984	16
Florida	51,025	36,028	42	3,765	5,944	36	14,997	15	2,227	4,084	20
East South Central:											
Kentucky	11,295	7,923	42	3,818	5,986	37	3,372	11	1,985	3,828	17
Tennessee	18,331	12,284	39	3,720	5,924	34	6,047	12	2,033	4,014	14
Alabama	13,717	9,699	40	3,694	5,832	36	4,018	12	2,041	3,979	16
Mississippi	9,213	6,282	34	3,412	5,613	31	2,931	9	1,820	3,854	12
West South Central:											
Arkansas	8,158	5,594	37	3,569	5,794	33	2,564	10	1,884	3,846	14
Louisiana	15,123	11,460	46	4,036	5,959	43	3,663	16	2,295	3,942	23
Oklahoma	13,065	9,070	47	4,125	5,966	45	3,995	17	2,235	4,050	20
Texas	58,893	42,851	50	4,244	6,074	46	16,042	18	2,362	4,076	23
Mountain:											
Montana	3,232	2,356	43	3,845	6,165	36	876	13	2,094	3,995	17
Idaho	3,310	2,444	39	3,552	6,013	32	866	10	1,862	3,786	15
Wyoming	2,023	1,520	51	4,244	6,245	43	503	20	2,411	3,978	26
Colorado	10,260	7,477	49	4,126	6,094	44	2,783	17	2,292	3,984	26
New Mexico	4,317	3,212	44	3,906	6,025	39	1,105	17	2,383	4,099	23
Arizona	9,991	7,098	46	3,886	6,132	39	2,893	17	2,302	4,159	23
Utah	4,742	3,397	51	4,197	6,295	43	1,345	17	2,222	3,917	24
Nevada	4,964	3,538	48	4,046	5,745	48	1,426	15	2,386	3,984	27
Pacific:											
Washington	16,895	12,202	54	4,339	6,350	47	4,693	19	2,473	4,300	25
Oregon	10,377	7,301	49	4,040	6,303	40	3,076	17	2,321	4,194	22
California	106,349	75,173	57	4,532	6,224	53	31,176	25	2,803	4,425	31
Alaska	889	604	64	4,564	5,764	62	285	45	3,264	4,377	53
Hawaii	4,091	2,880	48	4,076	6,048	43	1,211	16	2,339	4,147	22

¹ Excludes beneficiaries for whom State data were unavailable.

² Includes beneficiaries with both known and estimated earnings of \$15,000 or more.

benefits offset, 35 percent of the men and 27 percent of the women with PIA's of \$600 or more had known earnings of at least \$20,000, compared with only 9 percent of the men and 4 percent of the women with PIA's of \$400.00-\$599.90. Among black beneficiaries aged 65-71, 30 percent of both the men and women with PIA's of \$600 or more had earnings at this level, compared with 5 percent of the men and 3 percent of the women with PIA's of \$400.00-\$599.90.

Family Status

About three-fourths of the retired-worker beneficiaries affected by the earnings test were classified as "worker-only" families. About 12 percent of the workers aged 62-64 and about 5 percent of those aged 65-71 had children entitled to benefits, and about 23 percent of those aged 62-64 and 24 percent of those aged 65-71 had an entitled spouse (table 6).⁶ Social Security family benefit classifications are based on the sum of persons entitled to benefits on a worker's earnings record. The term "worker-only" family means that no spouse or child is entitled to benefits on the worker's earnings record. The worker may actually be married to someone entitled to benefits on his or her own earnings record or to a person not meeting the requirements for entitlement—for example, a woman too young to be entitled to a wife's benefit.

Only 2 percent of the female retired workers had entitled husbands or children. Therefore, detailed data by PIA and earnings level are shown just for male workers. The earnings data shown apply only to the worker's earnings, and the amounts of benefits offset apply only to benefits withheld because of the worker's earnings. Information on spouses and children who had benefits offset because of their own earnings are covered below.⁷

Relatively fewer families with entitled children had their entire yearly benefit offset due to the worker's earnings. Among families with male workers, 17 percent of the worker-wife-and-children families and 20 percent of the worker-and-children families had all benefits offset, compared with 37 percent of the worker-and-wife families and 49 percent of the worker-only beneficiaries. Monthly benefits for families tend to be larger than those for worker-only beneficiaries with the same PIA since they include the amounts to which the dependents are entitled. Thus, there are more benefits to which excess earnings can be charged and more of the yearly benefit can be retained.

