OASDI LONG-RANGE BENEFICIARY PROJECTION: 1987

ACTUARIAL STUDY NO. 100

by John C. Wilkin, F.S.A.

U. S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Social Security Administration
Office of the Actuary

February 1988
SSA Pub. No. 11-11547

FOREWORD

This Actuarial Study describes the methods currently being used to project the beneficiary population that underlies the long-range cost estimates for the Old-Age, Survivors, and Disability Insurance (OASDI) System. Many recent improvements have been incorporated into these methods. Some of the improvements were incorporated after the release of the 1987 Annual Report of the OASDI Board of Trustees to the Congress. Most of these improvements result in a better transition between the short-range and the long-range projection models. Therefore, although the results presented in this study are based on the alternative II-B set of assumptions which were used in the 1987 OASDI Trustees Report, they are not identical to those shown in that Report. These models will be used, possibly with further improvements, in the preparation of the projections that will be presented in the 1988 OASDI Trustees Report.

This study represents a first attempt at showing in significant detail most of the beneficiary projections along with their components. Because many of the methodological modifications are new, some of the resulting values do not attain their full meaning. However, rather than withhold the publication of the study, we have opted to rely on future publications to show further improvements in the methods and data that we may obtain.

The team of John C. Wilkin, William B. Kelley, Joseph F. Faber, and David D. Andre have done excellent work in attempting to develop projection models that are relatively simple and also sufficiently rigorous, a combination of characteristics that we constantly strive for in the Office of the Actuary.

Francisco R. Bayo, A.S.A
Deputy Chief Actuary

TABLE OF CONTENTS

LIST OF TABLES

OASDI LONG-RANGE BENEFICIARY PROJECTION 1987

I. INTRODUCTION

Each year estimates of the financial status of the Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) programs are presented to the Congress in the Annual Report of the Board of Trustees (usually referred to as the OASDI Trustees Report). The Report provides information on the general pattern and possible range of future program income and outgo, thus providing policy planners with important input into the decision-making process.

The estimates presented in the Trustees Report are based on the projection of many parameters, which can be classified into three groups: demographic, economic, and programmatic. This Actuarial Study is one in a set of studies that are being published to present more detail on the assumptions and methods used to prepare the estimates, and to display more intermediate results, than could be shown in the 1987 OASDI Trustees Report. The first study in this set is Actuarial Study No. 99, Social Security Area Population Projections, 1987, by Alice H. Wade, which describes the demographic projections. The second study presents economic projections for OASDI cost and income estimates. Such a study, Actuarial Study No. 98, was published for 1986, by Stephen C. Goss, Milton P. Glanz, and Esperanza Lopez. This study is the third in the set, and it describes the programmatic projections of the numbers of OASDI beneficiaries.

The projection of the numbers of OASDI beneficiaries involves identifying those individuals in the Social Security area population who meet the requirements for entitlement to OASDI benefits specified in the law. Therefore, this study will describe briefly the requirements for each type of OASDI benefit, show the projected numbers of such beneficiaries, and comment on the factors that underlie the trends in the projected numbers. Because age is one of the primary requirements for most types of benefits, the numbers of beneficiaries will be shown by age.

The 1987 OASDI Trustees Report presents projections of the numbers of beneficiaries for the 75-year period 1987 through 2061 under four alternative sets of assumptions: alternative I (the most optimistic in terms of the resulting costs); alternative II-A (the intermediate set with an assumed robust economy); alternative II-B (the intermediate set with an assumed average economic growth); and alternative III (the most pessimistic). Two separate sets of models are used to cover the projection period. A short-range set is used for the first 10 years, and a long-range set is used for the 11th through 75th years. This Study describes only the long-range set of models under the alternative II-B set of assumptions.

II. BASIC CONCEPTS

An understanding of the methods used to project the number of OASDI beneficiaries requires some familiarity with the types of benefits provided by the OASDI programs. Monthly cash benefits are potentially payable when an insured worker attains age 62, becomes disabled, or dies. The benefits can be paid to:

(1) A disabled worker under the normal retirement age (NRA).

(2) A retired worker aged 62 or over.

(3) The spouse of a retired, disabled, or deceased worker who is:
   (a) Aged 62 or over if a spouse of a retired or disabled worker, or aged 60 or over if a spouse of a deceased worker (their benefits will be referred to as aged-spouses benefits).
   (b) Under the NRA and has in care an entitled child under age 16 or over age 16 and disabled (their benefits will be referred to as young-spouses benefits).
   (c) Between age 50-59 and is the disabled spouse of a deceased worker (their benefits will be referred to as disabled-spouses benefits).

   Divorced spouses (except for the young divorced spouses of retired or disabled workers) can also receive benefits if they were married to the worker for at least 10 years and are not currently married.

(4) The dependent, unmarried child of a retired, disabled, or deceased worker who is:
   (a) Under age 18 (referred to as a minor child).
   (b) Age 18 or over and under a disability which began before age 22 (referred to as a disabled child); or
   (c) Under age 19 and a full-time elementary or secondary school student (referred to as a student child).

(5) The dependent parent age 62 or over of a deceased worker.

In general, the numbers of beneficiaries are projected by use of prevalence rates (which are expressed per thousand in this Study). These rates are applied to the population in the Social Security area and vary by age, sex, marital status, and year. The method of prevalence rates is simple, accurate, easily understood, and can more readily reflect the latest data. It is our method of choice for types of benefits that are paid to a large percentage of the potential population. The numbers of disabled-worker beneficiaries are projected by use of incidence and termination rates. Under this method, incidence rates are applied to the disability insured population who are not already disabled to determine the number of newly entitled beneficiaries each year, and then termination rates are applied to the beneficiary population to determine the number of beneficiaries whose benefits terminate each year. The projected numbers of disabled-worker beneficiaries at the end of each year are then obtained by adding the newly entitled and subtracting the terminations during the year to the number of beneficiaries at the beginning of the year. This method, although more complex, gives better results when the number of beneficiaries is a relatively small percentage of the potential population, and the percentage is not expected to remain stable at its current level. Under these conditions, the future changes in the size of the beneficiary population are best projected by following the entitlement and termination activities.

III. METHODS

A. Insured Population

The first step in the projection of the numbers of OASDI beneficiaries is the insured population which in turn is based on the Social Security area population and the number of such persons who are engaged in covered employment each year by age, sex, and marital status. The ratio of these two (i.e., the number of persons in covered employment during the year divided by the population at midyear) is defined as the covered worker rate. The projections of the population and the number of covered workers are described in Actuarial Study Nos. 99 and 98, respectively.

There are three types of insured status under the OASDI program: fully, currently, and disability. Fully insured status is required of an aged worker for eligibility to a primary retirement benefit and for the eligibility of the worker's spouse and children to auxiliary benefits. Fully insured status is also required of a deceased worker for the eligibility of the worker's survivors to benefits (with the exception of child survivors and parents of eligible child survivors, in which cases the deceased worker is required to have had either currently insured status or fully insured status). Disability insured status, which is more restrictive than fully insured status, is required of a disabled worker for eligibility to a primary disability benefit and for the eligibility of the worker's spouse and children to auxiliary benefits.

Insured status is determined by the number of quarters of coverage (QCs) a worker has accumulated during his past years of covered employment. In 1987, a worker is credited with one QC for each $460 of covered earnings up to a maximum of four QCs. The amount required for each QC (i.e., the $460) is indexed through time by average wages.

Currently insured status is attained if the worker has 6 QCs during the 13-quarter period ending with the quarter of death, or, if earlier, the quarter of entitlement to disability or retirement benefits. Currently insured status was disregarded for purposes of these estimates, because the number of cases in which eligibility for benefits is based solely on currently insured status is relatively small.

For all workers born after 1912, fully insured status is attained if the worker has one QC for each year elapsed after the later of 1950 or the year of attainment of age 21, and prior to the earlier of the year of attainment of age 62, death, or disability, but with a minimum requirement of 6 QCs. The number of QCs required for never disabled, living persons to be fully insured at age 62 will be 40 for all persons born after 1928 (i.e., attaining age 62 after 1990). A person who has 40 QCs is fully insured for life. Such a person is often said to be permanently insured.

To attain disability insured status a worker must be fully insured and, in addition, have at least 20 QCs during the 40-quarter period ending with the quarter of disablement; or, if disabled before the quarter of attainment of age 31, have QCs in one-half of the quarters after the quarter of attainment of age 21, but with a minimum of 6 QCs.

TABLE 1.—Fully Insured per 1000 Social Security Area Population, by Age Group, Sex, and Year

Sex and year	Age group										
	Under 30[1]	30-39	40-49	50-59	60-69	70-79	80-89	90 and over	Under NRA[1]	NRA and over	Total[1]
Total											
1970	549	803	779	768	707	656	554	359	682	661	677
1975	598	841	785	778	743	703	600	440	711	699	708
1980	657	886	813	780	768	690	637	521	754	713	747
1985	629	911	843	789	781	753	676	555	762	749	759
1990	623	920	895	822	784	762	709	609	788	759	782
1995	593	921	935	867	802	772	726	654	803	770	796
2000	616	919	903	872	832	785	741	683	807	789	803
2005	623	924	910	885	850	809	751	700	814	807	812
2010	635	922	916	896	866	836	767	717	823	828	822
2015	637	921	919	901	880	857	795	728	828	851	830
2020	629	921	919	906	888	871	824	748	827	866	833
2025	621	921	916	909	893	882	848	777	825	877	835
2030	622	921	916	908	897	889	864	809	824	885	837
2035	628	921	917	905	900	894	875	836	824	889	839
2040	631	920	917	905	899	898	883	855	825	892	841
2045	629	920	917	906	896	901	888	869	825	893	841
2050	626	921	916	907	897	899	892	876	825	895	841
2055	625	921	916	906	897	897	895	880	824	895	841
2060	626	921	916	905	898	897	893	884	824	896	841
2065	628	921	917	905	897	898	891	888	824	896	841
Male											
1970	626	934	913	925	921	907	869	714	797	911	810
1975	654	955	914	916	924	939	890	797	807	921	820
1980	692	967	926	908	923	838	916	862	830	892	837
1985	653	956	943	906	923	938	930	857	822	930	835
1990	643	939	949	917	915	927	939	907	829	924	842
1995	609	925	940	931	918	920	939	934	824	922	837
2000	636	949	947	927	926	921	926	939	844	924	854
2005	642	950	949	929	927	925	920	940	847	925	857
2010	655	948	951	933	924	932	921	925	852	926	862
2015	657	948	953	935	925	934	926	921	856	928	867
2020	649	948	952	938	928	930	932	921	854	930	868
2025	641	948	949	940	931	931	934	927	852	932	867
2030	642	948	950	938	934	934	930	932	850	935	867
2035	648	948	950	936	936	937	932	935	851	936	869
2040	651	948	951	936	934	940	934	931	852	937	870
2045	649	948	950	937	931	941	937	934	852	937	870
2050	646	948	950	937	932	939	940	935	851	937	869
2055	645	948	950	937	933	937	941	937	851	936	869
2060	646	948	950	936	933	937	939	939	851	937	869
2065	648	948	950	936	932	938	937	942	851	937	869
Female											
1970	471	672	647	619	526	479	372	201	567	475	551
1975	541	727	657	649	590	543	446	292	615	539	601
1980	620	805	701	659	635	587	499	395	679	586	661
1985	604	865	746	677	658	624	554	454	702	620	687
1990	602	901	842	730	669	644	598	513	746	640	726

