Table 2.A8—Factors for indexing earnings, 1951–2002

Year	Annual maximum taxable earnings (dollars)	Average annual wage (dollars) [a]	Factors [b] for workers who were first eligible (attained age 62, became disabled, or died) in—						
			1989	1990	1991	1992	1993	1994	1995
1951	3,600	2,799.16	6.5828713	6.9070864	7.1805649	7.5122465	7.7921948	8.1936795	8.2641471
1952	3,600	2,973.32	6.1972845	6.5025090	6.7599687	7.0722223	7.3357728	7.7137409	7.7800809
1953	3,600	3,139.44	5.8693621	6.1584359	6.4022724	6.6980035	6.9476085	7.3055768	7.3684065
1954	3,600	3,155.64	5.8392307	6.1268205	6.3694053	6.6636182	6.9119418	7.2680724	7.3305795
1955	4,200	3,301.44	5.5813554	5.8562445	6.0881161	6.3693358	6.6066928	6.9470958	7.0068425
1956	4,200	3,532.36	5.2164870	5.4734059	5.6901194	5.9529550	6.1747953	6.4929452	6.5487861
1957	4,200	3,641.72	5.0598371	5.3090408	5.5192464	5.7741891	5.9893677	6.2979636	6.3521276
1958	4,200	3,673.80	5.0156541	5.2626817	5.4710518	5.7237683	5.9370679	6.2429691	6.2966601
1959	4,800	3,855.80	4.7789071	5.0142746	5.2128093	5.4535972	5.6568287	5.9482909	5.9994476
1960	4,800	4,007.12	4.5984423	4.8249216	5.0159591	5.2476542	5.4432111	5.7236669	5.7728918
1961	4,800	4,086.76	4.5088310	4.7308968	4.9182115	5.1453915	5.3371375	5.6121279	5.6603936
1962	4,800	4,291.40	4.2938225	4.5052990	4.6836813	4.9000280	5.0826304	5.3445076	5.3904716
1963	4,800	4,396.64	4.1910436	4.3974581	4.5715706	4.7827386	4.9609702	5.2165790	5.2614428
1964	4,800	4,576.32	4.0264907	4.2248007	4.3920770	4.5949540	4.7661877	5.0117605	5.0548629
1965	4,800	4,658.72	3.9552731	4.1500756	4.3143932	4.5136819	4.6818869	4.9231162	4.9654562
1966	6,600	4,938.36	3.7313015	3.9150730	4.0700860	4.2580897	4.4167699	4.6443394	4.6842818
1967	6,600	5,213.44	3.5344245	3.7084996	3.8553335	4.0334175	4.1837251	4.3992872	4.4371221
1968	7,800	5,571.76	3.3071256	3.4700059	3.6073969	3.7740283	3.9146697	4.1163690	4.1517707
1969	7,800	5,893.76	3.1264439	3.2804254	3.4103102	3.5678378	3.7007954	3.8914751	3.9249427
1970	7,800	6,186.24	2.9786284	3.1253298	3.2490738	3.3991536	3.5258251	3.7074895	3.7393748
1971	7,800	6,497.08	2.8361218	2.9758045	3.0936282	3.2365278	3.3571389	3.5301120	3.5604718
1972	9,000	7,133.80	2.5829866	2.7102021	2.8175096	2.9476548	3.0575009	3.2150355	3.2426855
1973	10,800	7,580.16	2.4308867	2.5506111	2.6515997	2.7740813	2.8774591	3.0257171	3.0517390
1974	13,200	8,030.76	2.2944914	2.4074982	2.5028204	2.6184296	2.7160070	2.8559464	2.8805082
1975	14,100	8,630.92	2.1349416	2.2400903	2.3287842	2.4363544	2.5271466	2.6573552	2.6802091
1976	15,300	9,226.48	1.9971333	2.0954947	2.1784635	2.2790902	2.3640218	2.4858256	2.5072043
1977	16,500	9,779.44	1.8842091	1.9770089	2.0552864	2.1502233	2.2303527	2.3452693	2.3654391
1978	17,700	10,556.03	1.7455909	1.8315636	1.9040823	1.9920349	2.0662692	2.1727316	2.1914176
1979	22,900	11,479.46	1.6051722	1.6842290	1.7509142	1.8317917	1.9000545	1.9979529	2.0151357
1980	25,900	12,513.46	1.4725352	1.5450595	1.6062344	1.6804289	1.7430511	1.8328600	1.8486230
1981	29,700	13,773.10	1.3378622	1.4037537	1.4593338	1.5267427	1.5836377	1.6652330	1.6795543
1982	32,400	14,531.34	1.2680530	1.3305063	1.3831863	1.4470778	1.5010040	1.5783417	1.5919158
1983	35,700	15,239.24	1.2091489	1.2687011	1.3189339	1.3798575	1.4312787	1.5050239	1.5179674
1984	37,800	16,135.07	1.1420161	1.1982619	1.2457058	1.3032469	1.3518132	1.4214639	1.4336889
1985	39,600	16,822.51	1.0953484	1.1492958	1.1948009	1.2499906	1.2965723	1.3633768	1.3751022
1986	42,000	17,321.82	1.0637745	1.1161668	1.1603602	1.2139590	1.2591979	1.3240768	1.3354642
1987	43,800	18,426.51	1.0000000	1.0492513	1.0907953	1.1411808	1.1837076	1.2446969	1.2554016
1988	45,000	19,334.04	1.0000000	1.0000000	1.0395939	1.0876144	1.1281450	1.1862715	1.1964737
1989	48,000	20,099.55	1.0000000	1.0000000	1.0000000	1.0461916	1.0851785	1.1410912	1.1509049
1990	51,300	21,027.98	1.0000000	1.0000000	1.0000000	1.0000000	1.0372656	1.0907096	1.1000900
1991	53,400	21,811.60	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0515240	1.0605673
1992	55,500	22,935.42	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0086002
1993	57,600	23,132.67	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1994	60,600	23,753.53	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1995	61,200	24,705.66	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1996	62,700	25,913.90	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1997	65,400	27,426.00	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1998	68,400	28,861.44	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
1999	72,600	30,469.84	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2000	76,200	32,154.82	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2001	80,400	. . .	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2002	84,900	. . .	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

See footnotes at end of table.