⁶ The spouse and children of a retired worker may each receive up to 50 percent of the worker's PIA subject to a statutory family maximum, normally ranging from 150 percent to 188 percent of the PIA. If total benefits for all family members exceed this maximum, the benefits for the spouse and children are proportionately reduced.

⁷ Data are not available to show earnings of spouses and children and the benefits withheld resulting from such earnings in families in which both the worker and the dependents had earnings.

Lower earnings for workers who had entitled children also partly account for the proportionately smaller benefit losses experienced by members of that group. Overall, 35 percent of the male workers with entitled children had known earnings of less than \$10,000, compared with 26 percent of the male workers who had only a spouse entitled to benefits or who were worker-only beneficiaries (table 7).

Dependent and Survivor Beneficiaries

Beneficiaries Affected

Spouses and children of retired and disabled workers and survivors of deceased workers can receive monthly cash benefits if they meet certain requirements. Eligible wives, husbands, and children can receive up to 50 percent of the worker's PIA. Surviving children and widowed mothers and fathers entitled to benefits because they are caring for these children can each receive up to 75 percent. Aged widows and widowers (who must be at least age 60) can receive up to 100 percent, plus any amount the deceased worker was entitled to because of delayed retirement credits, and dependent surviving parents (who must be at least age 62) can receive up to 82.5 percent. These benefits are subject to reduction for the family maximum. In 1980, these beneficiaries were subject to the same earnings test that applied to retired workers.

In 1980, 413,000 dependents of retired and disabled workers and survivor beneficiaries, or about 4 percent of all such beneficiaries under age 72 on the rolls, had some or all of their benefits offset due to their own earnings (table 8). Almost 70 percent were survivors of deceased workers, and another 20 percent were spouses and children of disabled workers. The spouses and children counted here exclude those in families in which the retired worker also had benefits offset.

In addition to the dependent and survivor beneficiaries who had benefits offset, many other dependent and survivor beneficiaries may also have had earnings exceeding the exempt amount, even though they were not counted among those with benefits offset. Sometimes the benefit for a working dependent or survivor beneficiary continues to be paid because, under the family maximum provision of the law, the total family benefit amount would remain the same whether or not the withholding is processed.⁸

⁸ Individual benefits for dependents or survivors are proportionately reduced to keep total family benefits within the limit determined by the family maximum provision. If one member earns enough to necessitate withholding of benefits, the amount withheld is added, proportionately, to the benefits of the other members, bringing the total once again to the maximum. Since the amount payable to the family remains the same, no withholding is instituted. For more details on this procedure, see Barbara A. Lingg, "Widowed-Father Beneficiaries," *Social Security Bulletin*, February 1977, pages 26-29.

Table 5.—Retired-worker beneficiaries affected by earnings test, by sex, race, age, and primary insurance amount, 1980