TABLE 1.—Fully Insured per 1000 Social Security Area Population, by Age Group, Sex, and Year —Continued

Sex and year	Age group										
	Under 30[1]	30-39	40-49	50-59	60-69	70-79	80-89	90 and over	Under NRA[1]	NRA and over	Total[1]
Female (Cont.)											
1995	577	916	930	806	699	663	622	565	781	661	757
2000	596	889	857	818	746	684	646	603	770	691	754
2005	602	896	872	841	782	721	664	624	781	721	768
2010	614	896	880	859	813	761	686	649	792	756	783
2015	616	893	885	868	838	798	724	665	799	791	794
2020	608	893	885	874	851	823	764	689	800	816	801
2025	600	893	881	878	858	840	800	725	798	833	804
2030	601	894	882	877	863	851	825	764	797	845	807
2035	607	893	883	874	867	858	841	801	797	853	811
2040	610	892	883	875	865	863	852	827	798	858	814
2045	608	892	882	876	863	867	858	843	798	861	815
2050	605	893	881	876	863	865	863	853	797	863	815
2055	604	893	881	875	864	863	867	858	797	863	814
2060	605	893	882	875	864	863	865	862	797	864	815
2065	607	893	882	875	864	864	863	867	797	864	815

[1]In this ratio, the total fully insured population is used in the numerator, but only those 14 and older in the Social Security Area population are used in the denominator.

Projections of the percentage of all persons who are fully insured were made by age and sex, and are shown in table 1. A regression analysis was performed relating these fully insured percents to the ratio of the average number of QCs earned by each cohort to the number of QCs required to be fully insured. The average number of QCs earned by each cohort was estimated by accumulating each cohort's covered worker rates up to the current year, after multiplying each rate by the average number of QCs earned by the covered workers in that year. The results of these regressions showed that for each 1 percent change in the average number of lifetime QCs earned, the fully insured percentages would be expected to change, on the average, by about 0.05 and 0.25 percent for males and females, respectively. These regressions were modified somewhat, so that the fully insured percents would approach 100 as the lifetime QCs increased significantly.

Recently, about 92 percent of the males and about 66 percent of the females have been fully insured at age 62. In 1986, persons attaining age 62 needed 35 QCs to be fully insured, and males in this cohort had an average lifetime number of QCs of about 128, while females had an average of about 73. In 2065, the fully insured percents are projected to be about 93 and 86 for males and females, respectively. Persons attaining age 62 after 1990 will need 40 QCs to be fully insured. In 2065, males attaining age 62 are projected to be averaging about 143 QCs, while females are projected to be averaging about 117. The percentage of males attaining age 62 who are fully insured is expected to decline slightly for the next several years, reflecting the increasing number of QCs required to be fully insured for persons attaining age 62, the relatively high unemployment rates experienced over the last 10 years, and the continuing trend toward early retirement. The percent is projected to increase gradually back to 93 as more federal workers become covered workers, the unemployment rate drops, and increases in the normal retirement age reverse the trend toward early retirement. Although the fully insured percents for females will be affected by these same factors, the most powerful factor for females is their general trend toward increasing labor force participation rates, which is reflected in the projected 20 percentage point increase in their fully insured rates.

TABLE 2.—Disability Insured per 1000 Fully Insured, by Age Group, Sex, and Year

Sex and year	Age group					
	Under 30	30-39	40-49	50-59	60-NRA	Total
Total						
1970	824	721	772	804	821	788
1975	827	736	799	815	818	800
1980	884	761	816	834	809	830
1985	885	809	840	856	817	847
1990	906	838	854	872	815	864
1995	918	863	866	885	821	878
2000	907	860	850	841	808	862
2005	906	861	850	839	800	859
2010	904	859	850	839	793	856
2015	904	857	851	838	793	854
2020	904	857	850	839	791	853
2025	905	858	849	840	785	852
2030	905	858	849	839	784	853
2035	904	858	850	839	784	853
2040	904	858	850	838	784	853
2045	904	857	850	839	783	853
2050	904	858	849	839	784	853
2055	904	858	849	839	784	853
2060	904	858	850	839	784	853
2065	904	858	850	839	784	853
Male						
1970	912	910	910	896	899	906
1975	896	896	913	898	900	900
1980	929	879	904	899	887	905
1985	917	881	895	897	877	897
1990	931	874	885	894	860	894
1995	942	875	876	891	860	893
2000	948	922	908	896	879	917
2005	947	923	908	894	876	915
2010	946	920	909	893	871	912
2015	946	917	910	894	871	911
2020	947	918	909	895	870	911
2025	947	919	907	896	868	911
2030	947	919	907	896	869	912
2035	946	919	908	894	869	912
2040	946	918	909	894	869	912
2045	946	918	908	895	868	911
2050	947	918	908	895	868	911
2055	947	919	908	895	868	911
2060	946	919	908	895	868	912
2065	946	919	908	894	868	911
Female						
1970	708	458	582	675	708	625
1975	742	524	642	706	707	670
1980	833	619	702	750	710	739
1985	848	726	773	805	743	787
1990	877	800	819	847	760	830
1995	892	850	856	879	775	862
2000	861	792	784	780	727	800
2005	860	794	786	778	721	798
2010	857	792	786	779	710	794
2015	857	791	786	779	711	792
2020	857	791	786	779	708	791
2025	858	791	785	780	699	788
2030	858	792	785	778	698	789
2035	858	791	786	779	696	790
2040	857	791	786	778	697	790
2045	857	791	786	779	696	789
2050	858	791	785	779	696	789
2055	858	791	785	779	696	790
2060	858	791	785	779	696	790
2065	857	791	786	779	696	790

Projections of the percentage of fully insured persons who are also disability insured were made by age and sex. The results of this projection are shown in table 2. A regression analysis was performed relating the disability insured percents to the ratio of the average number

of QCs earned by each cohort during the most recent 10-year period (or, if shorter, since age 21) and the number of QCs required to be disability insured. As with the fully insured regressions, the average number of QCs earned were estimated from the covered worker rates. The results of these regressions showed that for those over 50 for each 1 percent change in the average number of recent QCs earned, the disability insured percentages would be expected to change by 0.09 and 0.31 percent for males and females, respectively.

In 1986, of the fully insured population under the normal retirement age, 89.6 percent of the males and 79.6 percent of the females were disability insured. By 2065, these percents are projected to change only slightly to 91.1 and 79.0 percent, respectively. It appears that projected changes in the covered worker rates have a much more significant effect on the proportion of the total population becoming fully insured than it does on the proportion of the fully insured becoming disability insured.

The fully insured and disability insured populations were determined from the projected total population and fully insured by applying the appropriate insured percentages. The resulting numbers of insured are shown in tables 3 and 4.

The fully insured population by age and sex was further subdivided by marital status, by using the variation in labor force participation rates by marital status to estimate the variation in coverage rates by marital status. These coverage rates were then used in the same equations that related the total fully insured percents to the total coverage rates. Then, for each age, sex, and marital status, an estimate was made of what proportion of their past working lifetime was spent in each marital status. Finally, the fully insured percents were determined as a weighted average of these marital status fully insured percents.

TABLE 3.—Fully Insured Population on December 31, by Age Group, Sex, and Year (in thousands)

