

ACTUARIAL NOTE

NUMBER 25
DECEMBER 1965

U.S. DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
SOCIAL SECURITY ADMINISTRATION

ILLUSTRATIVE TOTAL MONTHLY FAMILY BENEFITS UNDER THE 1965 AMENDMENTS

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This note presents a table showing the amounts of monthly family benefits payable under the Old-Age, Survivors, and Disability Insurance system to various family groups, for each possible average monthly wage. The monthly benefit for each beneficiary is determined by taking specified percentages of the primary insurance amount (PIA), which is shown in a benefit table in the law and is based approximately on the formula: 62.97% of the first \$110 of average monthly wage, plus 22.90% of the next \$290, plus 21.40% of the next \$150. The minimum PIA is \$44. Basic individual benefits, as percentages of the PIA, are as follows:

Beneficiary	Benefit as Percent of PIA
Life Benefits	
Retired or disabled worker	100%
Wife (or husband)	50
Child	50
Death Benefits	
Widow (or widower or parent)	82½%
Child	75
Mother of entitled child	75

Retired workers aged 62-64, wives aged 62-64, and widows aged 60-61 are eligible for benefits, with a permanent reduction in the basic benefit of 6⅔% for each year under age 65 at the time benefits are claimed in the case of retired worker and 8⅓% in the case of the wife (or husband), and of 6⅓% for each year under age 62 in the case of a widow.

The minimum benefit payable to a survivor family is \$44 per month. As can be seen from the attached table, the only benefits below \$44 are for a retired worker under age 65 and for a widow under age 62, which require reductions in the basic benefits. The maximum family benefit--as shown in the benefit table in the law--is approximately equal to 80% of the first \$370 of average monthly wage, plus 40% of the

remainder, but it is not less than 150% of the PIA.

In determining the amount of the monthly family benefit, it is first necessary to compute separately the benefit for each entitled beneficiary in the family, rounding each to the nearest cent ($\frac{1}{2}$ ¢ or more is raised to the next higher cent). Each individual benefit that is not an exact multiple of 10 cents is then rounded to the next higher multiple of 10 cents. The individual benefits are then added to arrive at a total family amount.

However, if the total family amount so derived is greater than the maximum family benefit shown in the benefit table, the amount paid to each secondary beneficiary must be reduced proportionately. No reduction is made in the benefit payment for an entitled worker, but only in the payments for his dependents or for his survivors. For example, assume that the PIA of a worker with a wife and two children is \$96.30. His benefit is \$96.30, and the benefit for his wife and each child is 50% of \$96.30 or \$48.15, which is rounded to \$48.20. This gives a family total of \$240.90, whereas the the maximum family benefit shown in the benefit table is \$184.00. The worker's benefit is not reduced; therefore, the wife and children may receive only \$87.70 altogether. Each would receive one-third of \$87.70, or \$29.23, which is rounded up to the next higher multiple of 10 cents, or \$29.30, giving a total family benefit of \$184.20, or 20 cents more than the maximum shown in the benefit table.

It is interesting to note that in some cases the benefits for a mother and one child are slightly greater than the benefits for a mother and two children. For example, with a PIA of \$45, the benefits for a mother and one child are \$67.60, while the benefits for a mother and two children are exactly equal to the maximum family benefit, shown in the benefit table, of \$67.50.