Sex, race, age, and primary insurance amount	Number	Percentage distribution by amount of earnings									Average benefit amount		Percent who had all benefits offset
		Total ¹	Earnings data available						Earnings estimated		Withheld	Before withholding	
			Less than \$7,000	\$7,000-\$9,999	\$10,000-\$14,999	\$15,000-\$19,999	\$20,000-\$25,899	\$25,900 or more	Total	At \$15,000 or more			
Men, white.....	678,988	100	14	12	17	12	9	13	23	16	\$4,282	\$6,291	44
Aged 62-64.....	103,096	100	36	19	20	8	4	4	9	1	2,462	5,073	15
Less than \$400.00.....	19,299	100	56	20	8	3	2	2	9	(2)	1,278	2,863	15
\$400.00-\$599.90.....	62,513	100	35	20	24	7	3	3	9	1	2,372	5,087	13
\$600.00 or more.....	21,284	100	22	13	17	17	10	9	12	7	3,799	7,034	22
Aged 65-71.....	575,892	100	10	10	17	12	10	15	26	19	4,608	6,509	49
Less than \$400.00.....	65,795	100	19	17	16	9	7	6	26	1	2,103	3,361	47
\$400.00-\$599.90.....	205,199	100	17	17	28	12	5	6	16	11	3,544	6,191	29
\$600.00 or more.....	304,898	100	5	5	9	14	13	23	32	28	5,864	7,403	63
Men, black.....	43,248	100	21	21	23	11	6	3	14	5	2,905	5,222	25
Aged 62-64.....	10,856	100	38	26	17	5	2	1	11	1	2,181	4,501	11
Less than \$400.00.....	4,998	100	54	28	7	1	1	1	9	(2)	1,409	3,109	10
\$400.00-\$599.90.....	5,011	100	27	25	27	7	2	1	11	1	2,603	5,349	10
\$600.00 or more.....	847	100	15	14	19	22	13	4	13	7	4,239	7,700	15
Aged 65-71.....	32,392	100	16	20	25	13	7	4	15	6	3,147	5,464	30
Less than \$400.00.....	10,290	100	24	25	17	8	4	2	19	1	1,821	3,403	36
\$400.00-\$599.90.....	14,702	100	15	22	36	12	3	2	10	5	3,087	5,965	19
\$600.00 or more.....	7,400	100	4	7	16	24	19	11	19	15	5,135	7,253	44
Women, white.....	294,544	100	30	22	23	8	3	3	11	5	2,513	4,357	22
Aged 62-64.....	67,093	100	61	21	10	1	(2)	(2)	6	(2)	1,372	2,975	8
Less than \$400.00.....	49,255	100	70	20	4	(2)	(2)	(2)	6	(2)	1,045	2,486	7
\$400.00-\$599.90.....	16,882	100	36	24	28	3	(2)	(2)	8	(2)	2,242	4,251	9
\$600.00 or more.....	956	100	25	14	21	18	6	4	12	7	2,870	5,635	18
Aged 65-71.....	227,451	100	23	23	25	10	4	3	12	7	2,850	4,765	26
Less than \$400.00.....	89,819	100	36	31	17	3	1	1	10	(2)	1,567	3,470	19
\$400.00-\$599.90.....	103,733	100	13	21	41	12	2	2	10	6	3,151	5,287	20
\$600.00 or more.....	33,899	100	3	5	14	24	16	11	27	23	5,232	6,600	58
Women, black.....	21,735	100	35	26	21	5	2	1	10	2	1,978	3,683	19
Aged 62-64.....	6,485	100	62	20	7	1	(2)	(2)	9	(2)	1,284	2,673	9
Less than \$400.00.....	5,422	100	68	20	3	(2)	(2)	(2)	8	(2)	1,077	2,342	9
\$400.00-\$599.90.....	997	100	30	25	28	4	1	1	11	(2)	2,312	4,292	11
\$600.00 or more.....	(3)	...	...	...	...	...	...	...	...	...	...	...	...
Aged 65-71.....	15,250	100	24	28	26	7	3	2	10	3	2,242	4,112	23
Less than \$400.00.....	8,692	100	36	33	17	3	1	1	10	(2)	1,471	2,960	22
\$400.00-\$599.90.....	5,276	100	10	25	45	9	2	1	8	4	2,972	5,065	19
\$600.00 or more.....	1,282	100	2	7	18	26	21	9	17	13	4,831	6,379	50

¹ The sum of percentages may not equal 100 in all cases due to independent rounding.

² Less than 0.5 percent.
³ Less than 100.

Table 6.—Retired-worker beneficiaries affected by earnings test and amount of family benefits, by age group, sex, race, and type of beneficiary family, 1980