Sex and year	Age group										
	Under 30	30-39	40-49	50-59	60-69	70-79	80-89	90 and over	Under NRA	NRA and over	Total
Total											
1970	31,687	19,404	19,697	17,077	11,614	6,459	1,988	142	94,441	17,399	108,068
1975	39,187	22,999	18,820	18,309	13,448	7,353	2,573	245	106,698	20,490	122,934
1980	44,957	29,964	19,480	18,651	14,814	8,204	3,078	395	121,101	23,090	139,542
1985	42,350	36,311	23,177	18,040	16,155	9,994	3,673	561	128,630	26,819	150,261
1990	38,627	40,688	30,203	18,916	16,611	11,045	4,453	718	137,025	29,369	161,262
1995	34,994	41,574	37,031	22,992	16,389	12,161	5,251	940	145,019	31,249	171,332
2000	36,590	38,314	39,681	28,427	17,263	12,784	6,002	1,224	152,378	33,318	180,286
2005	38,106	34,852	40,911	33,903	20,476	12,800	6,753	1,519	160,442	36,487	189,320
2010	39,178	33,960	38,045	38,126	25,674	13,566	7,174	1,814	166,453	42,186	197,537
2015	38,570	35,581	34,625	39,208	30,633	16,273	7,282	2,116	167,744	49,132	204,288
2020	37,502	36,791	33,788	36,447	34,389	20,413	7,893	2,316	166,607	57,388	209,540
2025	37,176	36,310	35,342	33,226	35,335	24,280	9,697	2,449	166,613	64,741	213,816
2030	37,882	35,244	36,543	32,438	32,881	27,330	12,283	2,787	164,856	68,698	217,390
2035	38,722	34,839	36,085	33,966	30,057	28,089	14,677	3,551	164,817	70,436	219,985
2040	38,889	35,473	35,057	35,121	29,431	26,225	16,676	4,554	165,567	70,428	221,427
2045	38,542	36,338	34,669	34,703	30,884	24,116	17,180	5,595	166,805	71,068	222,027
2050	38,356	36,546	35,295	33,742	31,963	23,783	16,154	6,554	166,835	71,771	222,393
2055	38,582	36,212	36,145	33,398	31,627	25,091	15,035	6,937	166,769	72,239	223,027
2060	38,990	35,998	36,360	34,023	30,807	26,027	15,050	6,832	167,171	72,380	224,086
2065	39,237	36,193	36,044	34,856	30,555	25,834	16,061	6,636	168,147	72,641	225,416
Male											
1970	18,317	11,307	11,440	9,983	6,950	3,684	1,142	87	54,953	10,209	62,909
1975	21,770	13,076	10,899	10,427	7,658	3,978	1,324	130	60,418	11,282	69,262
1980	24,108	16,425	11,051	10,544	8,207	4,059	1,462	176	66,626	11,998	76,033
1985	22,412	19,399	12,763	10,113	8,874	5,108	1,645	219	69,536	13,866	80,533
1990	20,327	21,103	15,938	10,349	9,045	5,619	1,927	261	72,451	14,938	84,569
1995	18,299	21,184	18,845	11,986	8,834	6,131	2,239	324	74,885	15,632	87,842
2000	19,251	20,023	21,030	14,868	9,132	6,395	2,529	403	80,153	16,352	93,631
2005	20,048	18,172	21,488	17,796	10,527	6,333	2,817	490	83,987	17,673	97,671
2010	20,608	17,714	19,891	19,825	13,112	6,634	2,968	574	86,851	20,078	101,326
2015	20,289	18,582	18,083	20,270	15,692	7,735	2,982	662	87,446	23,387	104,294
2020	19,732	19,211	17,663	18,787	17,500	9,705	3,205	720	86,668	27,224	106,522
2025	19,569	18,961	18,494	17,123	17,892	11,629	3,818	752	86,634	30,509	108,238
2030	19,947	18,407	19,113	16,738	16,611	13,016	4,876	848	85,750	31,986	109,554
2035	20,390	18,202	18,875	17,534	15,191	13,303	5,879	1,041	85,776	32,379	110,415
2040	20,475	18,542	18,343	18,129	14,902	12,394	6,645	1,368	86,190	32,006	110,798
2045	20,292	18,997	18,152	17,919	15,654	11,422	6,807	1,687	86,841	32,138	110,929
2050	20,197	19,105	18,489	17,433	16,203	11,312	6,400	1,970	86,883	32,465	111,109
2055	20,319	18,930	18,937	17,267	16,043	11,967	5,989	2,073	86,884	32,768	111,524
2060	20,536	18,821	19,048	17,598	15,641	12,418	6,053	2,038	87,122	32,903	112,153
2065	20,665	18,927	18,884	18,034	15,530	12,342	6,497	1,986	87,649	33,048	112,866
Female											
1970	13,370	8,098	8,257	7,094	4,664	2,776	846	55	39,488	7,190	45,159
1975	17,416	9,923	7,921	7,882	5,790	3,375	1,250	115	46,280	9,208	53,672
1980	20,848	13,538	8,429	8,107	6,607	4,145	1,617	219	54,476	11,091	63,510
1985	19,937	16,911	10,414	7,926	7,280	4,886	2,029	342	59,094	12,954	69,727
1990	18,300	19,585	14,265	8,567	7,567	5,426	2,526	457	64,574	14,432	76,692
1995	16,695	20,391	18,186	11,006	7,555	6,030	3,012	616	70,134	15,617	83,490
2000	17,339	18,291	18,650	13,559	8,132	6,389	3,473	821	72,225	16,966	86,656
2005	18,058	16,679	19,423	16,106	9,949	6,467	3,937	1,030	76,455	18,814	91,649
2010	18,570	16,246	18,155	18,301	12,562	6,932	4,205	1,240	79,602	22,108	96,211
2015	18,281	16,999	16,541	18,939	14,942	8,538	4,301	1,454	80,298	25,745	99,994
2020	17,770	17,580	16,125	17,660	16,890	10,708	4,688	1,597	79,940	30,164	103,018
2025	17,607	17,350	16,847	16,103	17,443	12,651	5,880	1,697	79,979	34,232	105,578
2030	17,935	16,837	17,430	15,701	16,270	14,315	7,408	1,940	79,107	36,711	107,836
2035	18,332	16,636	17,211	16,432	14,867	14,786	8,797	2,510	79,041	38,057	109,570
2040	18,414	16,931	16,714	16,993	14,529	13,830	10,031	3,186	79,377	38,422	110,628
2045	18,250	17,340	16,517	16,784	15,230	12,695	10,373	3,909	79,965	38,930	111,098
2050	18,159	17,441	16,806	16,309	15,760	12,471	9,754	4,584	79,952	39,306	111,284
2055	18,263	17,282	17,209	16,132	15,584	13,124	9,046	4,864	79,885	39,471	111,503
2060	18,455	17,177	17,312	16,424	15,166	13,609	8,997	4,794	80,049	39,477	111,933
2065	18,571	17,265	17,160	16,822	15,025	13,493	9,564	4,650	80,498	39,592	112,550

TABLE 4.—Disability Insured Population on December 31, by Age Group, Sex, and Year (In thousands)

Sex and year	Age group					
	Under 30	30-39	40-49	50-59	60-NRA	Total
Total						
1970	26,151	14,000	15,216	13,736	5,401	74,503
1975	32,381	16,923	15,034	14,927	6,041	85,305
1980	39,664	22,814	15,905	15,559	6,509	100,452
1985	37,360	29,359	19,472	15,447	7,152	108,790
1990	34,886	34,108	25,785	16,503	7,003	118,285
1995	32,019	35,861	32,069	20,353	6,921	127,223
2000	33,054	32,958	33,723	23,902	7,566	131,203
2005	34,392	30,021	34,786	28,432	10,140	137,771
2010	35,293	29,169	32,357	31,972	13,587	142,377
2015	34,740	30,481	29,472	32,860	15,677	143,230
2020	33,791	31,539	28,724	30,573	17,456	142,082
2025	33,516	31,154	30,004	27,918	19,273	141,866
2030	34,157	30,253	31,033	27,209	17,846	140,497
2035	34,900	29,894	30,663	28,481	16,618	140,557
2040	35,038	30,420	29,800	29,441	16,493	141,193
2045	34,730	31,157	29,464	29,110	17,667	142,128
2050	34,570	31,346	29,983	28,312	17,943	142,154
2055	34,778	31,069	30,701	28,022	17,578	142,148
2060	35,143	30,885	30,891	28,537	17,087	142,542
2065	35,360	31,045	30,630	29,232	17,098	143,366
Male						
1970	16,692	10,287	10,409	8,947	3,512	49,847
1975	19,468	11,720	9,948	9,366	3,821	54,323
1980	22,325	14,433	9,990	9,476	3,987	60,211
1985	20,489	17,081	11,423	9,067	4,250	62,311
1990	18,871	18,446	14,102	9,251	4,071	64,742
1995	17,167	18,526	16,503	10,682	3,931	66,809
2000	18,176	18,463	19,095	13,325	4,378	73,437
2005	18,908	16,772	19,518	15,907	5,679	76,784
2010	19,415	16,298	18,081	17,712	7,676	79,183
2015	19,125	17,039	16,463	18,111	8,899	79,638
2020	18,610	17,632	16,056	16,814	9,809	78,920
2025	18,457	17,423	16,777	15,351	10,840	78,847
2030	18,808	16,924	17,344	14,989	10,030	78,096
2035	19,220	16,730	17,142	15,680	9,359	78,131
2040	19,300	17,027	16,668	16,213	9,297	78,505
2045	19,132	17,440	16,489	16,034	9,962	79,058
2050	19,044	17,547	16,784	15,605	10,120	79,100
2055	19,158	17,394	17,187	15,454	9,924	79,116
2060	19,360	17,294	17,293	15,744	9,655	79,345
2065	19,482	17,386	17,150	16,130	9,670	79,819
Female						
1970	9,459	3,713	4,806	4,789	1,889	24,656
1975	12,913	5,203	5,086	5,561	2,219	30,982
1980	17,339	8,381	5,915	6,083	2,522	40,240
1985	16,870	12,278	8,049	6,380	2,902	46,479
1990	16,014	15,662	11,684	7,252	2,931	53,543
1995	14,851	17,335	15,567	9,671	2,990	60,414
2000	14,878	14,495	14,628	10,576	3,188	57,765
2005	15,484	13,249	15,268	12,524	4,461	60,987
2010	15,877	12,871	14,275	14,259	5,911	63,194
2015	15,615	13,442	13,009	14,749	6,778	63,592
2020	15,182	13,907	12,668	13,759	7,647	63,163
2025	15,059	13,732	13,227	12,567	8,433	63,018
2030	15,348	13,328	13,689	12,220	7,815	62,401
2035	15,680	13,165	13,521	12,801	7,259	62,426
2040	15,738	13,393	13,132	13,228	7,196	62,688
2045	15,598	13,716	12,975	13,076	7,705	63,070
2050	15,526	13,799	13,199	12,707	7,823	63,054
2055	15,619	13,675	13,515	12,569	7,654	63,032
2060	15,782	13,591	13,598	12,794	7,432	63,197
2065	15,878	13,659	13,480	13,102	7,428	63,547

B. Retirement Beneficiaries

1. Retired-Worker Beneficiaries

The numbers of retired-worker beneficiaries were projected in two parts. First, the numbers of workers who have converted from disabled workers to retired workers at the normal retirement age were projected as part of the disabled worker projection, which will be discussed later. Second, the numbers of nonconverted retired workers were projected by applying a series of factors to the Social Security area population aged 62 and over. These factors (which vary by age, sex, marital status, and year) represent the proportion of the population that are (1) fully insured, (2) not a disabled worker or a converted disabled worker, (3) not receiving only a widow or widower's benefit, and (4) actually receiving a worker's benefit. These factors and the resulting numbers of retired-worker beneficiaries are shown in table 5.