Table 2.A8.—Factors for indexing earnings, 1951–2002—*Continued*

Year	Annual maximum taxable earnings (dollars)	Average annual wage (dollars)[a]	Factors[b] for workers who were first eligible (attained age 62, became disabled, or died) in—						
			1996	1997	1998	1999	2000	2001	2002
1951	3,600	2,799.16	8.4859494	8.8260978	9.2577416	9.7979394	10.3107504	10.8853513	11.4873105
1952	3,600	2,973.32	7.9888912	8.3091157	8.7154763	9.2240324	9.7068059	10.2477500	10.8144498
1953	3,600	3,139.44	7.5661679	7.8694481	8.2543065	8.7359529	9.1931809	9.7055016	10.2422152
1954	3,600	3,155.64	7.5273257	7.8290489	8.2119317	8.6911054	9.1459862	9.6556768	10.1896351
1955	4,200	3,301.44	7.1948998	7.4832982	7.8492718	8.3072841	8.7420762	9.2292575	9.7396348
1956	4,200	3,532.36	6.7245496	6.9940946	7.3361435	7.7642143	8.1705828	8.6259158	9.1029284
1957	4,200	3,641.72	6.5226129	6.7840636	7.1158409	7.5310568	7.9252221	8.3668816	8.8295695
1958	4,200	3,673.80	6.4656568	6.7248244	7.0537046	7.4652948	7.8560183	8.2938211	8.7524688
1959	4,800	3,855.80	6.1604673	6.4074018	6.7207583	7.1129208	7.4852015	7.9023393	8.3393381
1960	4,800	4,007.12	5.9278310	6.1654405	6.4669638	6.8443171	7.2025395	7.6039250	8.0244215
1961	4,800	4,086.76	5.8123134	6.0452926	6.3409400	6.7109397	7.0621813	7.4557449	7.8680471
1962	4,800	4,291.40	5.5351470	5.7570164	6.0385655	6.3909214	6.7254136	7.1002097	7.4928508
1963	4,800	4,396.64	5.4026552	5.6192138	5.8940236	6.2379453	6.5644310	6.9302558	7.3134985
1964	4,800	4,576.32	5.1905308	5.3985866	5.6626066	5.9930250	6.3066918	6.6581533	7.0263487
1965	4,800	4,658.72	5.0987245	5.3031004	5.5624506	5.8870248	6.1951437	6.5403888	6.9020718
1966	6,600	4,938.36	4.8100037	5.0028066	5.2474708	5.5536656	5.8443370	6.1700322	6.5112345
1967	6,600	5,213.44	4.5562105	4.7388404	4.9705952	5.2606341	5.5359686	5.8444789	6.1676782
1968	7,800	5,571.76	4.2632005	4.4340855	4.6509361	4.9223226	5.1799503	5.4686203	5.7710346
1969	7,800	5,893.76	4.0302846	4.1918334	4.3968367	4.6533961	4.8969486	5.1698474	5.4557396
1970	7,800	6,186.24	3.8397363	3.9936472	4.1889581	4.4333876	4.6654252	4.9254216	5.1977970
1971	7,800	6,497.08	3.6560316	3.8025790	3.9885456	4.2212809	4.4422171	4.6897745	4.9491187
1972	9,000	7,133.80	3.3297163	3.4631837	3.6325521	3.8445148	4.0457316	4.2711935	4.5073902
1973	10,800	7,580.16	3.1336449	3.2592531	3.4186482	3.6181294	3.8074975	4.0196830	4.2419711
1974	13,200	8,030.76	2.9578184	3.0763788	3.2268303	3.4151189	3.5938616	3.7941415	4.0039573
1975	14,100	8,630.92	2.7521435	2.8624596	3.0024493	3.1776450	3.3439587	3.5303119	3.7255379
1976	15,300	9,226.48	2.5744954	2.6776907	2.8086443	2.9725312	3.1281095	3.3024339	3.4850582
1977	16,500	9,779.44	2.4289254	2.5262858	2.6498348	2.8044551	2.9512365	3.1157040	3.2880022
1978	17,700	10,556.03	2.2502333	2.3404310	2.4548907	2.5981359	2.7341188	2.8864867	3.0461092
1979	22,900	11,479.46	2.0692202	2.1521622	2.2574145	2.3891368	2.5141810	2.6542921	2.8010743
1980	25,900	12,513.46	1.8982384	1.9743268	2.0708821	2.1917200	2.3064316	2.4349652	2.5696186
1981	29,700	13,773.10	1.7246321	1.7937618	1.8814864	1.9912728	2.0954934	2.2122717	2.3346102
1982	32,400	14,531.34	1.6346414	1.7001639	1.7833111	1.8873690	1.9861513	2.0968362	2.2127911
1983	35,700	15,239.24	1.5587083	1.6211871	1.7004719	1.7996960	1.8938897	1.9994300	2.1100015
1984	37,800	16,135.07	1.4721678	1.5311777	1.6060606	1.6997757	1.7887397	1.8884232	1.9928528
1985	39,600	16,822.51	1.4120087	1.4686072	1.5404301	1.6303156	1.7156441	1.8112541	1.9114163
1986	42,000	17,321.82	1.3713068	1.4262739	1.4960264	1.5833209	1.6661898	1.7590438	1.8563188
1987	43,800	18,426.51	1.2890954	1.3407672	1.4063379	1.4883991	1.5662999	1.6535871	1.7450304
1988	45,000	19,334.04	1.2285860	1.2778323	1.3403251	1.4185344	1.4927785	1.5759686	1.6631196
1989	48,000	20,099.55	1.1817941	1.2291648	1.2892776	1.3645082	1.4359247	1.5159464	1.5997781
1990	51,300	21,027.98	1.1296154	1.1748946	1.2323533	1.3042622	1.3725256	1.4490141	1.5291445
1991	53,400	21,811.60	1.0890320	1.1326844	1.1880788	1.2574043	1.3232152	1.3969557	1.4742073
1992	55,500	22,935.42	1.0356702	1.0771837	1.1298638	1.1957924	1.2583785	1.3285059	1.4019721
1993	57,600	23,132.67	1.0268391	1.0679986	1.1202295	1.1855960	1.2476685	1.3171778	1.3900177
1994	60,600	23,753.53	1.0000000	1.0400837	1.0909494	1.1546073	1.2150379	1.2827500	1.3536860
1995	61,200	24,705.66	1.0000000	1.0000000	1.0489054	1.1101100	1.1682117	1.2333141	1.3015163
1996	62,700	25,913.90	1.0000000	1.0000000	1.0000000	1.0583509	1.1137436	1.1758107	1.2408329
1997	65,400	27,426.00	1.0000000	1.0000000	1.0000000	1.0000000	1.0523387	1.1109837	1.1724211
1998	68,400	28,861.44	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0557283	1.1141100
1999	72,600	30,469.84	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0552999
2000	76,200	32,154.82	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2001	80,400	. . .	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2002	84,900	. . .	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

a. National average wage levels. For years before 1978, average wages were determined from wages earned during the first quarter of the year and reported to the Social Security Administration (SSA) for Social Security tax purposes. These wages were then multiplied by 4 to obtain the average wage for the year. For 1973-1977, from data collected on all taxable wages reported to SSA; for 1957-1972, based on 1 percent statistical sample; for 1951-1956, based on 1/10 of 1 percent statistical sample. For 1978-1984, from wage data collected by the Internal Revenue Service during processing of annual tax returns. For years after 1984, from W-2 data processed by SSA. For years after 1977, the average wage amounts have been adjusted to be consistent with the pre-1978 series.

b. The indexing factor for a given year represents the ratio of the average annual wage (column 2) for the second year before the year of first eligibility to the average annual wage for the year to be indexed. Multiplying a worker's covered earnings, up to the maximum taxable amounts for various years after 1951, by the indicated factors gives the indexed earnings. Earnings in the year before the year of first eligibility, and any earnings thereafter, are not indexed. The actual taxable earnings for those years are considered in calculating the average indexed earnings (AIME).

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings).
Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm.
Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

NOTE: . . . = not available.

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Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2002

Year	Annual maximum taxable earning (dollars)	Average annual wage (dollars)[a]	Annual maximum indexed earnings [b] for workers who were first eligible (attained age 62, became disabled, or died) in—							
			1995	1996	1997	1998	1999	2000	2001	2002
1951	3,600	2,799.16	29,750.93	30,549.42	31,773.95	33,327.87	35,272.58	37,118.70	39,187.26	41,354.32
1952	3,600	2,973.32	28,008.29	28,760.01	29,912.82	31,375.71	33,206.52	34,944.50	36,891.90	38,932.02
1953	3,600	3,139.44	26,526.26	27,238.20	28,330.01	29,715.50	31,449.43	33,095.45	34,939.81	36,871.97
1954	3,600	3,155.64	26,390.09	27,098.37	28,184.58	29,562.95	31,287.98	32,925.55	34,760.44	36,682.69
1955	4,200	3,301.44	29,428.74	30,218.58	31,429.85	32,966.94	34,890.59	36,716.72	38,762.88	40,906.47
1956	4,200	3,532.36	27,504.90	28,243.11	29,375.20	30,811.80	32,609.70	34,316.45	36,228.85	38,232.30
1957	4,200	3,641.72	26,678.94	27,394.97	28,493.07	29,886.53	31,630.44	33,285.93	35,140.90	37,084.19
1958	4,200	3,673.80	26,445.97	27,155.76	28,244.26	29,625.56	31,354.24	32,995.28	34,834.05	36,760.37
1959	4,800	3,855.80	28,797.35	29,570.24	30,755.53	32,259.64	34,142.02	35,928.97	37,931.23	40,028.82
1960	4,800	4,007.12	27,709.88	28,453.59	29,594.11	31,041.43	32,852.72	34,572.19	36,498.84	38,517.22
1961	4,800	4,086.76	27,169.89	27,899.10	29,017.40	30,436.51	32,212.51	33,898.47	35,787.58	37,766.63
1962	4,800	4,291.40	25,874.26	26,568.71	27,633.68	28,985.11	30,676.42	32,281.99	34,081.01	35,965.68
1963	4,800	4,396.64	25,254.93	25,932.75	26,972.23	28,291.31	29,942.14	31,509.27	33,265.23	35,104.79
1964	4,800	4,576.32	24,263.34	24,914.55	25,913.22	27,180.51	28,766.52	30,272.12	31,959.14	33,726.47
1965	4,800	4,658.72	23,834.19	24,473.88	25,454.88	26,699.76	28,257.72	29,736.69	31,393.87	33,129.94
1966	6,600	4,938.36	30,916.26	31,746.02	33,018.52	34,633.31	36,654.19	38,572.62	40,722.21	42,974.15
1967	6,600	5,213.44	29,285.01	30,070.99	31,276.35	32,805.93	34,720.18	36,537.39	38,573.56	40,706.68
1968	7,800	5,571.76	32,383.81	33,252.96	34,585.87	36,277.30	38,394.12	40,403.61	42,655.24	45,014.07
1969	7,800	5,893.76	30,614.55	31,436.22	32,696.30	34,295.33	36,296.49	38,196.20	40,324.81	42,554.77
1970	7,800	6,186.24	29,167.12	29,949.94	31,150.45	32,673.87	34,580.42	36,390.32	38,418.29	40,542.82
1971	7,800	6,497.08	27,771.68	28,517.05	29,660.12	31,110.66	32,925.99	34,649.29	36,580.24	38,603.13
1972	9,000	7,133.80	29,184.17	29,967.45	31,168.65	32,692.97	34,600.63	36,411.58	38,440.74	40,566.51
1973	10,800	7,580.16	32,958.78	33,843.37	35,199.93	36,921.40	39,075.80	41,120.97	43,412.58	45,813.29
1974	13,200	8,030.76	38,022.71	39,043.20	40,608.20	42,594.16	45,079.57	47,438.97	50,082.67	52,852.24
1975	14,100	8,630.92	37,790.95	38,805.22	40,360.68	42,334.54	44,804.79	47,149.82	49,777.40	52,530.09
1976	15,300	9,226.48	38,360.23	39,389.78	40,968.67	42,972.26	45,479.73	47,860.08	50,527.24	53,321.39
1977	16,500	9,779.44	39,029.75	40,077.27	41,683.72	43,722.27	46,273.51	48,695.40	51,409.12	54,252.04
1978	17,700	10,556.03	38,788.09	39,829.13	41,425.63	43,451.57	45,987.00	48,393.90	51,090.81	53,916.13
1979	22,900	11,479.46	46,146.61	47,385.14	49,284.51	51,694.79	54,711.23	57,574.74	60,783.29	64,144.60
1980	25,900	12,513.46	47,879.34	49,164.37	51,135.07	53,635.85	56,765.55	59,736.58	63,065.60	66.553.12
1981	29,700	13,773.10	49,882.76	51,221.57	53,274.72	55,880.15	59,140.80	62,236.15	65,704.47	69,337.92
1982	32,400	14,531.34	51,578.07	52,962.38	55,085.31	57,779.28	61,150.75	64,351.30	67,937.49	71,694.43
1983	35,700	15,239.24	54,191.44	55,645.89	57,876.38	60,706.85	64,249.15	67,611.86	71,379.76	75,327.06
1984	37,800	16,135.07	54,193.44	55,647.94	57,878.52	60,709.09	64,251.52	67,614.36	71,382.40	75,329.84
1985	39,600	16,822.51	54,454.05	55,915.54	58,156.85	61,001.03	64,560.50	67,939.51	71,725.66	75,692.09
1986	42,000	17,321.82	56,089.50	57,594.89	59,903.50	62,833.11	66,499.48	69,979.97	73,879.84	77,965.39
1987	43,800	18,426.51	54,986.59	56,462.38	58,725.60	61,597.60	65,191.88	68,603.93	72,427.12	76,432.33
1988	45,000	19,334.04	53,841.32	55,286.37	57,502.45	60,314.63	63,834.05	67,175.03	70,918.59	74,840.38
1989	48,000	20,099.55	55,243.43	56,726.12	58,999.91	61,885.33	65,496.39	68,924.38	72,765.43	76,789.35
1990	51,300	21,027.98	56,434.62	57,949.27	60,272.09	63,219.72	66,908.65	70,410.56	74,334.42	78,445.11
1991	53,400	21,811.60	56,634.29	58,154.31	60,485.35	63,443.41	67,145.39	70,659.69	74,597.44	78,722.67
1992	55,500	22,935.42	55,977.31	57,479.69	59,783.69	62,707.44	66,366.48	69,840.01	73,732.08	77,809.45
1993	57,600	23,132.67	57,600.00	59,145.93	61,516.72	64,525.22	68,290.33	71,864.55	75,869.44	80,065.02
1994	60,600	23,753.53	60,600.00	60,600.00	63,029.07	66,111.54	69,969.20	73,631.30	77,734.65	82,033.37
1995	61,200	24,705.66	61,200.00	61,200.00	61,200.00	64,193.01	67,938.73	71,494.55	75,478.83	79,652.80
1996	62,700	25,913.90	62,700.00	62,700.00	62,700.00	62,700.00	66,358.60	69,831.72	73,723.33	77,800.22
1997	65,400	27,426.00	65,400.00	65,400.00	65,400.00	65,400.00	65,400.00	68,822.95	72,658.34	76,676.34
1998	68,400	28,861.44	68,400.00	68,400.00	68,400.00	68,400.00	68,400.00	68,400.00	72,211.82	76,205.13
1999	72,600	30,469.84	72,600.00	72,600.00	72,600.00	72,600.00	72,600.00	72,600.00	72,600.00	76,614.77
2000	76,200	32,154.82	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00	76,200.00
2001	80,400	. . .	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00	80,400.00
2002	84,900	. . .	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00	84,900.00