TOTAL MONTHLY FAMILY BENEFITS

Average Monthly Wage	Disabled Worker, or Retired Worker Aged 65 or Over at Time of Retirement				Retired Worker Aged 62 at Time of Retirement				Survivor Benefits						
	Worker Alone	Worker with Spouse Claiming Benefit at		Worker, Wife and 1 Child	Worker Alone	Worker with Spouse Claiming Benefit at		Worker, Wife and 1 Child	Widow Claiming Benefit at		One Child	Widow and One Child	Mother and		Maximum Family Benefit
		Age 65 or Over	Age 62			Age 65 or Over	Age 62		Age 62 or Over	Age 60			One Child	Two Children	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
\$ 0-\$67	\$44.00	\$66.00	\$60.50	\$66.00	\$35.20	\$57.20	\$51.70	\$57.20	\$44.00	\$38.20	\$44.00	\$66.10	\$66.00	\$66.00	\$66.00
68- 69	45.00	67.50	61.90	67.60	36.00	58.50	52.90	58.60	44.00	38.20	44.00	67.60	67.60	67.50	67.50
70	46.00	69.00	63.30	69.00	36.80	59.80	54.10	59.80	44.00	38.20	44.00	69.10	69.00	69.00	69.00
71- 72	47.00	70.50	64.70	70.60	37.60	61.10	55.30	61.20	44.00	38.20	44.00	70.60	70.60	70.50	70.50
73- 74	48.00	72.00	66.00	72.00	38.40	62.40	56.40	62.40	44.00	38.20	44.00	72.10	72.00	72.00	72.00
75- 76	49.00	73.50	67.40	73.60	39.20	63.70	57.60	63.80	44.00	38.20	44.00	73.50	73.60	73.50	73.50
77- 78	50.00	75.00	68.80	75.00	40.00	65.00	58.80	65.00	44.00	38.20	44.00	75.10	75.00	75.00	75.00
79- 80	51.00	76.50	70.20	76.60	40.80	66.30	60.00	66.40	44.00	38.20	44.00	76.60	76.60	76.50	76.50
81	52.00	78.00	71.50	78.00	41.60	67.60	61.10	67.60	44.00	38.20	44.00	78.10	78.00	78.00	78.00
82- 83	53.00	79.50	72.90	79.60	42.40	68.90	62.30	69.00	44.00	38.20	44.00	79.60	79.60	79.50	79.50
84- 85	54.00	81.00	74.30	81.00	43.20	70.20	63.50	70.20	44.60	38.70	44.00	81.10	81.00	81.00	81.00
86- 87	55.00	82.50	75.70	82.60	44.00	71.50	64.70	71.60	45.40	39.40	44.00	82.60	82.60	82.50	82.50
88- 89	56.00	84.00	77.00	84.00	44.80	72.80	65.80	72.80	46.20	40.10	44.00	84.00	84.00	84.00	84.00
90	57.00	85.50	78.40	85.60	45.60	74.10	67.00	74.20	47.10	40.90	44.00	85.60	85.60	85.50	85.50
91- 92	58.00	87.00	79.80	87.00	46.40	75.40	68.20	75.40	47.90	41.60	44.00	87.10	87.00	87.00	87.00
93- 94	59.00	88.50	81.20	88.60	47.20	76.70	69.40	76.80	48.70	42.30	44.30	88.60	88.60	88.50	88.50
95- 96	60.00	90.00	82.50	90.00	48.00	78.00	70.50	78.00	49.50	42.90	45.00	90.10	90.00	90.00	90.00
97	61.00	91.50	83.90	91.60	48.80	79.30	71.70	79.40	50.40	43.70	45.80	91.60	91.60	91.50	91.50
98- 99	62.10	93.20	85.50	93.30	49.70	80.80	73.10	80.90	51.30	44.50	46.60	93.30	93.20	93.30	93.20