The number of male retired-worker beneficiaries is projected to increase from 11.8 million in 1985 to 28.4 million in 2065. Virtually all of this increase can be explained by an increase in the projected population. The number of female retired-worker beneficiaries is projected to increase from 10.6 million in 1985 to 33.1 million in 2065. This increase is the result of not only the increasing population, but also of the increasing percentage of the population that is fully insured.

The proportion of all persons aged 62 and over who are fully insured is projected to remain fairly stable for men (rising from 93 percent in 1985 to 94 percent in 2065) and to increase significantly for women (from 62 percent in 1985 to 86 percent in 2065) as explained earlier. The proportion of fully insured persons who are not disabled workers or converted disabled workers is projected to rise and then fall, for men, staying between 87 and 91 percent. For women, this percent is projected to decline from 93 percent in 1985 to 90 percent in 2065, as the DI program matures and as a result of the projected increase in disability incidence rates.

TABLE 5.—Retired-Worker Beneficiaries In-Current-Pay on December 31, by Sex and Year

Sex and year	Population aged 62+ (000)	Probability per 1000 that the person is— Fully insured	Not a disabled worker	Not an insured widow(er) beneficiary	Retired	Nonconverted retired workers (000)	Converted retired workers (000)	Total retired workers (000)
Male								
1970	11,205	911	944	1000	762	7,349	339	7,688
1975	12,250	921	917	1000	829	8,580	584	9,164
1980	13,449	892	892	999	894	9,558	903	10,461
1985	14,915	930	878	999	863	10,496	1,321	11,817
1990	16,158	924	890	999	871	11,563	1,274	12,837
1995	16,959	922	901	999	899	12,642	1,192	13,834
2000	17,689	927	907	999	896	13,306	1,132	14,438
2005	19,108	927	907	999	873	14,006	1,097	15,103
2010	21,684	927	901	999	851	15,409	1,160	16,569
2015	25,195	929	892	999	849	17,710	1,525	19,235
2020	29,283	930	887	999	851	20,536	1,876	22,412
2025	32,745	932	885	999	858	23,148	1,955	25,103
2030	34,222	935	881	999	879	24,728	2,356	27,084
2035	34,598	936	880	999	888	25,255	2,527	27,782
2040	34,158	937	880	999	889	25,036	2,551	27,587
2045	34,312	936	879	999	882	24,869	2,495	27,364
2050	34,665	937	876	999	880	24,991	2,558	27,549
2055	34,990	937	875	999	882	25,248	2,655	27,903
2060	35,129	937	874	999	886	25,455	2,727	28,182
2065	35,286	937	875	999	887	25,617	2,746	28,363
Female								
1970	15,136	475	968	933	852	5,532	129	5,661
1975	17,078	539	951	915	892	7,153	271	7,424
1980	18,937	586	932	904	920	8,602	499	9,101
1985	20,893	620	930	897	922	9,964	651	10,615
1990	22,556	640	929	896	916	10,993	773	11,766
1995	23,632	660	930	892	941	12,169	834	13,003
2000	24,544	694	932	896	933	13,269	873	14,142
2005	26,111	722	929	903	915	14,473	910	15,383
2010	29,240	757	925	911	895	16,701	1,003	17,704
2015	32,544	792	918	917	898	19,474	1,351	20,825
2020	36,979	816	913	922	896	22,764	1,687	24,451
2025	41,097	833	911	925	900	25,956	1,862	27,818
2030	43,436	845	908	924	915	28,193	2,240	30,433
2035	44,637	853	907	922	923	29,386	2,454	31,840
2040	44,781	858	908	919	926	29,686	2,523	32,209
2045	45,228	860	907	918	921	29,881	2,491	32,372
2050	45,567	862	907	918	920	30,097	2,520	32,617
2055	45,714	863	905	919	922	30,263	2,579	32,842
2060	45,695	864	905	919	924	30,359	2,627	32,986
2065	45,825	864	905	920	925	30,494	2,642	33,136

A fully insured worker who is aged 62 or over may also be entitled to a widow's or widower's benefit. In such cases, especially when the worker's benefit amount is much lower than the widow(er)'s benefit amount, the worker may not file a claim for his or her own worker's benefit, and instead file only for the widow(er)'s benefit. The proportion of fully insured persons who file only for a widow(er)'s benefit is projected to be about 0.1 percent for men, but to be between 7 and 11 percent for women.

The fourth factor represents the probability that the worker has actually filed a claim for benefits and is not earning an amount sufficient enough to have his or her benefits completely withheld under the retirement earnings test. This factor represents the retirement prevalence pattern of insured nondisabled workers, and, thus, is essentially the proportion of potential retirement beneficiaries who are actually receiving retirement benefits. Past and projected retirement prevalence rates are shown in table 6 by age and sex. In order to be more useful to the general user, these rates were calculated as the total number of retired-worker beneficiaries in current-payment status divided by the number of fully insured workers at each age and sex. These rates are assumed to be close to 1000 for ages over 70, because the retirement earnings test and delayed retirement credit do not apply after age 70. The rate increases monotonically, for each sex cohort, from age 62, when insured workers are first allowed to receive retired-worker benefits, to age 70.

TABLE 6.—Retirement Prevalence Rates per 1000 Fully Insured by Age, Sex, and Year

Sex and year	Age 62	63	64	65	66	67	68	69	70+	Total
Male										
1970	181	274	318	651	741	780	830	822	977	753
1975	255	368	430	798	848	883	899	912	987	812
1980	298	401	459	830	908	919	944	939	1072	872
1985	347	466	537	823	854	914	913	945	998	852
1990	365	461	524	848	906	929	943	957	977	859
1995	392	475	522	862	900	940	955	977	995	885
2000	386	475	522	843	898	935	950	972	998	883
2005	363	445	491	710	850	904	939	969	1000	855
2010	359	439	485	578	817	871	920	958	1000	825
2015	360	438	485	574	812	869	916	956	1000	822
2020	342	432	482	565	781	865	917	956	1000	823
2025	332	423	463	534	601	841	911	954	999	823
2030	332	425	464	522	582	843	905	950	999	847
2035	331	422	465	527	586	843	906	950	999	858
2040	333	427	467	525	583	844	906	950	998	862
2045	332	426	467	526	586	843	905	950	998	851
2050	331	425	465	524	582	843	905	950	998	849
2055	331	424	464	522	580	843	906	950	998	852
2060	331	424	464	521	579	844	906	950	998	857
2065	331	425	465	522	580	845	906	951	998	858
Female										
1970	330	450	516	791	849	884	901	851	900	787
1975	389	510	554	796	832	873	885	883	905	806
1980	424	510	561	832	877	872	891	882	907	821
1985	409	523	585	787	799	877	875	900	908	819
1990	417	519	573	799	842	866	876	884	885	815
1995	445	536	584	820	844	874	891	903	893	833
2000	441	541	607	846	837	867	891	902	894	834
2005	423	517	565	733	819	862	889	919	897	818
2010	426	517	559	657	798	843	881	904	901	801
2015	426	524	567	643	804	851	885	909	906	809
2020	408	515	561	640	785	853	888	913	912	811
2025	397	505	541	610	665	837	883	912	915	813
2030	397	506	540	599	652	834	876	907	917	829
2035	395	504	540	603	654	833	875	905	916	837
2040	398	509	542	601	652	833	875	904	913	838
2045	397	509	544	604	656	834	876	905	910	832
2050	398	509	543	603	654	836	878	907	909	830
2055	397	508	543	602	654	837	879	908	910	832
2060	398	509	543	602	653	837	879	908	911	836
2065	398	509	544	603	654	838	879	909	912	837

For 1990, the retirement prevalence rates for ages 65 through 69 are assumed to increase, reflecting the change effective then in benefit withholding under the retirement earnings test. Under this change the withholding rate above the annual exempt amount will become $1 in benefits for every $3 in earnings, instead of $1 for $2 as it is currently. For men, the increase in retirement prevalence rates is assumed to be about 3 percentage points at age 65 and about 1 percentage point at age 69. For women, the increases are assumed to be much lower.

The retirement prevalence rates for ages 62 through 69 are assumed to change through time for two reasons. First, they were adjusted upward at a decreasing rate until 2000, thus continuing the trend toward earlier retirement. In 1970, the retirement prevalence rate at age 62 was 181 for men and 330 for women. By 1985, these rates had increased to 347 and 409, respectively. They are assumed to peak in 1995 at 392 for men, and 445 for women.

Offsetting this increasing trend toward earlier retirement is an assumed shift towards later retirement resulting from the scheduled changes in the delayed retirement credit and normal retirement age. These two provisions of the law, which will be fully effective for persons aged 70 and under in 2030, affect the ratio of the monthly benefit amount (MBA) actually payable to the primary insurance amount (PIA). These ratios are shown in table 7. For workers first receiving benefits in 1985, the ratio of MBA to PIA was 80 percent at age 62, 100 percent at age 65, and 105 percent at age 70. These ratios will change until 2030 when they will be 70, 86.7, and 124 percent at ages 62, 65, and 70, respectively.

We have assumed that the lowering of the ratio of MBA to PIA at age 62 from 80 percent to 70 percent will result in a lowering of the retirement prevalence rate at age 62, to 332 for males and to 397 for females. Also, the increase in the spread between the amount payable at age 62 and the amount payable at age 70 is assumed to result in a more gradual increase by age in the retirement prevalence rates up to age 70.