a. National average wage levels. For years before 1978, average wages were determined from wages earned during the first quarter of the year and reported to the Social Security Administration (SSA) for Social Security tax purposes. These wages were then multiplied by 4 to obtain the average wage for the year. For 1973-1977, from data collected on all taxable wages reported to SSA; for 1957-1972, based on 1 percent statistical sample; for 1951-1956, based on 1/10 of 1 percent statistical sample. For 1978-1984, from wage data collected by the Internal Revenue Service during processing of annual tax returns. For years after 1984, from W-2 data processed by SSA. For years after 1977, the average wage amounts have been adjusted to be consistent with the pre-1978 series.

b. A worker's earnings for each year after 1950 and through the second year before the year of first eligibility are indexed by multiplying covered earnings, up to the maximum taxable amounts, by specified indexing factors (see Table 2.A8). The indexing factor for a given year represents the ratio of the average annual wage (column 2) for the second year before the year of first eligibility to the average annual wage for the year to be indexed. For example, if the year of first eligibility is 1999, the indexing factor for 1982 is $27,426.00/14,531.34, or 1.8873690. Multiplication of maximum taxable earnings of $32,400 for 1982 by this factor gives maximum indexed earnings of $61,150.75 for 1982.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm.
Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

NOTE: . . . = not available.

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Table 2.A10—Average monthly wage (AMW) and average indexed monthly earnings (AIME)

Year enacted	Earnings measure	Provision
1939	AMW	Computed using creditable earnings after 1936 and before year of death or retirement, divided by months after 1936 and before quarter of death or retirement, excluding months before age 22 in quarters not QC.
1950		Alternatively, computed using creditable earnings after 1950 (or year aged 21, if later) and before year of death, year of retirement or subsequent year, or year age 65 attained if then insured, divided by number of months in those years.
1954		Earnings and months in 4 years may be excluded in all cases, 5 years if worker has 20 QC. Period of disability may be excluded.
1956		Earnings and months in 5 years may be excluded in all cases. Computation period may end at age 62 for women then insured.
1960		Earnings may be used for any year after 1950 and before year of retirement but including year of death with the number of years equal to the years elapsed after 1955 (or year age 26 attained) and before year of death or age 65 attained (62 for women).
		Same method may be used for earnings after 1936 and year elapsed after 1941.
1972		Number of years for men reaching age 62 after 1972, measured to age 62 or to 1975, if later.
1977		For workers who attain age 62, become disabled, or die after 1978, excludes earnings in year of attainment of age 62 and later, computed using creditable earnings after 1936.
		For workers who attain age 62 after 1978 and before 1984, excludes earnings in year of attainment of age 62 and later, computed using creditable earnings after 1950.
1977	AIME	For workers who attain age 62, become disabled, or die after 1978, AIME is computed by using indexed earnings after 1950 for the same computation period applicable in calculating the AMW. Indexed earnings for a given year equal actual creditable earnings multiplied by the national average wage for the second year before worker attains age 62, becomes disabled, or dies, divided by the national average wage for the given year, except that for years after the second year before the worker attains age 62, becomes disabled, or dies, indexed earnings equal actual creditable earnings.
1980		For disabled workers, the number of years of earnings used equals the number of years elapsed after 1950 (or year age 21 attained, if later) and before year of disability, minus dropout years equal to one-fifth of the number of elapsed years rounded to the next lower integer (to a maximum of 5 dropout years). However, the number of years of earnings used is at least 2. *Effective for initial entitlement after June 1980.*
		Disabled workers who receive less than 3 dropout years under the one-fifth rule may be credited with additional dropout years based on child care, up to a total of 3 dropout years. (To receive this credit, a worker must have had no earnings in that year and have been liviing with a child under age 3.) However, the number of years of earnings used is at least 2. *Effective for July 1981.*
1983		For workers who die after 1978 but before attaining age 62, indexed earnings for a given year equal actual creditable earnings, multipled by the national average wage for the earlier of (1) the year in which the worker reached or would have reached age 60 or (2) the second year before the survivor becomes eligible for aged or disabled widow(er) benefits, and then divided by the national average wage for the given year. This computation method applies only if it results in a higher benefit. *Effective for surviving spouses newly eligible after 1984.*

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm.