Sex, race, and type of beneficiary family	Retired-worker beneficiaries affected by earnings test						Amount of family benefits (in thousands)					
	Total		Aged 62-64		Aged 65-71		Total		Aged 62-64		Aged 65-71	
	Number	Percentage distribution	Number	Percentage distribution	Number	Percentage distribution	Benefits withheld	Benefits before withholding	Benefits withheld	Benefits before withholding	Benefits withheld	Benefits before withholding
Total.....	1,062,648	100.0	191,712	100.0	870,936	100.0	\$3,902,664	\$5,990,456	\$386,099	\$805,310	\$3,516,565	\$5,185,146
Men.....	739,439	69.6	116,535	60.8	622,904	71.5	3,102,838	4,599,097	283,626	583,985	2,819,212	4,015,112
Women.....	323,209	30.4	75,177	39.2	248,032	28.5	799,826	1,391,359	102,473	221,325	697,353	1,170,034
Men ¹												
White.....	678,988	92.5	103,096	88.8	575,892	93.2	2,907,373	4,271,374	253,816	522,967	2,653,557	3,748,407
Black and other ..	55,255	7.5	12,954	11.2	42,301	6.8	169,123	295,000	28,711	58,908	140,412	236,092
Women ¹												
White.....	294,544	91.8	67,093	89.7	227,451	92.4	740,196	1,283,436	92,058	199,602	648,138	1,083,834
Black and other ..	26,359	8.2	7,681	10.3	18,678	7.6	53,358	98,334	9,909	20,657	43,449	77,677
Beneficiary family:												
Worker only.....	782,732	73.7	138,380	72.2	644,352	74.0	2,573,180	3,810,676	224,947	471,242	2,348,233	3,339,434
Men.....	466,853	43.9	65,917	34.4	400,936	46.0	1,793,223	2,457,785	127,208	260,639	1,666,015	2,197,146
Women.....	315,879	29.7	72,463	37.8	243,416	28.0	779,957	1,352,891	97,739	210,603	682,218	1,142,288
Worker and spouse	213,552	20.0	29,960	15.6	183,592	21.1	1,023,096	1,626,302	90,394	170,405	932,702	1,455,897
Worker and children.....	29,481	2.8	9,977	5.2	19,504	2.2	114,560	221,071	27,390	62,053	87,170	159,018
Worker, spouse, and children ...	36,883	3.5	13,395	7.0	23,488	2.7	191,828	332,407	43,368	101,610	148,460	230,797

¹ Excludes 5,196 men and 2,306 women for whom race was unknown.

Table 7.—Retired-worker beneficiaries affected by earnings test, by type of beneficiary family, sex, and primary insurance amount, 1980

Type of beneficiary family, sex, and primary insurance amount	Number	Percentage distribution by amount of earnings									Average benefit amount		Percent who had all benefits offset
		Total ¹	Earnings data available						Earnings estimated		Withheld	Before withholding	
			Less than \$7,000	\$7,000-\$9,999	\$10,000-\$14,999	\$15,000-\$19,999	\$20,000-\$25,899	\$25,900 or more	Total	With earnings estimated at \$15,000 or more			
Worker only.....	782,732	100	21	16	20	10	6	8	19	12	\$3,287	\$4,868	38
Men.....	466,853	100	14	12	17	11	8	13	25	16	3,841	5,265	49
Less than \$400.00.....	75,143	100	28	18	14	7	6	4	23	(2)	1,781	2,847	42
\$400.00-\$599.90.....	186,242	100	20	18	28	10	4	5	15	9	3,107	5,161	28
\$600.00 or more.....	205,468	100	4	4	9	13	13	23	34	28	5,260	6,243	69
Women.....	315,879	100	30	23	23	8	3	2	11	6	2,469	4,283	22
Less than \$400.00.....	153,820	100	48	27	12	2	1	1	9	(2)	1,379	3,084	15
\$400.00-\$599.90.....	126,418	100	16	21	39	10	2	2	10	5	3,017	5,109	19
\$600.00 or more.....	35,641	100	4	5	14	24	16	11	26	23	5,234	6,526	57
Worker and spouse.....	213,552	100	14	12	18	12	9	14	21	18	4,931	7,615	37
Male worker.....	209,060	100	14	12	18	12	9	14	21	18	4,971	7,663	37
Less than \$400.00.....	17,622	100	29	21	16	7	4	4	18	4	2,233	4,266	30
\$400.00-\$599.90.....	81,524	100	21	18	26	11	4	6	13	10	3,608	6,981	22
\$600.00 or more.....	109,914	100	6	6	11	14	12	22	28	25	6,421	8,782	49
Female worker.....	4,492	100	23	22	24	13	5	3	10	5	3,085	5,385	20
Worker and children.....	29,481	100	21	16	20	14	9	9	11	6	3,886	7,499	20
Male worker.....	26,725	100	19	16	20	15	9	9	12	7	4,071	7,757	20
Less than \$400.00.....	4,755	100	35	22	15	7	4	4	13	2	1,939	4,103	24
\$400.00-\$599.90.....	11,554	100	23	20	29	12	4	4	8	4	3,269	7,559	12
\$600.00 or more.....	10,416	100	6	7	13	21	18	19	15	12	5,933	9,642	29
Female worker.....	2,756	100	44	22	18	7	2	1	5	1	3,886	7,499	9
Worker, spouse, and children.....	36,883	100	19	16	21	14	10	9	10	6	4,388	9,012	17
Male worker.....	36,801	100	19	16	21	14	10	9	10	6	4,391	9,019	17
Less than \$400.00.....	7,070	100	37	26	15	5	4	3	10	2	2,010	4,589	20
\$400.00-\$599.90.....	16,046	100	23	19	29	13	4	4	7	4	3,499	8,902	10
\$600.00 or more.....	13,685	100	6	7	14	19	21	20	13	11	6,666	11,444	24
Female worker.....	(3)	...	...	...	...	...	...	...	...	...	...	...	...