TABLE 7.—Ratio of Monthly Benefit Amount to Primary Insurance Amount for Retired Worker Benefits, by Year and Age at Entitlement

Year	Age at entitlement								
	62	63	64	65	66	67	68	69	70
1970	80.0	86.7	93.3	100.0	100.0	100.0	100.0	100.0	100.0
1975	80.0	86.7	93.3	100.0	101.0	102.0	103.0	104.0	104.5
1980	80.0	86.7	93.3	100.0	101.0	102.0	103.0	104.0	105.0
1985	80.0	86.7	93.3	100.0	103.0	106.0	109.0	104.0	105.0
1990	80.0	86.7	93.3	100.0	103.0	106.0	109.0	112.0	115.0
1995	80.0	86.7	93.3	100.0	104.5	108.0	112.0	114.0	117.5
2000	79.2	86.7	93.3	100.0	105.5	111.0	115.0	120.0	122.5
2005	75.0	81.1	88.9	96.7	104.7	111.9	119.5	124.0	130.0
2010	75.0	80.0	86.7	93.3	100.0	108.0	116.2	125.0	131.5
2015	75.0	80.0	86.7	93.3	100.0	108.0	116.0	124.0	132.0
2020	71.7	77.5	84.4	92.2	100.0	108.0	116.0	124.0	132.0
2025	70.0	75.0	80.0	86.7	94.4	102.7	112.0	121.3	130.1
2030+	70.0	75.0	80.0	86.7	93.3	100.0	108.0	116.0	124.0

2. Aged-Spouse Beneficiaries of Retired Workers

The benefits of aged-spouse beneficiaries are based on the earnings records of their husbands or wives who are referred to as the 'account holders.' The numbers of aged-spouse beneficiaries were estimated from the population projected by age, sex, and marital status. For each year, sex, and age, to the numbers of married persons in the population age 62 or over, a series of factors were applied, representing the probabilities that the spouse and the account holder meet all of the conditions of entitlement—i.e., the probabilities that (1) the account holder is aged 62 or over, (2) the account holder is fully insured, (3) the account holder is in-current-pay, (4) the spouse is not fully insured, (5) the spouse is not earning enough to have his or her benefits withheld, (6) the spouse's benefit is not being withheld because of receipt of a significant government pension based on earnings in noncovered employment, and (7) a residual factor based on the past discrepancies between the actual and estimated numbers of beneficiaries.

TABLE 8a.—Married Aged-Spouse Beneficiaries of Retired Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Married population aged 62+ (000)	Probability per 1000 that the account holder is—			Probability per 1000 that the beneficiary is—				Married aged spouses (000)
		Aged 62+	Fully insured	ICP	Not insured	Not earning	Not receiving a government pension	Other factors	
Male									
1970	6,203	892	912	833	532	988	1000	1118	2,470
1975	7,226	906	925	886	467	990	1000	1065	2,641
1980	8,107	907	886	903	424	992	1000	1113	2,755
1985	9,074	912	933	906	392	992	998	1054	2,862
1990	9,949	928	927	926	376	993	993	1028	3,020
1995	10,338	941	924	936	358	994	988	1042	3,084
2000	10,615	939	927	934	323	994	984	994	2,709
2005	11,316	929	928	916	291	992	981	990	2,506
2010	13,003	917	929	888	251	991	980	983	2,358
2015	14,753	916	931	890	211	992	980	980	2,250
2020	17,066	919	932	889	184	991	980	981	2,278
2025	18,999	932	934	887	166	990	980	989	2,337
2030	19,805	942	936	903	155	991	980	988	2,344
2035	19,889	946	938	912	149	991	980	982	2,287
2040	19,480	943	940	915	144	991	980	981	2,167
2045	19,466	940	940	907	142	990	980	972	2,088
2050	19,662	940	940	904	141	990	980	969	2,082
2055	19,902	942	941	906	140	990	980	974	2,115
2060	20,046	944	941	910	139	990	980	982	2,145
2065	20,178	944	941	912	139	990	980	980	2,161
Female									
1970	8,371	661	472	838	88	988	1000	44	8
1975	9,632	680	536	869	74	989	1000	33	7
1980	10,536	698	579	896	117	995	989	89	39
1985	11,373	728	610	898	67	991	851	135	35
1990	12,291	751	626	913	72	993	694	119	31
1995	12,856	757	644	917	76	994	566	114	28
2000	13,403	744	680	909	73	994	474	152	32
2005	14,445	728	712	885	72	993	426	148	30
2010	16,369	728	753	858	70	990	409	140	30
2015	18,802	719	793	864	69	991	409	136	35
2020	21,431	731	819	862	68	991	409	142	43
2025	23,421	756	835	859	66	991	409	148	50
2030	24,106	774	846	875	64	993	409	156	56
2035	24,098	781	852	884	62	993	409	161	57
2040	23,705	775	856	888	60	993	409	162	55
2045	23,760	770	858	880	59	992	409	156	52
2050	23,985	771	859	877	59	992	409	151	50
2055	24,210	775	860	879	59	992	409	152	52
2060	24,343	777	861	883	59	993	409	155	53
2065	24,502	777	861	885	59	993	409	156	54

TABLE 8b.—Divorced Aged-Spouse Beneficiaries of Retired Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Divorced population aged 62+ (000)	Probability per 1000 that the account holder is—				Probability per 1000 that the beneficiary is—				Divorced aged spouses (000)
		Living	Aged 62+	Fully insured	ICP	Not insured	Not earning	Not receiving a government pension	Other factors[1]	
Male										
1970	391	362	871	916	800	472	925	1000	541	21
1975	536	375	883	928	859	394	933	1000	438	23
1980	786	379	885	887	879	348	947	1000	511	35
1985	1,106	397	891	933	1000	310	937	998	610	65
1990	1,511	405	913	926	1000	297	948	993	628	91
1995	1,901	404	928	923	1000	277	954	988	650	112
2000	2,345	405	924	927	1000	239	952	984	621	113
2005	2,986	417	910	929	1000	214	934	981	615	127
2010	3,949	437	901	929	1000	184	925	980	615	148
2015	4,788	442	907	931	1000	161	937	980	617	163
2020	5,635	442	915	932	1000	149	937	980	620	180
2025	6,170	431	933	934	1000	140	940	980	621	186
2030	6,299	412	944	936	1000	131	950	980	619	173
2035	6,254	395	947	938	1000	124	950	980	614	156
2040	6,087	383	942	940	1000	120	944	980	602	138
2045	6,055	383	936	940	1000	121	934	980	600	136
2050	6,059	389	936	940	1000	121	934	980	601	138
2055	6,059	395	939	940	1000	121	937	980	605	142
2060	6,043	398	942	941	1000	121	939	980	609	145
2065	6,058	398	941	941	1000	121	939	980	610	145
Female										
1970	343	600	617	478	815	88	918	1000	0	0
1975	426	614	614	542	841	76	919	1000	0	0
1980	585	617	632	587	870	118	959	989	0	0
1985	708	609	671	616	1000	75	923	851	93	1
1990	869	613	702	631	1000	83	940	694	90	1
1995	1,013	615	704	649	1000	86	956	566	88	1
2000	1,146	616	690	689	1000	76	956	474	123	1
2005	1,366	622	664	722	1000	75	928	426	113	1
2010	1,721	628	666	764	1000	75	913	409	103	2
2015	2,101	631	669	803	1000	74	921	409	102	2
2020	2,477	631	689	826	1000	73	925	409	109	3
2025	2,722	628	720	839	1000	70	928	409	117	3
2030	2,759	623	743	848	1000	66	946	409	127	4
2035	2,712	617	752	853	1000	64	943	409	129	3
2040	2,612	612	746	857	1000	63	945	409	129	3
2045	2,624	612	735	859	1000	65	933	409	117	3
2050	2,675	614	733	859	1000	66	933	409	115	3
2055	2,718	616	739	860	1000	66	936	409	117	3
2060	2,728	616	745	861	1000	66	941	409	122	3
2065	2,733	617	746	861	1000	66	942	409	124	3

[1]Includes the probability that the beneficiary was married to the account holder for at least 10 years.

In addition, the same factors were applied to the numbers of divorced persons aged 62 and over in the population, with two differences. First, an additional factor is required to reflect the probability that the person's former account-holder spouse is still alive (otherwise, he or she may be entitled to a divorced widow(er)'s benefit). Second, factor (3) was not applied because, effective for January 1985, divorced persons generally need not wait to receive benefits until their former account-holder spouses are receiving benefits. The resulting numbers of married and divorced aged-spouse beneficiaries of retired workers, and their corresponding projection factors, are shown in tables 8a and 8b, respectively.

For each year, the population model projects the number of married persons by age of husband crossed with age of wife, from which the proportion of the account-holder spouses who are aged 62 or over can be determined for the married population for each age and sex. The proportion of these account-holder spouses who are fully insured is estimated by applying the appropriate fully insured rates. The probability that these fully insured aged account-holder spouses have actually started to receive their retired-worker benefits was estimated by applying the appropriate retirement prevalence rates. The probability that the spouse is not fully insured was estimated by applying the complement of the appropriate fully insured rate. No fully insured person is classified as an aged-spouse beneficiary, because a claim for a spouse's benefit is automatically considered a claim for a retired-worker's benefit. Thus, a fully insured spouse would be entitled to a retired-worker's benefit and would be classified as a retired-worker. If the spouse's benefit is larger than the worker's benefit, the individual becomes dually entitled, and the excess of the spouse's benefit over the worker's benefit is paid as a dual-entitlement excess amount. Some spouses have their benefits withheld because of the retirement-earnings test, which applies to all beneficiaries, not just to retired workers. These spouses, although working, have not had enough earnings in covered employment to have become insured. Beginning in 1978 and becoming fully effective for persons first eligible after 1982, OASDI spouse's and surviving spouse's benefits are reduced by two-thirds (by 100 percent before July 1983) of any public pension for which they are eligible and that is based on their own noncovered employment. The effect of this provision is expected to be relatively minor for women, but to result eventually in the withholding of over one half of the potential spouse's benefits for men.

The number of married aged-wife beneficiaries is projected to remain fairly stable at about 2.9-3.0 million until 1995 and then to decline to about 2.1 million for the period 2040 to 2065. This pattern is mainly the net result of the increasing trend in the number of wives aged 62 and over (from 9 million in 1985 to over 20 million by 2065) and the declining trend in the proportion of these women who are not fully insured (from 392 per 1000 in 1985 to 139 per 1000 in 2065). All of the other factors are projected to remain fairly stable through time.

The number of married aged-husband beneficiaries is relatively insignificant, although it is projected to increase from 35 thousand in 1985 to 54 thousand in 2065. This increase is the net result of the increase in the number of married men in the population, the increasing proportion of their wives who are fully insured, and the slightly increasing proportion of men who are not fully insured. Offsetting these increases is the phase in of the government pension offset provision.