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Table 2.A11—Formulas for computing primary insurance amount (PIA) from AIME, increases in PIA based on cost-of-living adjustments, and minimum PIA, for workers who were first eligible (attained age 62, became disabled, or died) in 1979 or later

Year enacted	Year of first eligibility	Percentage of AIME applicable to PIA			First applicable cost-of-living adjustment		Minimum PIA based on indexed earnings (dollars)
		90 percent of first (dollars)—	Plus 32 percent of next (dollars)—	Plus 15 percent above (dollars)—	Effective for—	Percentage increase	
1977[a]	[b] 1979	180	905	1,085	June 1979	9.9	[c] 122
	[b] 1980	194	977	1,171	1980	14.3	[c] 122
1981[d]	[b] 1981	211	1,063	1,274	1981	11.2	[c] 122
	[b] 1982	230	1,158	1,388	1982	7.4	[d]
1983	[b] 1983	254	1,274	1,528	Dec. 1983	3.5	[d]
	1984	267	1,345	1,612	1984	3.5	[d]
	1985	280	1,411	1,691	1985	3.1	[d]
	1986	297	1,493	1,790	1986	1.3	[d]
	1987	310	1,556	1,866	1987	4.2	[d]
	1988	319	1,603	1,922	1988	4.0	[d]
	1989	339	1,705	2,044	1989	4.7	[d]
	1990	356	1,789	2,145	1990	5.4	[d]
	1991	370	1,860	2,230	1991	3.7	[d]
	1992	387	1,946	2,333	1992	3.0	[d]
	1993	401	2,019	2,420	1993	2.6	[d]
	1994	422	2,123	2,545	1994	2.8	[d]
	1995	426	2,141	2,567	1995	2.6	[d]
	1996	437	2,198	2,635	1996	2.9	[d]
	1997	455	2,286	2,741	1997	2.1	[d]
	1998	477	2,398	2,875	1998	1.3	[d]
	1999	505	2,538	3,043	1999	[e] 2.5	[d]
	2000	531	2,671	3,202	2000	3.5	[d]
	2001	561	2,820	3,381	2001	2.6	[d]
	2002	592	2,975	3,567	2002	. . .	[d]

a. The 1977 amendments provided for annual automatic adjustments of bend points (AIME brackets) in benefit formula in proportion to increases in average wage level. As a result, separate formulas are applicable to workers who were first eligible (attained age 62, became disabled, or died) in successive calendar years. The legislation also "froze" the minimum PIA at $122.

b. For workers who attained age 62 in the 1979–1983 period, PIA cannot be less than that derived from PIA table in effect in December 1978 (approximated by PIA formula in Table 2.A16) based on provisions in effect before 1979 but excluding earnings after year aged 61 in computations of AMW, and including any general benefit increase after year aged 61.

c. Not subject to automatic adjustments until earlier of year of attainment of age 65 or year of first receipt of benefits.

d. Minimum PIA eliminated by 1981 legislation for workers who attain age 62 or die after 1981 (after 1991 for members of certain religious orders). August 1981 legislation would have eliminated the minimum PIA effective March 1982 for workers who attained age 62 before November 1981 or who died (before attaining age 62) before March 1982; for all others, the minimum would have been eliminated effective November 1981. This legislation was superseded by December 1981 legislation that restored the minimum PIA for workers who attained age 62 or died (before attaining age 62) before 1982.

e. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106–554, benefits were calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

NOTE: . . . = not available.

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Table 2.A11.1—Computation of PIA based on Windfall Elimination Provision (WEP)

Year enacted	Effective	Provision
1983	1986	Workers first eligible for pensions based on noncovered employment [a] and disability or retired workers after Dec. 31, 1985. The benefit computation formula uses a reduced factor of the usual first AIME bendpoint.
		Factor *Year eligible* 80% 1986 70% 1987 60% 1988 50% 1989 40% 1990 and later
		WEP is not applicable to persons who were federal employees or nonprofit employees on Jan. 1, 1984 and who were covered by Social Security on that date; to federal employees who switched to the Federal Employees Retirement System (FERS) during a special enrollment period and who have worked under FERS for 5 years; to persons with Railroad Retirement pensions; or to workers with 30 years of substantial Social Security earnings. Workers with 26–29 years of coverage have less than full WEP applied. [b] For benefits payable before January 1989:
		Factor *Years of coverage* 80% 29 70% 28 60% 27 50% 26
1988	1989	5% added to factor for each year of coverage over 20.
		Factor *Years of coverage* 85% 29 80% 28 75% 27 70% 26 65% 25 60% 24 55% 23 50% 22 45% 21
	1991	Earnings required for a year of substantial coverage (decoupled from the definition of a year of coverage for special minimum PIA). [b]
		Year *Earnings (dollars)* 1991 9,900 1992 10,350 1993 10,725 1994 11,250 1995 11,325 1996 11,625 1997 12,150 1998 12,675 1999 13,425 2000 14,175 2001 14,925 2002 15,750

a. Reduction in PIA will not be greater than one-half of the periodic payment based on noncovered employment performed after 1956.
b. See Table 2.A12. Before 1991, a year of substantial coverage for WEP was the same amount as for the minimum PIA (25 percent of the "old law" contribution and benefit base). For 1991 and following, a year of substantial coverage under WEP provisions remains 25 percent of the old law old law base, while the criterion for computing the special minimum PIA was changed to 15 percent of the base.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

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Table 2.A12—Special minimum PIA (formula applies to years of coverage)

	Years of coverage		PIA computation		
Year enacted	Applicable period	Number	Amount[a] per year of coverage over 10 years (dollars)	Maximum amount [a] for workers with 30 or more years of coverage (dollars)	Effective for–
1972	1937–1950	The number (disregarding any remainder and not exceeding 14) obtained by dividing total creditable wages in 1937–1950 by $900	8.50	170.00	January 1973
	After 1950	Number of years with creditable earnings equal to atleast 25% of the effective annual maximum taxable earnings, that is:			
		1951–1954 .... $900			
		1955–1958 1,050			
		1959–1965 1,200			
		1966–1967 1,650			
		1968–1971 1,950			
		1972 2,250			
		1973 2,700			
		1974 3,300			
		1975 3,525			
		1976 3,825			
		1977 4,125			
		1978 4,425			
1973	. . .	. . .	9.00	180.00	March 1974
1977[b]	After 1978	Number of years with creditable earnings equal to at least 25% of what the annual taxable maximum would have been if the statutory increases in the maximum under the 1977 amendments had not been enacted (the "old law" contribution and benefit base), that is:	11.50	230.00	January 1979
			[c] 12.64	252.80	June 1979
			[c] 14.45	289.00	June 1980
			[c] 16.07	321.40	June 1981
			[c] 17.26	345.10	June 1982
			[c] 17.86	357.10	December 1983
		1979 .... $4,725	[c] 18.49	369.50	December 1984
		1980 5,100	[c] 19.06	380.90	December 1985
		1981 5,500	[c] 19.31	385.80	December 1986
		1982 6,075	[c] 20.12	402.00	December 1987
		1983 6,675	[c] 20.92	418.00	December 1988
		1984 7,050	[c] 21.90	437.60	December 1989
		1985 7,425	[c] 23.08	461.20	December 1990
		1986 7,875	[c] 23.93	478.20	December 1991
		1987 8,175	[c] 24.65	492.50	December 1992
		1988 8,400	[c] 25.29	505.30	December 1993
		1989 8,925	[c] 26.00	519.40	December 1994
		1990 9,525	[c] 26.68	532.90	December 1995
			[c] 27.45	548.30	December 1996
			[c] 28.03	559.80	December 1997
			[c] 28.39	567.00	December 1998
			[c] [d] 29.10	[d] 581.10	December 1999
			[c] 30.12	601.40	December 2000
			[c] 30.90	617.00	December 2001

See footnotes at end of table.

Table 2.A12—Special minimum PIA (formula applies to years of coverage)—_Continued_

| Year enacted | Years of coverage | | PIA computation | | |
	Applicable period	Number	Amount[a] per year of coverage over 10 years (dollars)	Maximum amount [a] for workers with 30 or more years of coverage (dollars)	Effective for–
1990	After 1990	Number of years with creditable earnings equal to at least 15% of what the annual taxable maximum would have been if the statutory increases in the maximum under the 1977 amendments had not been enacted[e] (the "old law" contribution and benefit base), that is:	. . .	. . .	. . .
		1991 .... $5,940			
		1992 6,210			
		1993 6,435			
		1994 6,750			
		1995 6,795			
		1996 6,975			
		1997 7,290			
		1998 7,605			
		1999 8,055			
		2000 8,505			
		2001 8,955			
		2002 9,450			

a. The amount effective for a given month applies, as of that month, to all workers from the date of entitlement to benefits.
b. Provision for future automatic cost-of-living increases of amount per year of coverage (and maximum amount), beginning with the June 1979 increase.
c. Factors were obtained by applying cost-of-living increases to initial 1979 factor of $11.50 and rounding each one to nearest cent. An approximate PIA may be computed by multiplying factor in year of entitlement by the number of years of coverage in excess of 10 with a maximum of 20. Actual PIA's are published yearly in the _Federal Register._
d. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106-554, benefits were calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.
e. For 1991, and following, a year of substantial coverage under the Windfall Elimination Provision remains 25 percent of the old law base, while the criterion for the special minimum PIA was changed to 15 percent of the base.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the _Federal Register_ can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," _Federal Register_, vol. 66, no. 207 (October 25, 2001).

NOTES: Alternative PIA applicable when it exceeds the regularly computed PIA. The usual rates of actuarial reduction apply for retirement before age 65. No delayed retirement credits are applicable to the benefit derived from the special minimum PIA. However, the resulting retirement benefit will be raised if necessary to equal the benefit derived from the regularly computed PIA plus any delayed retirement credits.
. . . = not applicable.