100-101	63.20	94.80	86.90	94.80	50.60	82.20	74.30	82.20	52.20	45.30	47.40	94.90	94.80	94.80	94.80
102	64.20	96.30	88.30	96.40	51.40	83.50	75.50	83.60	53.00	46.00	48.20	96.40	96.40	96.30	96.30
103-104	65.30	98.00	89.90	98.10	52.30	85.00	76.90	85.10	53.90	46.80	49.00	98.10	98.00	98.10	98.00
105-106	66.40	99.60	91.30	99.60	53.20	86.40	78.10	86.40	54.80	47.50	49.80	99.70	99.60	99.60	99.60
107	67.50	101.30	92.90	101.30	54.00	87.80	79.40	87.80	55.70	48.30	50.70	101.40	101.40	101.40	101.30
108-109	68.50	102.80	94.30	102.90	54.80	89.10	80.60	89.20	56.60	49.10	51.40	102.90	102.80	102.90	102.80
110-113	69.60	104.40	95.70	104.40	55.70	90.50	81.80	90.50	57.50	49.90	52.20	104.50	104.40	104.40	104.40
114-118	70.70	106.10	97.30	106.10	56.60	92.00	83.20	92.00	58.40	50.70	53.10	106.20	106.20	106.20	106.10
119-122	71.70	107.60	98.70	107.70	57.40	93.30	84.40	93.40	59.20	51.40	53.80	107.70	107.60	107.70	107.60
123-127	72.80	109.20	100.10	109.20	58.30	94.70	85.60	94.70	60.10	52.10	54.60	109.20	109.20	109.20	109.20
128-132	73.90	110.90	101.70	110.90	59.20	96.20	87.00	96.20	61.00	52.90	55.50	111.00	111.00	111.00	110.90
133-136	74.90	112.40	103.10	112.50	60.00	97.50	88.20	97.60	61.80	53.60	56.20	112.50	112.40	112.50	112.40
137-141	76.00	114.00	104.50	114.00	60.80	98.80	89.30	98.80	62.70	54.40	57.00	114.10	114.00	114.00	114.00
142-146	77.10	115.70	106.10	116.90	61.70	100.30	90.70	101.50	63.70	55.30	57.90	116.90	115.80	117.00	116.80
147-150	78.20	117.30	107.60	120.00	62.60	101.70	92.00	104.40	64.60	56.00	58.70	120.10	117.40	120.00	120.00
151-155	79.20	118.80	108.90	124.00	63.40	103.00	93.10	108.20	65.40	56.70	59.40	124.10	118.80	124.20	124.00
156-160	80.30	120.50	110.50	128.10	64.30	104.50	94.50	112.10	66.30	57.50	60.30	126.60	120.60	128.10	128.00
161-164	81.40	122.10	112.00	131.20	65.20	105.90	95.80	115.00	67.20	58.30	61.10	128.30	122.20	131.40	131.20
165-169	82.40	123.60	113.30	135.20	66.00	107.20	96.90	118.80	68.00	59.00	61.80	129.80	123.60	135.30	135.20
170-174	83.50	125.30	114.90	139.30	66.80	108.60	98.20	122.60	68.90	59.80	62.70	131.60	125.40	139.20	139.20
175-178	84.60	126.90	116.40	142.40	67.70	110.00	99.50	125.50	69.80	60.50	63.50	133.30	127.00	142.50	142.40
179-183	85.60	128.40	117.70	146.40	68.50	111.30	100.60	129.30	70.70	61.30	64.20	134.90	128.40	146.40	146.40
184-188	86.70	130.10	119.30	150.50	69.40	112.80	102.00	133.20	71.60	62.10	65.10	136.70	130.20	150.60	150.40