The trends in each of the factors that are used to project the number of married aged-spouse beneficiaries are also present in the factors used to project the number of divorced aged-spouse beneficiaries. However, the number of divorced beneficiaries is projected to increase, especially for females, because of the significant increase projected in the divorced population aged 62 and over.

3. Child Beneficiaries of Retired Workers

The numbers of child beneficiaries of retired workers were estimated from the population projected by age. The factors applied to the population of children take into account the following conditions of entitlement: (1) the account-holder parent is age 62 or over, (2) the parent is fully insured, (3) the parent is actually receiving a retired-worker benefit, and (4) a residual factor.

For each year and age of child, the population model projects the number of children by age of mother crossed with age of father (and also the number of such children whose mother and/or father is/are deceased), from which the proportion of the account-holder parents that are 62 and over and alive can be determined. The proportion of these parents who are both fully insured and actually receiving a retired-worker benefit is estimated by applying the appropriate factors developed for the retired worker projection. For minor children, the residual factor represents the discrepancy between the past actual and estimated number of children in-current-pay; while for student children it also includes the probability of being a full-time secondary student, and for disabled children it includes the probability that the child has been disabled since age 18.

The number of child beneficiaries of male retired workers is expected to drop from 428 thousand in 1985 to 397 thousand in 1995, and then to increase into the 600 thousands for 2015 and later. This trend is mostly the result of the trend in the proportion of children under age 18 who have fathers over 62. During the early 1980s, the drop in the number of child beneficiaries was largely the result of the elimination of benefits for all students aged 19 through 22 and for students of postsecondary schools at age 18. The number of child beneficiaries of female retired workers is expected to remain relatively insignificant, increasing slightly through time (from 28 thousand in 1985 to 53 thousand in 2065) as the size of the population grows and the percentage of women who are fully insured increases. Most child beneficiaries of female retired workers are disabled, because the probability of a women aged 62 or over having a child aged 18 or younger is very small. The projected numbers of child beneficiaries of retired workers, along with their projection factors, are shown in table 9.

TABLE 9.—Child Beneficiaries of Retired Workers In-Current-Pay on December 31, by Type of Child, Sex of Account Holder, and Year

Sex of account holder and year	Minor child						Student child						Disabled child						Total child benes. (000)
		Probability per 1000 that the account holder is—						Probability per 1000 that the account holder is—						Probability per 1000 that the account holder is—					
	Population under 18 (000)	Aged 62+	Fully insured	ICP	Other factors	Benes. (000)	Population aged 18-21[1] (000)	Aged 62+	Fully insured	ICP	Other factors[2]	Benes. (000)	Population aged 18+ (000)	Aged 62+	Fully insured	ICP	Other factors[3]	Benes. (000)	
Male																			
1970	73,150	9	922	855	675	350	15,282	51	922	855	140	86	142,929	488	887	953	144	85	521
1975	69,489	9	915	880	764	375	17,192	48	915	880	184	122	156,168	505	904	964	145	100	597
1980	65,871	7	923	890	856	345	17,800	46	923	890	200	136	170,665	508	901	965	159	120	601
1985	65,580	6	925	898	878	278	15,843	48	925	898	23	14	182,739	516	923	966	161	136	428
1990	66,272	5	917	904	892	239	15,072	40	917	904	21	13	192,497	543	925	971	160	148	400
1995	67,853	5	920	905	893	225	13,844	30	920	905	23	12	200,203	571	927	973	154	160	397
2000	67,234	5	930	902	893	263	15,280	31	930	902	25	10	209,055	590	928	975	149	166	439
2005	66,153	6	922	892	896	304	15,618	30	922	892	26	10	217,813	598	926	975	141	166	480
2010	65,850	8	922	886	892	370	15,393	39	922	886	26	13	225,572	602	926	974	134	164	547
2015	66,653	9	926	885	891	431	14,785	50	926	885	25	15	231,723	606	927	974	129	163	609
2020	67,600	10	927	883	893	476	14,605	55	927	883	25	17	236,641	613	931	974	123	162	655
2025	67,945	10	931	875	894	506	14,943	54	931	875	26	17	240,861	619	934	972	119	161	684
2030	67,690	10	937	874	893	501	15,415	51	937	874	26	17	244,486	621	933	972	118	163	681
2035	67,543	10	935	874	892	488	15,454	51	935	874	26	17	247,016	621	934	973	117	164	669
2040	67,842	10	934	875	891	470	15,258	51	934	875	26	16	248,304	622	936	973	117	165	651
2045	68,362	10	930	875	892	479	15,142	53	930	875	26	17	248,779	623	935	972	117	165	661
2050	68,732	10	931	874	893	490	15,248	52	931	874	26	17	249,128	625	937	972	117	165	672
2055	68,854	10	932	874	893	496	15,448	52	932	874	26	17	249,849	628	939	973	116	167	680
2060	68,916	10	933	874	892	494	15,561	52	933	874	26	17	251,029	632	937	973	116	168	679
2065	69,109	10	932	874	892	490	15,550	52	932	874	26	17	252,490	634	938	973	115	169	676
Female																			
1970	73,150	1	523	910	293	5	15,282	15	523	910	34	4	142,929	248	461	957	106	17	26
1975	69,489	1	586	923	838	16	17,192	16	586	923	75	11	156,168	254	531	962	94	19	46
1980	65,871	0	637	931	541	9	17,800	18	637	931	40	8	170,665	263	588	966	81	21	38
1985	65,580	0	660	932	477	7	15,843	20	660	932	2	0	182,739	278	622	966	70	21	28
1990	66,272	0	669	934	430	5	15,072	12	669	934	2	0	192,497	297	644	970	70	25	30
1995	67,853	0	700	933	394	4	13,844	6	700	933	3	0	200,203	319	670	971	68	29	33
2000	67,234	0	755	930	407	5	15,280	2	755	930	5	0	209,055	334	705	973	66	32	37
2005	66,153	0	774	920	397	6	15,618	4	774	920	4	0	217,813	342	730	971	63	33	39
2010	65,850	0	806	914	406	8	15,393	4	806	914	4	0	225,572	344	757	969	60	34	42
2015	66,653	0	841	913	409	9	14,785	4	841	913	5	0	231,723	345	786	968	60	36	45
2020	67,600	0	850	910	404	10	14,605	5	850	910	5	0	236,641	348	809	967	58	38	48
2025	67,945	1	858	903	401	11	14,943	4	858	903	6	0	240,861	354	827	966	57	39	50
2030	67,690	1	867	902	404	11	15,415	3	867	902	7	0	244,486	361	841	967	55	39	50
2035	67,543	0	867	902	407	11	15,454	3	867	902	7	0	247,016	367	851	969	53	40	51
2040	67,842	0	866	903	409	10	15,258	3	866	903	7	0	248,304	371	859	969	52	40	50
2045	68,362	0	862	902	406	10	15,142	3	862	902	7	0	248,779	372	860	969	52	40	50
2050	68,732	0	863	902	404	11	15,248	3	863	902	7	0	249,128	373	863	968	53	41	52
2055	68,854	0	864	902	405	11	15,448	3	864	902	7	0	249,849	376	865	969	53	41	52
2060	68,916	0	864	902	406	11	15,561	3	864	902	7	0	251,029	379	864	969	52	42	53
2065	69,109	0	864	902	407	11	15,550	3	864	902	7	0	252,490	384	864	969	52	42	53

[1]Prior to May 1985 student benefits were payable to students aged 18-21, therefore the population shown is for ages 18-21.
[2]Includes the probability that the beneficiary is a full-time eligible student. After April of 1985, student benefits are payable only to elementary or secondary students aged 18.
[3]Includes the probability that the beneficiary has been disabled since before age 22.

4. Young-Spouse Beneficiaries of Retired Workers

The numbers of young-spouse beneficiaries of retired workers were estimated from the population projected by age, sex, and marital status. There is no provision in the law to pay benefits to divorced young-spouses of retired workers (nor of disabled workers), although such provision is made for divorced young-spouses of deceased workers (who also need not meet the 10-year duration of marriage requirement), as will be discussed later. To obtain the number of young-spouse beneficiaries of retired workers, three factors are applied to the married population under age 65. These factors represent the probability that (1) the person has a child who is a child beneficiary of a retired worker and that the child is either under age 16 or disabled, (2) the person is not earning enough to have benefits withheld under the retirement earnings test, and (3) a residual factor.

From the population projection of the number of children by age of child crossed with age of mother and age of father, the number of children in the population with one parent aged 62 or over can be compared to the number of similar children estimated to be child beneficiaries of retired workers. From this, a factor can be determined that takes into account the probabilities that the account-holder parent is insured and in-current-pay. The insured status of the young spouse does not enter into the calculation, because only a small proportion of this population could get their own worker's benefit even if they were insured, i.e., those who are aged 62-64 or disabled. However, in order to receive their benefit, they must not be earning a substantial amount of money.

The number of young-wife beneficiaries of retired workers is projected to remain fairly stable and relatively insignificant. It was 107 thousand in 1985 and is projected to be 165 thousand in 2065. The number of young-husband beneficiaries of retired workers is not projected to ever go above 500. The numbers of past and projected young-spouse beneficiaries of retired workers, along with their projection factors, are shown in table 10.

TABLE 10.—Young-Spouse Beneficiaries of Retired Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Married population aged 15-64 (000)	Probability per 1000 that the beneficiary—		Young Spouses (000)
		Has a child ICP	Other factors[1]	
Male				
1970	45,724	8	465	168
1975	47,907	8	496	196
1980	48,446	8	486	187
1985	49,348	5	433	107
1990	50,721	5	431	102
1995	52,501	5	435	106
2000	54,544	5	434	109
2005	56,599	5	425	119
2010	57,929	5	419	133
2015	58,378	6	416	149
2020	57,988	7	414	162
2025	56,939	7	413	170
2030	56,202	7	412	167
2035	56,193	7	413	163
2040	56,675	7	414	159
2045	57,016	7	414	162
2050	57,015	7	413	165
2055	57,000	7	413	167
2060	57,195	7	413	166
2065	57,587	7	414	165
Female				
1970	43,887	0	0	0
1975	45,773	0	0	0
1980	46,281	0	0	0
1985	47,254	0	11	0
1990	48,635	0	10	0
1995	50,277	0	10	0
2000	52,131	0	10	0
2005	53,903	0	10	0
2010	55,057	0	10	0
2015	54,907	0	10	0
2020	54,075	0	10	0
2025	52,814	0	10	0
2030	52,109	0	10	0
2035	52,215	0	10	0
2040	52,747	0	10	0
2045	53,036	0	10	0
2050	52,972	0	10	0
2055	52,941	0	10	0
2060	53,149	0	10	0
2065	53,535	0	10	0

[1]Includes the probability that the beneficiary is not earning enough to have his/her benefits withheld under the earnings test.