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Table 2.A13—Formulas for computing maximum family benefit from primary insurance amount (PIA), and increases in maximum based on cost-of-living adjustments, for workers who attained age 62 or died (before attaining age 62) in 1979 or later

Year enacted	Year of first eligibility	Percentage of PIA applicable to maximum family benefit				First applicable cost-of-living adjustment	
		150 percent of first (dollars)—	Plus 272 percent of next (dollars)—	Plus 134 percent of next (dollars)—	Plus 175 percent above (dollars)—	Effective for—	Percentage increase
1977 [a]	1979	230	102	101	433	June 1979	9.9
	1980	248	110	109	467	1980	14.3
	1981	270	120	118	508	1981	11.2
	1982	294	131	129	554	1982	7.4
	1983	324	144	142	610	Dec. 1983	3.5
	1984	342	151	150	643	1984	3.5
	1985	358	159	158	675	1985	3.1
	1986	379	169	166	714	1986	1.3
	1987	396	175	174	745	1987	4.2
	1988	407	181	179	767	1988	4.0
	1989	433	193	190	816	1989	4.7
	1990	455	201	200	856	1990	5.4
	1991	473	209	208	890	1991	3.7
	1992	495	219	217	931	1992	3.0
	1993	513	227	226	966	1993	2.6
	1994	539	240	237	1,016	1994	2.8
	1995	544	241	239	1,024	1995	2.6
	1996	559	247	246	1,052	1996	2.9
	1997	581	258	255	1,094	1997	2.1
	1998	609	271	267	1,147	1998	1.3
	1999	645	286	283	1,214	1999	[b] 2.5
	2000	679	301	298	1,278	2000	3.5
	2001	717	317	315	1,349	2001	2.6
	2002	756	336	332	1,424	2002	. . .

a. The 1977 amendments provided for annual automatic adjustments of bend points (PIA brackets) in maximum family benefit formula in proportion to increases in average wage levels. As a result, separate formulas are applicable to workers first eligible in successive calendar years.
b. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106–554, benefits were calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

NOTE: . . . = not available.

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Table 2.A14—Formulas for computing maximum family benefit, and increases in maximum based on cost-of-living adjustments, for workers first eligible for disability benefits in 1979 or later

Year enacted	Year of first eligibility	Formula for maximum family benefit
1977 [a]	1979 [b]	150% of first $230 of PIA +272% of next $102 of PIA + 134% of next $101 of PIA + 175% of PIA over $433 [c]
	1980 [b]	150% of first 248 of PIA + 272% of next $110 of PIA + 134% of next 109 of PIA + 175% of PIA over 467 [c]
1980 [d]	1979 or later	Smaller of (1) 85% of the AIME (or 100% of PIA, if larger) and (2) 150% of PIA [e]

a. The 1977 amendments provided for annual automatic adjustments of bend points (PIA brackets) in maximum family benefit formula in proportion to increases in average wage level. As a result, separate formulas are applicable to workers first eligible in successive calendar years.
b. Applicability of formula limited to workers with initial entitlement before July 1980, as a result of 1980 amendments.
c. Calculated amount subject to cost-of-living adjustments beginning with the one effective for June of the year of first eligibility.
d. Formula for computing maximum family benefit revised effective for workers with initial entitlement in or after July 1980. New formula remains unchanged for workers eligible in successive calendar years because it has no bend points requiring adjustments.
e. Calculated amount subject to cost-of-living adjustments beginning with the one effective in year of first eligibility (or in 1981, if later).

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

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Table 2.A16—Formulas for computing primary insurance amount (PIA) from average monthly wage (AMW) based on earnings after 1950, and percentage increases in PIA

Effective for Percentage increase in PIA	Apr. 1952 [a] 77.0	Sept. 1952 [b] 12.5	Sept. 1954 [c] 13.0	Jan. 1959 [d] 7.0	Jan. 1965 [e] 7.0	Feb. 1968 13.0	Jan. 1970 15.0	Jan. 1971 10.0	Sept. 1972 20.0
AMW (dollars)	Percentage of AMW applicable to PIA								
First 110	[f] 50.00	[f] 55.00	55.00	58.85	62.97	71.16	81.83	90.01	108.01
Next 290	[g] 15.00	[g] 15.00	[h] 20.00	21.40	22.90	25.88	29.76	32.74	39.29
Next 150	. . .	. . .	. . .	. . .	21.40	24.18	27.81	30.59	36.71
Next 100	. . .	. . .	. . .	. . .	. . .	28.43	32.69	35.96	43.15
Next 100	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	24.00
Next 250	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	[i] 20.00

Effective for Percentage increase in PIA	June 1974 [j] 11.0	June 1975 [k] 8.0	June 1976 6.4	June 1977 5.9	June 1978 6.5	June 1979 9.9	June 1980 14.3	June 1981 11.2	June 1982 7.4
AMW (dollars)	Percentage of AMW applicable to PIA								
First 110	119.89	129.48	137.77	145.90	155.38	170.76	195.18	217.04	233.10
Next 290	43.61	47.10	50.10	53.06	56.51	62.10	70.98	78.93	84.77
Next 150	40.75	44.01	46.82	49.58	52.81	58.04	66.34	73.77	79.23
Next 100	47.90	51.73	55.05	58.30	62.09	68.24	78.00	86.74	93.16
Next 100	26.64	28.77	30.61	32.42	34.53	37.95	43.38	48.24	51.81
Next 250	22.20	23.98	25.51	27.02	28.78	31.63	36.15	40.20	43.17
Next 175	[l] 20.00	21.60	22.98	24.34	25.92	28.49	32.56	36.21	38.89
Next 100	. . .	20.00	21.28	22.54	24.01	26.39	30.16	33.54	36.02
Next 100	. . .	. . .	20.00	21.18	22.56	24.79	28.33	31.50	33.83
Next 100	. . .	. . .	. . .	20.00	21.30	23.41	26.76	29.76	31.96
Next 435	. . .	. . .	. . .	. . .	20.00	21.98	25.12	27.93	30.00
Next 250	. . .	. . .	. . .	. . .	. . .	20.00	22.86	25.42	27.30
Next 315	. . .	. . .	. . .	. . .	. . .	. . .	20.00	22.24	23.89
Next 225	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	21.48
Next 275	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00

Effective for Percentage increase in PIA	Dec. 1983 3.5	Dec. 1984 3.5	Dec. 1985 3.1	Dec. 1986 1.3	Dec. 1987 4.2	Dec. 1988 4.0	Dec. 1989 4.7	Dec. 1990 5.4	Dec. 1991 3.7
AMW (dollars)	Percentage of AMW applicable to PIA								
First 110	241.26	249.70	257.44	260.79	271.74	282.61	295.89	311.87	323.41
Next 290	87.74	90.81	93.62	94.84	98.82	102.77	107.60	113.42	117.62
Next 150	82.00	84.87	87.50	88.64	92.36	96.05	100.56	105.99	109.91
Next 100	96.42	99.79	102.88	104.22	108.60	112.94	118.25	124.64	129.25
Next 100	53.62	55.50	57.22	57.96	60.39	62.81	65.76	69.31	71.87
Next 250	44.68	46.24	47.67	48.29	50.32	52.33	54.79	57.75	59.89
Next 175	40.25	41.66	42.95	43.51	45.34	47.15	49.37	52.04	53.97
Next 100	37.28	38.58	39.78	40.30	41.99	43.67	45.72	48.19	49.97
Next 100	35.01	36.24	37.36	37.85	39.44	41.02	42.95	45.27	46.94
Next 100	33.08	34.24	35.30	35.76	37.26	38.75	40.57	42.76	44.34
Next 435	31.05	32.14	33.14	33.57	34.98	36.38	38.09	40.15	41.64
Next 250	28.26	29.25	30.16	30.55	31.83	33.10	34.66	36.53	37.88
Next 315	24.73	25.60	26.39	26.73	27.85	28.96	30.32	31.96	33.14
Next 225	22.23	23.01	23.72	24.03	25.04	26.04	27.26	28.73	29.79
Next 275	20.70	21.42	22.08	22.37	23.31	24.24	25.38	26.75	27.74
Next 175	20.00	20.70	21.34	21.62	22.53	23.43	24.53	25.85	26.81
Next 150	. . .	20.00	20.63	20.90	21.78	22.65	23.71	24.99	25.91
Next 200	. . .	. . .	20.00	20.26	21.11	21.95	22.98	24.22	25.12
Next 150	. . .	. . .	. . .	20.00	20.84	21.67	22.69	23.92	24.81
Next 100	. . .	. . .	. . .	. . .	20.00	20.80	21.78	22.96	23.81
Next 250	. . .	. . .	. . .	. . .	. . .	20.00	20.94	22.07	22.89
Next 275	. . .	. . .	. . .	. . .	. . .	. . .	20.00	21.08	21.86
Next 175	. . .	. . .	. . .	. . .	. . .	. . .	20.00	21.08	20.74
Next 175	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00

See footnotes at end of table.