189-193	87.80	131.70	120.80	154.40	70.30	114.20	103.30	136.90	72.50	62.90	65.90	138.40	131.80	154.50	154.40
194-197	88.90	133.40	122.30	157.70	71.20	115.70	104.60	140.00	73.40	63.70	66.70	140.10	133.40	157.80	157.60
198-202	89.90	134.90	123.70	161.70	72.00	117.00	105.80	143.80	74.20	64.40	67.50	141.70	135.00	161.70	161.60
203-207	91.00	136.50	125.20	165.60	72.80	118.30	107.00	147.40	75.10	65.10	68.30	143.40	136.60	165.60	165.60
208-211	92.10	138.20	126.70	168.90	73.70	119.80	108.30	150.50	76.00	65.90	69.10	145.10	138.20	168.90	168.80
212-216	93.10	139.70	128.10	172.90	74.50	121.10	109.50	154.30	76.90	66.70	69.90	146.80	139.80	172.80	172.80
217-221	94.20	141.30	129.60	176.80	75.40	122.50	110.80	158.00	77.80	67.50	70.70	148.50	141.40	177.00	176.80
222-225	95.30	143.00	131.10	180.10	76.30	124.00	112.10	161.10	78.70	68.30	71.50	150.20	143.00	180.00	180.00
226-230	96.30	144.50	132.50	184.10	77.10	125.30	113.30	164.90	79.50	68.90	72.30	151.80	144.60	184.20	184.00
231-235	97.40	146.10	134.00	188.00	78.00	126.70	114.60	168.60	80.40	69.70	73.10	153.50	146.20	188.10	188.00
236-239	98.50	147.80	135.50	191.30	78.80	128.10	115.80	171.60	81.30	70.50	73.90	155.20	147.80	191.40	191.20
240-244	99.60	149.40	137.00	195.20	79.70	129.50	117.10	175.30	82.20	71.30	74.70	156.90	149.40	195.30	195.20
245-249	100.60	150.90	138.40	199.20	80.50	130.80	118.30	179.10	83.00	72.00	75.50	158.50	151.00	199.20	199.20
250-253	101.70	152.60	139.90	202.50	81.40	132.30	119.60	182.20	83.90	72.80	76.30	160.20	152.60	202.50	202.40
254-258	102.80	154.20	141.40	205.60	82.30	133.70	120.90	185.10	84.90	73.60	77.10	162.00	154.20	206.40	206.40
259-263	103.80	155.70	142.80	207.60	83.10	135.00	122.10	186.90	85.70	74.30	77.90	163.60	155.80	210.60	210.40
264-267	104.90	157.40	144.30	209.90	84.00	136.50	123.40	189.00	86.60	75.10	78.70	165.30	157.40	213.60	213.60
268-272	106.00	159.00	145.80	212.00	84.80	137.80	124.60	190.80	87.50	75.90	79.50	167.00	159.00	217.80	217.60
273-277	107.00	160.50	147.20	214.00	85.60	139.10	125.80	192.60	88.30	76.60	80.30	168.60	160.60	221.70	221.60
278-281	108.10	162.20	148.70	216.30	86.50	140.60	127.10	194.70	89.20	77.40	81.10	170.30	162.20	225.00	224.80
282-286	109.20	163.80	150.20	218.40	87.40	142.00	128.40	196.60	90.10	78.10	81.90	172.00	163.80	228.90	228.80
287-291	110.30	165.50	151.70	220.70	88.30	143.50	129.70	198.70	91.00	78.90	82.80	173.80	165.60	232.80	232.80
292-295	111.30	167.00	153.10	222.70	89.10	144.80	130.90	200.50	91.90	79.70	83.50	175.40	167.00	236.10	236.00
296-300	112.40	168.60	154.60	224.80	90.00	146.20	132.20	202.40	92.80	80.50	84.30	177.10	168.60	240.00	240.00
301-305	113.50	170.30	156.10	227.10	90.80	147.60	133.40	204.40	93.70	81.30	85.20	178.90	170.40	244.20	244.00
306-309	114.50	171.80	157.50	229.10	91.60	148.90	134.60	206.20	94.50	81.90	85.90	180.40	171.80	247.20	247.20
310-314	115.60	173.40	159.00	231.20	92.50	150.30	135.90	208.10	95.40	82.70	86.70	182.10	173.40	251.40	251.20
315-319	116.70	175.10	160.50	233.50	93.40	151.80	137.20	210.20	96.30	83.50	87.60	183.90	175.20	255.30	255.20
320-323	117.70	176.60	161.90	235.50	94.20	153.10	138.40	212.00	97.10	84.20	88.30	185.40	176.60	258.60	258.40