C. Survivor Beneficiaries

1. Aged-Spouse Beneficiaries of Deceased Workers

The benefit paid to aged spouses of deceased workers is the second most numerous type of benefit (after retired workers) and the most complex type to project. The numbers of such beneficiaries were estimated from the population projected by age, sex, marital status, and insured status. The data by marital status and insured status were used because the projection method distinguishes between the widowed and divorced populations and between the uninsured and the insured populations, any of whom are potentially aged-spouse beneficiaries of deceased workers. To obtain the numbers of uninsured widow beneficiaries a series of factors were applied to the numbers of widows in the population aged 60 and over. These factors represent the probabilities that (1) the deceased spouse account holder was fully insured at the time of death, (2) the widow is not fully insured, (3) the widow is not earning enough to have her benefits withheld under the retirement-earnings test, (4) the widow's benefit is not being withheld because of receipt of a significant government pension based on her own earnings, (5) the widow is not a young-spouse beneficiary (commonly referred to as a mother beneficiary because it requires having a child-in-care), and (6) a residual factor.

To obtain the number of insured widow beneficiaries, similar factors were applied to the same population with the following three differences: First, the complement of factor (2) was used, thus producing insured widows rather than uninsured widows. Second, factor (5) was not applied, thus using the simplifying assumption that none of the young-spouse beneficiaries is insured. Third, different values for factors (3) and (6) were used.

To obtain the numbers of surviving-divorced wife beneficiaries (both insured and uninsured), similar sets of factors were applied to the divorced population aged 60 and over, with two additional factors representing the probability that (1) the former account-holder spouse is deceased (otherwise the divorced person may be eligible to a benefit as an aged-spouse of a retired worker) and (2) the marriage lasted 10 years.

The number of aged-widow beneficiaries is projected to remain fairly steady between 4.5 and 5.2 million,

although the total widow population aged 60 and over is projected to increase significantly. This is the result of a shift in the widow population from uninsured to insured. While virtually all eligible uninsured widows become entitled to a widow's benefit, only about one fourth of all otherwise eligible insured widows become entitled to only a widows benefit. This is because most of the insured widows become entitled to a retired-worker's benefit. Either their retired-worker's benefit is larger than their widow's benefit, in which case they are classified as only a retired worker, or their widow's benefit is larger than their retired-worker's benefit, in which case they are classified as a dually-entitled retired worker. Only those who do not file a claim for their retired-worker benefit (often because they know it to be less than their widow's benefit) are classified as widow beneficiaries. The number of divorced aged-widow beneficiaries is projected to increase substantially (although remaining relatively small) from 118 thousand in 1985 to 320 thousand in 2065, mostly as a result of the projected increase in the divorced aged population.

The numbers of widowers (insured and uninsured as well as widowed and divorced) were projected in a manner similar to the widows. The numbers of widower beneficiaries are relatively insignificant, reaching only 46 thousand in total in 2060. The numbers of past and projected widowed and divorced aged-spouse beneficiaries of deceased workers, along with their projection factors, are shown in tables 11a and 11b.

TABLE 11a.—Widowed Aged-Spouse Beneficiaries of Deceased Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Widowed population aged 60+ (000)	Probability per 1000 that the account holder was fully insured	Uninsured widow(er)						Insured widow(er)				Total aged widows (000)
			Probability per 1000 that the beneficiary is—						Probability per 1000 that the beneficiary is—				
			Not fully insured	Not earning	Not a mother beneficiary	Not receiving a government pension	Other factors	Benes. (000)	Fully insured	Not earning	Other factors[1]	Benes. (000)	
Male													
1970	7,945	885	518	981	991	1000	746	2,641	482	861	174	507	3,148
1975	8,765	907	457	987	990	1000	825	2,925	543	900	211	819	3,744
1980	9,446	888	413	990	982	1000	919	3,094	587	922	244	1,109	4,203
1985	10,131	924	377	991	983	996	948	3,241	623	933	251	1,366	4,607
1990	10,531	928	356	992	985	991	972	3,259	644	944	260	1,543	4,802
1995	10,780	929	333	994	988	986	1000	3,276	667	951	268	1,730	5,006
2000	10,963	929	307	994	985	981	1000	3,005	693	951	263	1,764	4,769
2005	11,156	928	283	993	985	976	1000	2,796	717	942	261	1,821	4,617
2010	11,381	927	257	992	982	974	1000	2,568	743	936	261	1,916	4,484
2015	11,762	929	228	992	979	974	1000	2,360	772	935	261	2,059	4,418
2020	12,438	930	203	991	977	974	1000	2,213	797	932	259	2,228	4,442
2025	13,388	932	182	990	976	974	1000	2,136	818	933	253	2,410	4,546
2030	14,442	933	166	991	978	974	1000	2,111	834	942	245	2,596	4,707
2035	15,388	934	155	991	979	974	1000	2,109	845	950	239	2,757	4,866
2040	16,080	936	148	991	979	974	1000	2,106	852	954	235	2,879	4,985
2045	16,456	938	144	991	978	974	1000	2,094	856	954	235	2,961	5,056
2050	16,525	939	141	991	978	974	1000	2,067	859	954	235	2,985	5,052
2055	16,406	941	140	991	979	974	1000	2,045	860	955	234	2,967	5,012
2060	16,267	942	140	991	979	974	1000	2,025	860	957	233	2,938	4,963
2065	16,237	943	140	991	980	974	1000	2,024	860	957	232	2,927	4,951
Female													
1970	1,748	441	104	973	997	1000	20	2	896	839	3	1	3
1975	1,649	508	87	972	999	1000	17	1	913	849	3	2	3
1980	1,761	557	116	979	996	986	81	9	864	860	15	11	20
1985	2,059	592	78	974	994	859	165	13	922	888	17	17	30
1990	2,191	611	78	980	994	700	172	13	922	919	17	20	32
1995	2,269	632	77	989	996	571	155	11	923	932	16	23	34
2000	2,322	660	74	990	995	465	152	8	926	931	16	21	29
2005	2,384	687	70	987	994	380	161	7	930	920	16	23	30
2010	2,513	722	68	979	993	336	176	7	932	901	17	26	33
2015	2,695	759	66	979	993	336	168	7	934	901	17	29	36
2020	2,963	791	64	981	993	336	161	8	936	903	16	32	40
2025	3,274	816	64	980	995	336	163	9	936	910	15	34	43
2030	3,570	833	64	985	996	336	154	10	936	927	14	36	46
2035	3,799	844	64	986	997	336	153	10	936	939	13	38	48
2040	3,934	851	65	986	997	336	152	11	935	944	13	40	50
2045	3,982	855	65	986	997	336	152	11	935	943	13	40	52
2050	3,965	858	67	986	997	336	149	11	933	942	13	40	51
2055	3,919	860	68	987	997	336	147	11	932	943	13	39	51
2060	3,881	861	70	988	997	336	147	11	930	945	13	39	50
2065	3,873	861	71	988	997	336	147	11	929	947	13	39	50

[1]Includes the probability that the beneficiary is not a retired worker.

TABLE 11b.—Divorced Aged-Spouse Beneficiaries of Deceased Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Divorced population aged 60+ (000)	Probability per 1000 that the account holder—		Uninsured widow(er)							Insured widow(er)				Total divorced aged spouses (000)
				Probability per 1000 that the beneficiary—							Probability per 1000 that the beneficiary—				
		Is deceased	Was fully insured	Is not fully insured	Was married 10+ years	Is not earning	Is not a mother beneficiary	Is not receiving a government pension	Other factors	Benes. (000)	Is fully insured	Is not earning	Other factors[1]	Benes. (000)	
Male															
1970	475	443	898	486	700	923	985	1000	388	23	514	793	81	4	27
1975	652	422	917	418	700	940	991	1000	365	25	582	836	82	7	32
1980	950	416	887	376	700	953	983	1000	504	44	624	868	118	16	59
1985	1,329	394	928	339	700	953	976	996	637	68	661	877	254	50	118
1990	1,760	390	927	320	700	961	975	991	817	108	680	899	181	49	157
1995	2,191	392	926	301	700	969	978	986	802	128	699	914	178	64	192
2000	2,724	386	928	273	700	971	976	981	776	134	727	910	173	78	213
2005	3,557	363	928	248	700	965	973	976	765	146	752	894	173	97	244
2010	4,536	344	928	222	700	966	972	974	756	156	778	894	170	120	275
2015	5,488	338	930	197	700	970	972	974	745	163	803	908	159	140	303
2020	6,305	343	931	179	700	972	974	974	737	171	821	918	149	158	329
2025	6,741	363	932	163	700	975	979	974	732	177	837	929	137	170	347
2030	6,832	389	933	151	700	979	981	974	717	175	849	943	129	179	354
2035	6,718	414	934	140	700	981	982	974	700	167	860	951	124	185	353
2040	6,619	427	936	133	700	979	980	974	690	158	867	953	123	188	347
2045	6,609	425	938	128	700	976	979	974	686	150	872	949	125	191	341
2050	6,607	417	939	124	700	975	978	974	688	143	876	949	125	189	332
2055	6,580	411	941	122	700	976	979	974	692	140	878	950	125	185	325
2060	6,554	407	942	121	700	976	979	974	698	138	879	952	124	182	320
2065	6,583	405	943	120	700	976	979	974	701	138	880	953	123	182	320
Female															
1970	410	128	447	101	700	906	1000	1000	0	0	899	785	0	0	0
1975	525	110	512	87	700	900	1000	1000	0	0	913	774	0	0	0
1980	721	107	565	116	700	918	1000	986	0	0	884	786	0	0	0
1985	858	117	597	82	700	907	999	859	21	0	918	832	3	0	0
1990	1,041	111	620	83	700	921	996	700	157	0	917	872	16	1	1
1995	1,195	110	643	80	700	953	997	571	116	0	920	890	15	1	1
2000	1,367	106	675	77	700	948	996	465	107	0	923	891	15	1	1
2005	1,644	98	705	76	700	930	996	380	125	0	924	869	16	1	1
2010	2,108	90	744	76	700	914	995	336	144	0	924	835	17	1	2
2015	2,523	87	779	74	700	920	996	336	136	0	926	848	16	1	2
2020	2,913	88	807	73	700	927	996	336	124	0	927	858	15	2	2
2025	3,111	94	826	71	700	937	997	336	102	0	929	872	13	2	2
2030	3,122	102	838	69	700	952	997	336	80	0	931	898	12	2	2
2035	3,022	110	847	67	700	958	998	336	71	0	933	917	11	2	2
2040	2,964	114	852	66	700	958	998	336	69	0	934	924	11	2	2
2045	2,994	113	856	65	700	953	998	336	75	0	935	918	11	2	2
2050	3,044	111	858	65	700	952	998	336	76	0	935	916	11	2	2
2055	3,071	110	860	65	700	954	998	336	75	0	935	919	10	2	2
2060	3,071	109	861	65	700	957	998	336	71	0	935	923	10	2	2
2065	3,084	109	861	65	700	958	998	336	70	0	935	926	10	2	2