¹ The sum of percentages may not equal 100 in all cases due to independent rounding.

² Less than 0.5 percent.

³ Less than 100.

Table 8.—Dependent and survivor beneficiaries under age 72 on rolls at end of year and affected by earnings test, by type of beneficiary, 1980

Type of beneficiary	On rolls at end of year		Affected by earnings test					Ratio of benefits withheld to amount before withholding
	Number	Percentage distribution	Number	Percentage distribution	Percent on rolls	Amount of benefits (in thousands)		
						Withheld	Before withholding	
Total.....	9,130,053	100.0	412,924	100.0	4.5	\$494,716	\$976,134	0.51
Spouses and children of retired workers.....	2,519,040	27.6	48,549	11.7	1.9	36,750	69,791	.53
Wives.....	1,952,241	21.4	35,071	8.5	1.8	28,749	50,045	.57
Husbands.....	31,336	0.3	906	0.2	2.9	95	101	.94
Children ¹	535,463	5.9	12,572	3.0	2.3	7,906	19,645	.40
Spouses and children of disabled workers.....	1,854,712	20.3	82,115	19.9	4.4	50,041	113,596	.44
Wives.....	471,947	5.2	67,525	16.4	14.3	42,332	94,362	.45
Husbands.....	2,392	(3)	79	(3)	3.3	55	72	.77
Children ¹	1,380,373	15.1	14,511	3.5	1.1	7,654	19,162	.40
Survivors of deceased workers.....	4,756,301	52.1	282,260	68.4	5.9	407,925	792,747	.51
Widows ²	1,686,123	18.5	76,751	18.6	4.6	120,766	259,740	.46
Widowers ²	14,297	0.2	1,291	0.3	9.0	1,751	2,856	.61
Widowed mothers.....	605,251	6.6	152,071	36.8	25.1	238,948	418,410	.57
Widowed fathers.....	23,012	0.2	13,900	3.4	60.4	17,106	24,618	.69
Children ¹	2,425,680	26.6	38,243	9.3	1.6	29,344	87,103	.34
Parents.....	1,938	(3)	4	(3)	0.2	10	20	.55

¹ Excludes disabled children.

² Excludes disabled widows and widowers.

³ Less than 0.1 percent.

One-fourth of the widowed mothers on the benefit rolls, as well as three-fifths of the widowed fathers and one-seventh of the wives of disabled workers, had some or all of their benefits offset because of earnings. Widowed mothers and fathers and wives of disabled workers are generally younger than aged widows and wives of retired workers and are therefore more likely to be in the labor force. About 2 percent of the wives of retired workers and 5 percent of the aged widows under age 72 had benefits offset because of their earnings. Less than 2 percent of all child beneficiaries had benefits offset. Most of these were student beneficiaries aged 18-22 with sizable earnings from part-time and summer employment (table 9).

amount that would have been payable to this group had no withholding been made due to their earnings. The small number of husbands of retired workers who had earnings above the exempt amount had most of their yearly benefits offset. Child beneficiaries had the smallest percentage of their benefits offset.