Table 2.A16—Formulas for computing primary insurance amount (PIA) from average monthly wage (AMW) based on earnings after 1950, and percentage increases in PIA—*Continued*

Effective for .... Percentage increase in PIA .	Dec. 1992 3.0	Dec. 1993 2.6	Dec. 1994 2.8	Dec. 1995 2.6	Dec. 1996 2.9	Dec. 1997 2.1	Dec. 1998 1.3	Dec. 1999 m 2.5	Dec. 2000 3.5	Dec. 2001 2.6
AMW (dollars)	Percentage of AMW applicable to PIA									
First 110	333.11	341.77	351.34	360.47	370.93	378.72	383.64	393.23	407.00	417.58
Next 290.............................	121.15	124.30	127.78	131.10	134.90	137.73	139.52	143.01	148.02	151.87
Next 150.............................	113.21	116.15	119.40	122.50	126.06	128.71	130.38	133.64	138.32	141.91
Next 100.............................	133.13	136.59	140.41	144.06	148.24	151.35	153.32	157.15	162.65	166.88
Next 100.............................	74.03	75.95	78.08	80.11	82.43	84.16	85.26	87.39	90.45	92.80
Next 250.............................	61.69	63.29	65.06	66.75	68.69	70.13	71.04	72.82	75.37	77.33
Next 175.............................	55.59	57.04	58.64	60.16	61.91	63.21	64.03	65.63	67.93	69.70
Next 100.............................	51.47	52.81	54.29	55.70	57.32	58.52	59.28	60.77	62.89	64.53
Next 100.............................	48.35	49.61	51.00	52.33	53.84	54.97	55.69	57.08	59.08	60.61
Next 100.............................	45.67	46.86	48.17	49.42	50.86	51.93	52.60	53.92	55.81	57.26
Next 435.............................	42.89	44.01	45.24	46.42	47.76	48.76	49.40	50.63	52.40	53.77
Next 250.............................	39.02	40.03	41.15	42.22	43.44	44.35	44.93	46.05	47.66	48.90
Next 315.............................	34.13	35.02	36.00	36.94	38.01	38.81	39.31	40.30	41.71	42.79
Next 225.............................	30.68	31.48	32.36	33.20	34.16	34.88	35.33	36.21	37.48	38.46
Next 275.............................	28.57	29.31	30.13	30.91	31.81	32.48	32.90	33.72	34.90	35.81
Next 175.............................	27.61	28.33	29.12	29.88	30.74	31.39	31.79	32.59	33.73	34.61
Next 150.............................	26.69	27.38	28.15	28.88	29.72	30.34	30.74	31.51	32.61	33.46
Next 200.............................	25.87	26.54	27.28	27.99	28.80	29.40	29.79	30.53	31.60	32.42
Next 150.............................	25.55	26.21	26.94	27.64	28.44	29.04	29.41	30.15	31.21	32.02
Next 100.............................	24.52	25.16	25.86	26.53	27.30	27.87	28.24	28.94	29.95	30.73
Next 250.............................	23.58	24.19	24.87	25.52	26.26	26.81	27.16	27.84	28.81	29.56
Next 275.............................	22.52	23.11	23.76	24.38	25.08	25.61	25.94	26.59	27.52	28.23
Next 175.............................	21.36	21.92	22.53	23.12	23.79	24.29	24.61	25.22	26.10	26.78
Next 175.............................	20.60	21.14	21.73	22.29	22.94	23.42	23.73	24.32	25.17	25.82
Next 175.............................	20.00	20.52	21.09	21.64	22.27	22.74	23.03	23.61	24.44	25.07
Next 250.............................	. . .	20.00	20.56	21.09	21.71	22.17	22.45	23.02	23.82	24.44
Next 50.............................	. . .	. . .	20.00	20.52	21.12	21.56	21.84	22.39	23.17	23.78
Next 125.............................	. . .	. . .	. . .	20.00	20.58	21.01	21.29	21.82	22.58	23.17
Next 225.............................	. . .	. . .	. . .	. . .	20.00	20.42	20.69	21.20	21.94	22.52
Next 250.............................	. . .	. . .	. . .	. . .	. . .	20.00	20.26	20.77	21.49	22.05
Next 350.............................	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.50	21.22	21.77
Next 300.............................	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.70	21.24
Next 350.............................	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00	20.52
Next 375.............................	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	20.00

a. Average increase in benefits of about 77 percent-from 100 percent at the lowest level to 50 percent at the highest level.
b. Increase of 12.5 percent or $5, if larger.
c. Average increase of about 13 percent, with minimum increase of $5.
d. Increase of 7 percent or $3, if larger.
e. Increase of 7 percent or $4, if larger.
f. Applied to first $100 of AMW.
g. Applied to next $200 of AMW.
h. Applied to next $190 before 1955 and to next $240 effective for January 1955.
i. Applied to next $150 effective for January 1973 and to next $350 effective for January 1974.
j. Increase effective in two steps: 7 percent for March–May and other 4 percent for June.
k. Beginning June 1975 all benefit increases are based on automatic cost-of-living adjustments
l. Applied to next $100 before January 1975.
m. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106–554, benefits will be calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings).
Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm.
Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol. 66, no. 207 (October 25, 2001).

NOTE: . . . = not applicable.

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Table 2.A17—Minimum primary insurance amount (PIA) and maximum family benefit for workers who attained age 62, were first eligible for disabled-worker benefits, or died before 1979

Year enacted	Effective for—	Minimum PIA [a] (dollars)	Maximum family benefit	
			Percentage of AMW	But not less than—
1935	. . .	10.00	. . .	. . .
1939	. . .	. . .	Lesser of 80%, $85, or 200% of PIA	$20.00
1950	September 1950	20.00	80% of first $187.50	$40.00
1952	September 1952	25.00	80% of first $210.93	$45.00
1954	September 1954	30.00	80% of first $250	$50.00 or 150% of PIA
1958	January 1959	33.00	80% of first $317.50	$20.00 + PIA or 150% of PIA
1961	August 1961	40.00	. . .	150% of PIA
1965	January 1965	44.00	80% of first $370 + 40% of next $180	. . .
1967	February 1968	55.00	80% of first $436 + 40% of next $214	. . .
1969	January 1970	64.00	. . .	. . .
1971	January 1971	70.40	88% of first $436 + 44% of next $191 [b]	. . .
1972	September 1972	84.50	105.6% of first $436 + 52.8% of next $191 [b]	. . .
1973 [c]	June 1974	89.50	111.8% of first $436 + 55.9% of next $191 [b]	. . .
1973 [d]	March 1974	90.50	113.0% of first $436 + 56.5% of next $191 [b]	. . .
	June 1974	93.80	117.2% of first $436 + 58.6% of next $191 [b]	. . .
	June 1975	101.40	126.6% of first $436 + 63.3% of next $191 [b]	. . .
	June 1976	107.90	134.7% of first $436 + 67.3% of next $191 [b]	. . .
	June 1977	114.30	142.6% of first $436 + 71.3% of next $191 [b]	. . .
	June 1978	121.80	151.9% of first $436 + 76.0% of next $191 [b]	. . .
	June 1979	133.90	167.0% of first $436 + 83.5% of next $191 [b]	. . .
	June 1980	153.10	190.9% of first $436 + 95.4% of next $191 [b]	. . .
	June 1981	170.30	212.2% of first $436 + 106.1% of next $191 [b]	. . .
1981 [e]	March 1982	[f]	. . .	. . .
1981	June 1982	182.90	227.9% of first $436 + 114.0% of next $191 [b]	. . .
	December 1983	189.30	235.9% of first $436 + 118.0% of next $191 [b]	. . .
	December 1984	195.90	244.2% of first $436 + 122.1% of next $191 [b]	. . .
	December 1985	201.90	251.8% of first $436 + 125.9% of next $191 [b]	. . .
	December 1986	204.50	255.1% of first $436 + 127.5% of next $191 [b]	. . .
	December 1987	213.00	265.8% of first $436 + 132.9% of next $191 [b]	. . .
	December 1988	221.50	276.4% of first $436 + 138.2% of next $191 [b]	. . .
	December 1989	231.90	289.4% of first $436 + 144.7% of next $191 [b]	. . .
	December 1990	244.40	305.0% of first $436 + 152.5% of next $191 [b]	. . .
	December 1991	253.40	316.3% of first $436 + 158.1% of next $191 [b]	. . .
	December 1992	261.00	325.8% of first $436 + 162.8% of next $191 [b]	. . .
	December 1993	267.70	334.3% of first $436 + 167.0% of next $191 [b]	. . .
	December 1994	275.10	343.7% of first $436 + 171.7% of next $191 [b]	. . .
	December 1995	282.20	352.6% of first $436 + 176.2% of next $191 [b]	. . .
	December 1996	290.30	362.8% of first $436 + 181.3% of next $191 [b]	. . .
	December 1997	296.30	370.4% of first $436 + 185.1% of next $191 [b]	. . .
	December 1998	300.10	375.2% of first $436 + 187.5% of next $191 [b]	. . .
	December 1999 [g]	307.60	384.6% of first $436 + 192.2% of next $191 [b]	. . .
	December 2000	318.30	398.1% of first $436 + 198.9% of next $191 [b]	. . .
	December 2001	326.50	408.5% of first $436 + 204.1% of next $191 [b]	. . .

a. Based on earnings; subject to reduction if claimed before age 65.
b. For AMW of $628 or more, 175 percent of PIA.
c. Superseded by 1973 legislation.
d. Beginning in 1975, minimum PIA and percentages in maximum family benefit formula subject to automatic cost-of-living increases. (Superseded 1972 legislation for automatic increases beginning in 1974.)
e. Superseded by 1981 legislation that restored the minimum PIA for these groups.
f. Minimum PIA eliminated by 1981 legislation.
g. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L.106–554, benefits was calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register,* vol. 66, no. 207 (October 25, 2001).