324-328	118.80	178.20	163.40	237.60	95.10	154.50	139.70	213.90	98.10	85.10	89.10	187.20	178.20	262.50	262.40
329-333	119.90	179.90	164.90	239.90	96.00	156.00	141.00	216.00	99.00	85.80	90.00	189.00	180.00	266.40	266.40
334-337	121.00	181.50	166.40	242.00	96.80	157.30	142.20	217.80	99.90	86.60	90.80	190.70	181.60	269.70	269.60
338-342	122.00	183.00	167.80	244.00	97.60	158.60	143.40	219.60	100.70	87.30	91.50	192.20	183.00	273.60	273.60
343-347	123.10	184.70	169.30	246.30	98.50	160.10	144.70	221.70	101.60	88.10	92.40	194.00	184.80	277.20	277.60
348-351	124.20	186.30	170.80	248.40	99.40	161.50	146.00	223.60	102.50	88.90	93.20	195.70	186.40	279.60	280.80
352-356	125.20	187.80	172.20	250.40	100.20	162.80	147.20	225.40	103.30	89.60	93.90	197.20	187.80	281.70	284.80
357-361	126.30	189.50	173.70	252.70	101.10	164.30	148.50	227.50	104.20	90.40	94.80	199.00	189.60	284.40	288.80
362-365	127.40	191.10	175.20	254.80	102.00	165.70	149.80	229.40	105.20	91.20	95.60	200.80	191.20	286.80	292.00
366-370	128.40	192.60	176.60	256.80	102.80	167.00	151.00	231.20	106.00	91.90	96.30	202.30	192.60	288.90	296.00
371-375	129.50	194.30	178.10	259.10	103.60	168.40	152.20	233.20	106.90	92.70	97.20	204.10	194.40	291.60	298.00
376-379	130.60	195.90	179.60	261.20	104.50	169.80	153.50	235.10	107.80	93.50	98.00	205.80	196.00	294.00	299.60
380-384	131.70	197.60	181.20	263.50	105.40	171.30	154.90	237.20	108.70	94.30	98.80	207.50	197.60	296.40	301.60
385-389	132.70	199.10	182.50	265.50	106.20	172.60	156.00	239.00	109.50	94.90	99.60	209.10	199.20	298.80	303.60
390-393	133.80	200.70	184.00	267.60	107.10	174.00	157.30	240.90	110.40	95.70	100.40	210.80	200.80	301.20	305.20
394-398	134.90	202.40	185.60	269.90	108.00	175.50	158.70	243.00	111.30	96.50	101.20	212.50	202.40	303.60	307.20
399-403	135.90	203.90	186.90	271.90	108.80	176.80	159.80	244.80	112.20	97.30	102.00	214.20	204.00	306.00	309.20
404-407	137.00	205.50	188.40	274.00	109.60	178.10	161.00	246.60	113.10	98.10	102.80	215.90	205.60	308.40	310.80
408-412	138.00	207.00	189.80	276.00	110.40	179.40	162.20	248.40	113.90	98.80	103.50	217.40	207.00	310.50	312.80
413-417	139.00	208.50	191.20	278.00	111.20	180.70	163.40	250.20	114.70	99.50	104.30	219.00	208.60	312.90	314.80
418-421	140.00	210.00	192.50	280.00	112.00	182.00	164.50	252.00	115.50	100.10	105.00	220.50	210.00	315.00	316.40
422-426	141.00	211.50	193.90	282.00	112.80	183.30	165.70	253.80	116.40	100.90	105.80	222.20	211.60	317.40	318.40
427-431	142.00	213.00	195.30	284.00	113.60	184.60	166.90	255.60	117.20	101.60	106.50	223.70	213.00	319.50	320.40
432-436	143.00	214.50	196.70	286.00	114.40	185.90	168.10	257.40	118.00	102.30	107.30	225.30	214.60	321.90	322.40
437-440	144.00	216.00	198.00	288.00	115.20	187.20	169.20	259.20	118.80	103.00	108.00	226.80	216.00	324.00	324.00
441-445	145.00	217.50	199.40	290.00	116.00	188.50	170.40	261.00	119.70	103.80	108.80	228.50	217.60	326.10	326.00
446-450	146.00	219.00	200.80	292.00	116.80	189.80	171.60	262.80	120.50	104.50	109.50	230.00	219.00	328.20	328.00
451-454	147.00	220.50	202.20	294.00	117.60	191.10	172.80	264.60	121.30	105.20	110.30	231.60	220.60	329.70	329.60
455-459	148.00	222.00	203.50	296.00	118.40	192.40	173.90	266.40	122.10	105.90	111.00	233.10	222.00	331.80	331.60