Thirty-seven percent of the widowed mothers and 52 percent of the widowed fathers had known earnings of \$10,000 or more.⁹ These earnings resulted in the withholding of 57 percent and 70 percent of their benefits, respectively. Thirty-two percent of the wives of disabled workers, 30 percent of the wives of retired workers, but only 17 percent of aged widows had known earnings of

(Continued on page 33)

Earnings and Benefits Offset

The dependent and survivor beneficiaries had \$495 million in benefits offset because of their earnings in 1980. This amount represented about half of the

⁹ Because benefits for dependent and survivor beneficiaries tend to be lower than those of retired workers, it was not possible to estimate unknown earnings for this group. For example, estimated earnings for a widowed father who had his entire yearly benefit of \$1,800 offset would only amount to \$7,320.

Table 9.—Dependent and survivor beneficiaries who had benefits offset because of own earnings, by type of beneficiary and age, 1980

Type of beneficiary and age	Number	Percentage distribution by amount of earnings						Average benefit amount		Ratio of benefits withheld to amount before withholding
		Total ¹	Less than \$7,000	\$7,000-\$9,999	\$10,000-\$14,999	\$15,000 or more	Unknown	Withheld	Before withholding	
Spouses and children of retired workers:										
Wives	35,071	100	33	25	24	6	13	\$826	\$1,419	0.58
Under 50	7,361	100	28	31	28	5	8	588	1,280	.46
50-61	15,680	100	30	30	27	5	8	773	1,469	.53
62-64	4,598	100	69	12	8	2	9	1,171	1,383	.85
65-71	7,432	100	23	20	23	9	25	1,292	1,669	.77
Husbands	906	100	12	10	13	23	43	1,046	1,114	.94
Children	12,572	100	67	20	7	1	5	629	1,563	.40
Under 18	790	100	79	13	2	1	5	420	1,621	.26
18-22	11,782	100	66	20	8	1	5	643	1,559	.41
Spouses and children of disabled workers: ²										
Wives	67,525	100	28	31	27	5	9	627	1,397	.45
Under 35	10,816	100	31	32	25	4	8	446	1,205	.37
35-49	38,802	100	27	31	28	5	8	585	1,380	.42
50-61	17,182	100	29	30	27	5	9	807	1,513	.53
62-71	725	100	45	16	14	4	21	457	819	.56
Children	14,511	100	67	20	6	1	6	527	1,320	.40
Under 18	1,837	100	80	13	3	1	4	404	1,395	.29
18-22	12,674	100	66	20	7	1	6	545	1,309	.42
Survivors of deceased workers: ³										
Widows	76,751	100	51	26	15	2	6	1,573	3,384	.46
60-61	15,763	100	69	21	5	1	5	1,069	2,698	.40
62-64	34,421	100	58	26	11	1	4	1,457	3,367	.43
65-71	26,567	100	31	28	26	5	11	2,024	3,813	.53
Widowers	1,291	100	40	22	14	7	16	1,356	2,212	.61
Widowed mothers	152,071	100	26	27	30	7	10	1,571	2,751	.57
Under 35	23,194	100	27	27	29	6	11	1,526	2,808	.54
35-49	81,679	100	24	27	32	8	9	1,478	2,737	.54
50-64	47,198	100	27	27	29	7	11	1,755	2,755	.64
Widowed fathers	13,900	100	12	13	22	30	22	1,231	1,771	.70
Under 35	2,681	100	15	15	27	19	24	1,539	2,100	.73
35-49	6,488	100	11	12	22	35	20	1,138	1,800	.63
50-64	4,731	100	12	14	20	30	25	1,189	1,542	.77
Children	38,243	100	67	20	7	1	4	767	2,278	.34
Under 18	3,152	100	83	10	2	1	4	609	2,772	.22
18-22	35,091	100	65	21	8	1	4	717	2,234	.32

¹ The sum of percentages may not equal 100 in all cases due to independent rounding.

² Excludes 79 husbands.

³ Excludes 4 parents.