NOTE: . . . = not applicable.

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Table 2.A18—Automatic adjustment provisions

Year enacted	Adjustment of—	Provision
1977	Quarter of coverage	Mandatory annual determination, beginning in 1978, as to whether or not an adjustment is required in the amount of wages and self-employment earnings an individual needs in order to be credited with a quarter of coverage (QC) in the succeeding year. The amount required for a QC is the product of $250 (in effect in 1978) multiplied by the following quotient: the national average wage for the year before the year of determination, divided by the average wage for 1976 (see column 2 in Table 2.A8 for average annual wages after 1950). The resulting product, rounded to the nearest multiple of $10, is the new amount required for a QC. In no case, however, is the new amount reduced below the amount in effect in the year of determination.
1972	Maximum amount of taxable and creditable earnings	The 1972 Act (as modified by the 1973 legislation) mandated a determination in 1974, and in every subsequent year in which a cost-of-living benefit increase is established, as to whether or not an adjustment is required in the maximum amount of annual earnings that will be taxed and credited toward benefits.
		The determination in the years after 1975 is made by multiplying the "maximum" in effect in the year of determination by the following quotient: the national average wage for the year before the year of determination, divided by the average wage for the year before the most recent year in which an automatic determination was made that resulted in an increase or in which an increase in the maximum was enacted. (See column 2 in Table 2.A8 for annual amounts of the average wage after 1950). The resulting product, rounded to the nearest multiple of $300, is the new maximum amount of taxable and creditable earnings, effective with respect to remuneration paid after the year of determination and with respect to taxable years beginning after that year. In no case, however, is the maximum reduced to an amount below the maximum in the year of determination.
1976		In the 1974 and 1975 determinations the quotient was the average wage for the year of determination, estimated from data for the first calendar quarter, divided by the corresponding amount for the year before the year of determination. Public Law 94–202 (signed Jan. 2, 1976) revised the adjustment method by increasing by a year the lag in average wages used in the computation. Thus, for example, the 1976 determination was based on the percentage increase in the average wage from 1974 to 1975.
1977		Statutory in lieu of automatic increases in the maximum instituted for 1979, 1980, and 1981. Also, for purposes of establishing a "year of coverage" used in the computation of the special minimum PIA, annual maximum taxable and creditable earnings after 1978 are the amounts that would have been determined under the automatic adjustment provisions if the statutory increases in the maximum under the 1977 Act had not been enacted (see Table 2.A12).
1989		Automatic increases in the maximum for 1990, 1991, and 1992 determined under a transitional rule, specified by the Omnibus Budget Reconciliation Act of 1989, for computing "deemed" average annual wage for 1988, 1989, and 1990. The purpose of the legislation was to include contributions to certain "deferred compensation" plans, most importantly sections 401(k) pension plans, in the average annual average wage.
1994		The determination for years after 1994 is made by multiplying $60,600, the "maximum" for 1994, by the following quotient: the national average wage index for the year before the year in which the determination is made, divided by the national average wage index for 1992. (See column 2 in Table 2.A8 for annual amounts of the national average wage index.) The resulting product, rounded to the nearest $300, is the new maximum amount of taxable and creditable earnings, effective with respect to renumeration paid in (and taxable years beginning in) the year following the year the determination is made. In no case, however, is the new maximum reduced to an amount below the maximum in the year of determination.
1977	Benefits—Computation	New benefit computation method based on average indexed monthly earnings (AIME) after 1950, effective for workers first eligible after 1978. Provision for automatic adjustment of the dollar amounts, or bend points, defining (1) the AIME brackets in the PIA formula (see Table 2.A11) and (2) the PIA brackets in the maximum family benefit formula (see Table 2.A13). New bend points are established by multiplying the bend points in effect in 1979-$180 and $1,085 for the PIA formula and $230, $332, and $433 for the maximum family benefit formula-by the following quotient: the national average wage for the second year before the year for which the determination was made, divided by the average wage for 1977 (see column 2 in Table 2.A8 for average annual wages after 1950). The resulting products, rounded to the nearest dollar, are the new bend points.
1980		Modified maximum family benefit formula applicable to workers with initial entitlement to disability benefits in or after July 1980 (see Table 2.A14). New formula for disabled workers has no bend points subject to automatic adjustment.
1972	Benefits— Cost-of-living increase	Under the original provisions (based on 1972 and 1973 legislation), the arithmetical mean of the consumer price index (CPI) for January, February, and March in the year of determination was compared with the arithmetical mean of the CPI for the later of (a) January, February, and March of the year in which the last effective cost-of-living increase was established or (b) the 3 months of the calendar quarter in which the effective month of the last general benefit increase occurred. (Before the introduction, in 1977, of the alternative CPI series for "all urban consumers," or the CPI-U, the CPI-W was referred to as the CPI.) If the percentage increase in the CPI, rounded to the nearest one-tenth of 1 percent, was at least 3.0 (the triggering requirement), a cost-of-living benefit increase was established and the level of benefits increased by the same percentage, effective for June of the year in which the determination was made.
1983		The 1983 Act moved the effective date for a cost-of-living benefit increase from June to December, beginning in 1983, and eliminated the "triggering requirement" for the 1983 increase only. Effective with the determination made in 1984, the two periods used in calculating the CPI-W percentage increase were shifted from the first to the third quarter.

Table 2.A18—Automatic adjustment provisions—*Continued*

Year enacted	Adjustment of—	Provision
		The 1983 Act also introduced an alternative method for determining the size of a cost-of-living adjustment. This method, called the stabilizer provision, is applied when the ratio of the combined OASDI trust fund assets to estimated outgo falls below a certain percentage. The "triggering" percentage is 15 percent for 1985–1988 and 20 percent for years after 1988. Under these circumstances, the cost-of-living adjustment is based on the lesser of the CPI-W percentage increase determined above or the increase in average wages. The latter increase is the percentage, rounded to the nearest one-tenth of 1 percent by which the national average wage for the year before the year of determination exceeds the average wage for the year before the most recent year in which either a cost-of-living increase or a general benefit increase occurred. (See column 2 in Table 2.A8 for the annual amount of the average wage after 1950 and footnote 1 in Table 2.A8 for the underlying data sources.)
		The 1983 legislation also included a provision for making up any benefit increases that are based on a lower wage increase rather than on the increase in the cost-of-living. When the fund ratio is greater than 32 percent, additional increases will be provided so that benefits are increased to the level at which they would have been if all increases had been based on the CPI-W. (See Table 2.A19 for the cumulative effect of statutory and automatic increases in benefits.)
1986		Triggering requirement eliminated for cost-of-living increases in and after 1986 by P.L. 99–509 (signed Oct. 21, 1986).
2001		The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106-554, benefits were calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.
1972	Earnings test	The 1972 Act (as modified by the 1973 Acts) mandated a determination in 1974, and in every subsequent year in which a cost-of-living increase is established, as to whether or not an adjustment in the exempt amount—the amount of earnings permitted without reduction in benefits—is required.
		The determination in the years after 1975 is made by multiplying the monthly exempt amount in effect in the year of determination by the following quotient: the national average wage for the year before the year of determination, divided by the average wage for the year before the most recent year in which an automatic determination was made that resulted in an increase or in which an increase in the exempt amount was enacted. (See column 2 in Table 2.A8 for annual amounts of the average wage after 1950). The resulting product, rounded to the nearest multiple of $10, is the new monthly exempt amount, effective with respect to remuneration paid after the year of determination and with respect to taxable year beginning after that year. In no case, however, is the new exempt amount reduced below the exempt amount in the year of determination. The new annual exempt amount is determined by multiplying the new monthly amount by 12.
1976		In the 1974 and 1975 determinations the quotient was the average wage for the year of determination, estimated from data for the first calendar quarter, divided by the corresponding amount for the year before the year of determination. Public Law 94–202 (signed Jan. 2, 1976) revised the adjustment method by increasing by a year the lag in average wages used in the computation. Thus, for example, the 1976 determination was based on the percentage increase in the average wage from 1974 to 1975.
1994		The determination for years after 1994 is made by multiplying the monthly exempt amounts in effect for 1994 ($930 for beneficiaries who have, $670 for beneficiaries who have not yet, reached "full retirement age." See footnote 6 in Table 2.A29) by the following quotient: the national average wage index for the year before the year in which the determination is made, divided by the national average wage index for 1992. (See column 2 in Table 2.A8 for annual amounts of the national average wage index.) The resulting products, rounded to the nearest $10, are the new monthly exempt amounts effective for the year following the year the determination is made. The new annual exempt amounts are determined by multiplying the new monthly amounts by 12.
1996		Public Law 104–121, enacted Mar. 29, 1996, suspended the automatic indexing of the exempt amounts through the year 2002 for workers aged 65–69. It legislated ad hoc increases in the annual exempt amounts to $12,500 in 1996; $13,500 in 1997; $14,500 in 1998; $15,500 in 1999; $17,000 in 2000; $25,000 in 2001; and $30,000 in 2002. Thereafter, the exempt amounts will increase automatically based on the annual increase in the national average wage index as under the 1994 legislation.
2000		Public Law 106–182, enacted Apr. 7, 2000, eliminated the earnings test beginning with the month a beneficiary reaches full retirement age (FRA). The annual earnings test that applies in the year of attainment of FRA is based on the annual limits established under P.L. 104–121 (including the $1 for $3 withholding rate). In determining annual earnings for purposes of the annual earnings test under this legislation, only earnings before the month of attainment of FRA will be considered. Public Law 106–182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year, which continues to be pegged to increases in the average wage.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings). Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm. Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register,* vol. 66, no. 207 (October 25, 2001).