460-464	149.00	223.50	204.90	298.00	119.20	193.70	175.10	268.20	123.00	106.60	111.80	234.80	223.60	333.60	333.60
465-468	150.00	225.00	206.30	300.00	120.00	195.00	176.30	270.00	123.80	107.30	112.50	236.30	225.00	335.40	335.20
469-473	151.00	226.50	207.70	302.00	120.80	196.30	177.50	271.80	124.60	108.00	113.30	237.90	226.60	337.20	337.20
474-478	152.00	228.00	209.00	304.00	121.60	197.60	178.60	273.60	125.40	108.70	114.00	239.40	228.00	339.30	339.20
479-482	153.00	229.50	210.40	306.00	122.40	198.90	179.80	275.40	126.30	109.50	114.80	241.10	229.60	340.80	340.80
483-487	154.00	231.00	211.80	308.00	123.20	200.20	181.00	277.20	127.10	110.20	115.50	242.60	231.00	342.90	342.80
488-492	155.00	232.50	213.20	310.00	124.00	201.50	182.20	279.00	127.90	110.90	116.30	244.20	232.60	345.00	344.80
493-496	156.00	234.00	214.50	312.00	124.80	202.80	183.30	280.80	128.70	111.60	117.00	245.70	234.00	346.50	346.40
497-501	157.00	235.50	215.90	314.00	125.60	204.10	184.50	282.60	129.60	112.40	117.80	247.40	235.60	348.60	348.40
502-506	158.00	237.00	217.30	316.00	126.40	205.40	185.70	284.40	130.40	113.10	118.50	248.90	237.00	350.40	350.40
507-510	159.00	238.50	218.70	318.00	127.20	206.70	186.90	286.20	131.20	113.80	119.30	250.50	238.60	352.20	352.00
511-515	160.00	240.00	220.00	320.00	128.00	208.00	188.00	288.00	132.00	114.40	120.00	252.00	240.00	354.00	354.00
516-520	161.00	241.50	221.40	322.00	128.80	209.30	189.20	289.80	132.90	115.20	120.80	253.70	241.60	356.10	356.00
521-524	162.00	243.00	222.80	324.00	129.60	210.60	190.40	291.60	133.70	115.90	121.50	255.20	243.00	357.60	357.60
525-529	163.00	244.50	224.20	326.00	130.40	211.90	191.60	293.40	134.50	116.60	122.30	256.80	244.60	359.70	359.60
530-534	164.00	246.00	225.50	328.00	131.20	213.20	192.70	295.20	135.30	117.30	123.00	258.30	246.00	361.80	361.60
535-538	165.00	247.50	226.90	330.00	132.00	214.50	193.90	297.00	136.20	118.10	123.80	260.00	247.60	363.30	363.20
539-543	166.00	249.00	228.30	332.00	132.80	215.80	195.10	298.80	137.00	118.80	124.50	261.50	249.00	365.40	365.20
544-548	167.00	250.50	229.70	334.00	133.60	217.10	196.30	300.60	137.80	119.50	125.30	263.10	250.60	367.20	367.20
549-550	168.00	252.00	231.00	336.00	134.40	218.40	197.40	302.40	138.60	120.20	126.00	264.60	252.00	368.10	368.00

Columns 3 and 7 also apply to specified worker and 1 dependent child.

Columns 5 and 9 also apply to specified worker and 2 dependent children.

Column 10 also applies to widower or to parent.

Column 13 refers to a widow aged 62 or over and one child.

Column 14 also applies to 2 children or to 2 parents.

Column 15 also applies to 3 children.

Column 16 also applies to retired worker aged 65 or over at time of retirement (or disabled worker) with wife and 2 more children; to 3 or more children and mother; and to 4 or more children (with slight variation in cents due to rounding).