Table M-8.—OASDI cash benefits: Monthly benefits in current-payment status, by program, 1940-84

[Data contain some duplication arising from dual entitlement; see the 1983 Annual Statistical Supplement, p. 260]

At end of selected month	Number			Amount (in thousands)		
	Total ¹	Old-Age and Survivors Insurance ²	Disability Insurance ³	Total	Old-Age and Survivors Insurance ²	Disability Insurance ³
December:						
1940.....	222,488	222,488	...	\$4,070	\$4,070	...
1945.....	1,288,107	1,288,107	...	23,801	23,801	...
1950.....	3,477,243	3,477,243	...	126,856	126,856	...
1955.....	7,960,616	7,960,616	...	411,613	411,613	...
1960.....	14,844,589	14,157,138	687,451	936,321	888,320	\$48,000
1965.....	20,866,767	19,127,716	1,739,051	1,516,802	1,395,817	120,986
1970.....	26,228,629	23,563,634	2,664,995	2,628,326	2,385,926	242,400
1971.....	27,291,508	24,361,500	2,930,008	3,058,957	2,763,022	295,934
1972.....	28,476,028	25,204,542	3,271,486	3,916,203	3,514,741	401,462
1973.....	29,868,145	26,309,163	3,558,982	4,269,863	3,821,165	448,698
1974.....	30,852,817	26,941,483	3,911,334	5,001,918	4,445,170	556,748
1975.....	32,084,511	27,732,311	4,352,200	5,727,758	5,047,656	680,102
1976.....	33,023,552	28,399,725	4,623,827	6,415,103	5,624,858	790,246
1977.....	34,082,556	29,228,350	4,854,206	7,175,513	6,270,000	905,513
1978.....	34,586,771	29,718,195	4,868,576	7,930,576	6,933,292	997,284
1979.....	35,125,066	30,347,848	4,777,218	9,056,622	7,950,300	1,106,322
1980.....	35,618,840	30,936,668	4,682,172	10,694,022	9,432,299	1,261,723
1981.....	36,006,371	31,550,097	4,456,274	12,255,310	10,901,677	1,353,632
1982.....	35,840,411	31,866,946	3,973,465	13,320,815	11,997,917	1,322,899
1983.....	36,084,823	32,271,893	3,812,930	14,173,441	12,834,854	1,338,587
1983						
August.....	35,806,475	31,953,477	3,852,998	13,521,557	12,221,289	1,300,269
September.....	35,894,619	32,064,707	3,829,912	13,555,631	12,258,407	1,297,224
October.....	35,990,056	32,166,290	3,823,766	13,616,472	12,320,522	1,295,950
November.....	36,051,183	32,231,612	3,819,571	13,669,837	12,374,519	1,295,318
December.....	36,084,823	32,271,893	3,812,930	14,173,441	12,834,854	1,338,587
1984						
January.....	36,182,998	32,368,569	3,814,429	14,229,313	12,891,120	1,338,193
February.....	36,229,839	32,416,645	3,813,194	14,255,867	12,919,396	1,336,471
March.....	36,261,371	32,440,973	3,820,398	14,283,927	12,947,144	1,336,783
April.....	36,276,008	32,450,632	3,825,376	14,291,253	12,954,450	1,336,803
May.....	36,103,479	32,306,898	3,796,581	14,269,777	12,937,359	1,332,418
June.....	36,084,378	32,295,604	3,788,774	14,279,912	12,948,288	1,331,623
July.....	36,050,823	32,276,411	3,774,412	14,292,394	12,961,866	1,330,528
August.....	36,137,397	32,350,862	3,786,535	14,334,161	12,999,794	1,334,367

¹ At the end of 1980 an estimated 40,000 Railroad Retirement beneficiaries would have been eligible for Social Security benefits had they applied. These persons receive their Social Security benefits as part of their Railroad Retirement annuity and are not included in the above tabulations. Of these 40,000 beneficiaries, 19,000 were retired workers, 5,500 were disabled workers, and 15,500 were spouses and children.

² Benefits paid from the OASI Trust Fund to retired workers and their spouses and children and to all survivors. Includes special benefits authorized by 1966 legislation for persons aged 72 or older not insured under the regular or transitional provisions of the Social Security Act.

³ Benefits paid from the DI Trust Fund to disabled workers and their spouses and children.

Annual Earnings Test

Continued from page 24.

at least \$10,000. Among aged widows, the proportion with earnings of \$10,000 or more was substantially lower for those aged 60-64 when compared with those

aged 65-71. Since the benefits for widows are actuarially reduced for months of entitlement before age 65, many widows with fairly high earnings would not file for benefits until they attained that age. Child beneficiaries had the lowest level of earnings; two-thirds of them earned less than \$7,000.