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Table 2.A19—Cumulative effect of statutory and automatic increases in benefits: 100 dollar base benefit

Base dates/ COLA	Illustrated benefit growth (Cost-of-living adjustment (COLA) increases only. Rounded to nearest dollar)												
	Aug. 1950 . . .	Sept. 1950 77.0	Sept. 1952 12.5	Sept. 1954 13.0	Jan. 1959 7.0	Jan. 1965 7.0	Feb. 1968 13.0	Jan. 1970 15.0	Jan. 1971 10.0	Sept. 1972 20.0	June 1974 11.0	June 1975 8.0	June 1976 6.4
Aug. 1950......	**100**	177	199	225	241	258	291	335	368	442	491	530	564
Sept. 1950.....	. . .	**100**	113	127	136	146	164	189	208	250	277	299	318
Sept. 1952.....	. . .	. . .	**100**	113	121	129	146	168	185	222	246	266	283
Sept. 1954.....	. . .	. . .	. . .	**100**	107	114	129	149	164	196	218	235	250
Jan. 1959......	. . .	. . .	. . .	. . .	**100**	107	121	139	153	184	204	220	234
Jan. 1965......	. . .	. . .	. . .	. . .	. . .	**100**	113	130	143	172	190	206	219
Feb. 1968......	. . .	. . .	. . .	. . .	. . .	. . .	**100**	115	127	152	168	182	194
Jan. 1970......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	110	132	147	158	168
Jan. 1971......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	120	133	144	153
Sept. 1972.....	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	111	120	128
June 1974.....	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	108	115
June 1975.....	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	106
June 1976.....	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**

Base dates/ COLA	June 1977 5.9	June 1978 6.5	June 1979 9.9	June 1980 14.3	June 1981 11.2	June 1982 7.4	Dec. 1983 3.5	Dec. 1984 3.5	Dec. 1985 3.1	Dec. 1986 1.3	Dec. 1987 4.2	Dec. 1988 4.0	Dec. 1989 4.7
Aug. 1950......	597	636	699	799	888	954	987	1,022	1,053	1,067	1,112	1,156	1,211
Sept. 1950.....	337	359	395	451	502	539	558	577	595	603	628	653	684
Sept. 1952.....	300	319	351	401	446	479	496	513	529	536	558	581	608
Sept. 1954.....	265	283	310	355	395	424	439	454	468	474	494	514	538
Jan. 1959......	248	264	290	332	369	396	410	424	437	443	462	480	503
Jan. 1965......	232	247	271	310	345	370	383	397	409	414	432	449	470
Feb. 1968......	205	218	240	274	305	328	339	351	362	367	382	397	416
Jan. 1970......	178	190	209	239	265	285	295	305	315	319	332	345	362
Jan. 1971......	162	173	190	217	241	259	268	277	286	290	302	314	329
Sept. 1972.....	135	144	158	181	201	216	223	231	238	241	252	262	274
June 1974.....	122	130	142	163	181	194	201	208	215	218	227	236	247
June 1975.....	113	120	132	151	168	180	186	193	199	201	210	218	229
June 1976.....	106	113	124	142	158	169	175	181	187	189	197	205	215
June 1977.....	**100**	107	117	134	149	160	165	171	176	179	186	194	203
June 1978.....	. . .	**100**	110	126	140	150	155	161	166	168	175	182	190
June 1979.....	. . .	. . .	**100**	114	127	137	141	146	151	153	159	166	173
June 1980.....	. . .	. . .	. . .	**100**	111	119	124	128	132	134	139	145	152
June 1981.....	. . .	. . .	. . .	. . .	**100**	107	111	115	119	120	125	130	136
June 1982.....	. . .	. . .	. . .	. . .	. . .	**100**	104	107	110	112	117	121	127
Dec. 1983......	. . .	. . .	. . .	. . .	. . .	. . .	**100**	104	107	108	113	117	123
Dec. 1984......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	103	104	109	113	118
Dec. 1985......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	101	106	110	115
Dec. 1986......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	104	108	113
Dec. 1987......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	104	109
Dec. 1988......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	105
Dec. 1989......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**

See footnotes at end of table.

Table 2.A19—Cumulative effect of statutory and automatic increases in benefits: 100 dollar base benefit— *Continued*

Base dates/ COLA	Illustrated benefit growth (Cost–of–living adjustment (COLA) increases only. Rounded to nearest dollar)											
	Dec. 1990 5.4	Dec. 1991 3.7	Dec. 1992 3.0	Dec. 1993 2.6	Dec. 1994 2.8	Dec. 1995 2.6	Dec. 1996 2.9	Dec. 1997 2.1	Dec. 1998 1.3	Dec. 1999 2.5a	Dec. 2000 3.5	Dec. 2001 2.6
Aug. 1950.......	1,276	1,323	1,363	1,398	1,437	1,475	1,518	1,549	1,570	1,609	1,665	1,708
Sept. 1950......	721	748	770	790	812	833	857	875	887	909	941	965
Sept. 1952......	641	665	684	702	722	741	762	778	788	808	836	858
Sept. 1954......	567	588	606	621	639	655	674	689	698	715	740	759
Jan. 1959	530	550	566	581	597	613	630	644	652	668	692	710
Jan. 1965	495	514	529	543	558	573	589	601	609	625	646	663
Feb. 1968.......	438	455	468	480	494	507	521	532	539	553	572	587
Jan. 1970	381	395	407	418	429	441	453	463	469	481	497	510
Jan. 1971	347	359	370	380	390	401	412	421	426	437	452	464
Sept. 1972......	289	299	308	316	325	334	343	351	355	364	377	387
June 1974	260	270	278	285	293	301	309	316	320	328	339	348
June 1975	241	250	257	264	271	278	286	292	296	304	314	323
June 1976	226	235	242	248	255	262	269	275	278	285	295	303
June 1977	214	222	228	234	241	247	254	260	263	270	279	286
June 1978	201	208	214	220	226	232	239	244	247	253	262	269
June 1979	183	189	195	200	206	211	217	222	225	230	238	245
June 1980	160	166	171	175	180	185	190	194	197	201	209	214
June 1981	144	149	153	157	162	166	171	174	177	181	188	192
June 1982	134	139	143	147	151	155	159	162	165	169	175	179
Dec. 1983.......	129	134	138	142	146	149	154	157	159	163	169	173
Dec. 1984.......	125	130	133	137	141	144	149	152	154	157	163	167
Dec. 1985.......	121	126	129	133	136	140	144	147	149	153	158	162
Dec. 1986.......	120	124	128	131	135	138	142	145	147	151	156	160
Dec. 1987.......	115	119	123	126	129	133	137	139	141	145	150	154
Dec. 1988.......	110	114	118	121	124	128	131	134	136	139	144	148
Dec. 1989.......	105	109	113	116	119	122	125	128	130	133	138	141
Dec. 1990.......	**100**	104	107	110	113	116	119	121	123	126	131	134
Dec. 1991.......	. . .	**100**	103	106	109	111	115	117	119	122	126	129
Dec. 1992.......	. . .	. . .	**100**	103	105	108	111	114	115	118	122	125
Dec. 1993.......	. . .	. . .	. . .	**100**	103	105	109	111	112	115	119	122
Dec. 1994.......	. . .	. . .	. . .	. . .	**100**	103	106	108	109	112	116	119
Dec. 1995.......	. . .	. . .	. . .	. . .	. . .	**100**	103	105	106	109	113	116
Dec. 1996.......	. . .	. . .	. . .	. . .	. . .	. . .	**100**	102	103	106	110	113
Dec. 1997.......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	101	104	107	110
Dec. 1998.......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	103	106	109
Dec. 1999.......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	104	106
Dec. 2000.......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**	103
Dec. 2001.......	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	**100**

a. The December 1999 cost-of-living adjustment (COLA) was originally determined to be 2.4 percent, based on the consumer price index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to P.L. 106–554, benefits were calculated and paid in August 2001 and later as if the December 1999 COLA had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2001; regulations issued under the Act; and precedential case decisions (rulings).

Specific laws, regulations, rulings, legislation, and a link to the *Federal Register* can be found at www.ssa.gov/regulations/index.htm.

Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2002," *Federal Register*, vol.66, no. 207 (October 25, 2001).

NOTE: . . . = not applicable.

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