[1]Includes the probability that the beneficiary is not a retired worker, and was married to the account holder for at least 10 years.

2. Disabled-Spouse Beneficiaries of Deceased Workers

There are only a relatively small number of disabled-spouse beneficiaries of deceased workers, generally less than 100 thousand throughout the projection period. Similar benefits are not offered to disabled spouses of retired or disabled workers. The numbers of such beneficiaries were estimated from the population projected by age, sex, and marital status. To the numbers of widows in the population aged 50 through 64 are applied just two factors representing the probability that (1) the deceased account-holder spouse was fully insured at death and (2) the widow is disabled and is not entitled to a higher disabled-worker benefit or to a young-spouse of a deceased worker benefit. Two factors were also applied to the numbers of divorced women in the population aged 50 through 64, to obtain the numbers of divorced disabled-spouse beneficiaries of deceased workers. For each age, the first factor (representing the probability that the deceased spouse was insured) was the same for the divorced as for the widowed. The second factor, which was less for the divorced than the widowed, also took into account the additional probabilities that the former spouse was deceased and that their marriage lasted for at least 10 years. There is no significant trend assumed for any of the factors used to project the numbers of disabled widows. The numbers of disabled widowers were projected in a similar manner. The numbers of past and projected widowed and divorced disabled-spouse beneficiaries of deceased workers, along with their projection factors, are shown in table 12.

TABLE 12.—Disabled-Spouse Beneficiaries of Deceased Workers In-Current-Pay on December 31, by Sex, Year, and Marital Status

Sex of account holder and year	Widowed				Divorced					
	Widowed population aged 50-64 (000)	Probability per 1000 that the account holder was fully insured	Other factors[1]	Benes. (000)	Divorced population aged 50-64 (000)	Probability per 1000 that the account holder is deceased	Probability per 1000 that the beneficiary was married 10+ years	Other factors[1]	Benes. (000)	Total disabled spouses (000)
Male										
1970	2,838	923	185	48	747	184	700	91	*	49
1975	2,720	925	427	107	1,040	166	700	162	2	109
1980	2,686	912	503	123	1,439	162	700	235	4	127
1985	2,501	919	433	100	1,838	157	700	336	6	106
1990	2,267	916	389	81	2,223	145	700	331	7	88
1995	2,060	923	343	65	2,957	125	700	294	7	72
2000	2,032	928	426	80	3,911	111	700	374	11	91
2005	2,109	928	429	84	4,784	104	700	380	12	96
2010	2,173	929	428	86	5,260	98	700	380	13	99
2015	2,231	931	435	90	5,194	97	700	386	13	103
2020	2,236	934	441	92	4,756	98	700	384	12	104
2025	2,124	936	442	88	4,184	97	700	383	10	98
2030	1,991	938	439	82	3,925	94	700	379	9	91
2035	1,942	938	433	79	4,011	91	700	374	9	88
2040	1,959	937	436	80	4,200	90	700	381	9	89
2045	1,965	936	438	81	4,248	90	700	382	10	90
2050	1,915	936	439	79	4,141	89	700	381	9	88
2055	1,853	937	438	76	4,059	87	700	379	9	85
2060	1,815	937	436	74	4,092	84	700	381	9	83
2065	1,807	936	436	74	4,195	83	700	380	9	82
Female										
1970	482	581	4	0	587	35	700	0	0	0
1975	574	617	6	0	858	39	700	0	0	0
1980	614	633	23	1	1,173	41	700	0	0	1
1985	574	649	32	1	1,329	38	700	4	0	1
1990	490	690	32	1	1,541	32	700	18	0	1
1995	437	762	29	1	1,908	27	700	14	0	1
2000	461	790	35	1	2,524	24	700	18	0	1
2005	510	819	36	2	3,079	24	700	19	0	2
2010	573	842	36	2	3,510	24	700	18	0	2
2015	583	855	37	2	3,535	24	700	19	0	2
2020	579	862	37	2	3,349	25	700	18	0	2
2025	526	867	36	2	3,007	25	700	18	0	2
2030	473	869	36	1	2,830	23	700	18	0	2
2035	452	868	36	1	2,877	21	700	18	0	1
2040	457	868	36	1	3,009	21	700	18	0	2
2045	464	868	36	1	3,051	21	700	19	0	2
2050	452	868	36	1	2,983	21	700	18	0	1
2055	434	868	36	1	2,923	21	700	17	0	1
2060	422	868	36	1	2,944	20	700	18	0	1
2065	421	867	36	1	3,022	19	700	18	0	1

[1]Includes the probability that the beneficiary is disabled and not a mother beneficiary.

3. Child Beneficiaries of Deceased Workers

The number of children beneficiaries of deceased workers were projected in a manner similar to the numbers of children beneficiaries of retired workers. The population of children to which the projection factors were applied is, of course, the same. The two factors representing the probabilities that the worker is aged 62 or over and not earning that were used for children of retired workers are replaced by a single factor representing the probability that the worker is deceased. This single factor is, in general, larger than the other two, especially for children of female workers, and, thus, there are more child beneficiaries of deceased workers than of retired workers. The numbers of such beneficiaries are projected to decrease slightly from 1,630 thousand in 1985 to 1,283 thousand in 2065 for children of male workers, and from 288 thousand to 198 thousand over the same period for children of female workers. During this period, the number of children is projected to rise slightly, but this trend is offset by the projected decline in death rates which results in a declining trend in the proportion of children who are orphans. The numbers of past and projected child beneficiaries of deceased workers, along with their projection factors, are shown in table 13.

TABLE 13.—Child Beneficiaries of Deceased Workers In-Current-Pay on December 31, by Type of Child, Sex of Account Holder, and Year

Sex of account holder and year	Minor child					Student child					Disabled child					Total child benes. (000)
		Probability per 1000 that the account holder is—					Probability per 1000 that the account holder is—					Probability per 1000 that the account holder is—				
	Population under 18 (000)	Deceased	Fully insured	Other factors	Benes. (000)	Population aged 18-21[1] (000)	Deceased	Fully insured	Other factors[2]	Benes. (000)	Population aged 18+ (000)	Deceased	Fully insured	Other factors[3]	Benes. (000)	
Male																
1970	73,150	37	926	762	1,900	15,282	109	913	220	336	142,929	194	374	138	144	2,380
1975	69,489	36	940	798	1,890	17,192	104	915	267	436	156,168	161	454	177	202	2,528
1980	65,871	31	952	809	1,591	17,800	95	926	247	389	170,665	150	518	189	251	2,231
1985	65,580	26	952	786	1,277	15,843	86	941	38	49	182,739	153	561	194	304	1,630
1990	66,272	23	940	781	1,123	15,072	74	947	35	44	192,497	148	603	199	347	1,514
1995	67,853	22	928	782	1,060	13,844	64	940	39	41	200,203	146	635	202	400	1,501
2000	67,234	22	948	781	1,085	15,280	61	946	39	35	209,055	145	661	194	389	1,509
2005	66,153	21	949	781	1,032	15,618	59	948	39	34	217,813	147	685	182	401	1,467
2010	65,850	20	949	780	991	15,393	59	951	38	33	225,572	151	704	171	411	1,435
2015	66,653	20	948	780	972	14,785	60	952	38	32	231,723	154	733	159	417	1,421
2020	67,600	19	948	781	968	14,605	58	951	38	31	236,641	155	767	149	417	1,416
2025	67,945	19	948	781	967	14,943	56	949	39	31	240,861	154	795	142	417	1,415
2030	67,690	19	948	781	954	15,415	55	949	39	31	244,486	153	820	138	423	1,408
2035	67,543	19	948	781	932	15,454	55	950	38	31	247,016	153	840	135	428	1,391
2040	67,842	18	948	781	913	15,258	54	950	38	30	248,304	153	852	132	428	1,371
2045	68,362	18	948	781	901	15,142	53	950	38	29	248,779	152	857	130	422	1,352
2050	68,732	18	948	781	892	15,248	52	950	38	29	249,128	151	863	128	415	1,336
2055	68,854	17	948	781	883	15,448	50	949	38	28	249,849	147	865	128	408	1,319
2060	68,916	17	948	781	870	15,561	50	949	38	28	251,029	143	865	129	403	1,301
2065	69,109	17	948	781	856	15,550	49	950	38	28	252,490	141	865	130	399	1,283
Female																
1970	73,150	15	661	358	261	15,282	47	646	78	36	142,929	447	874	2	11	308
1975	69,489	14	700	450	316	17,192	44	659	114	57	156,168	425	899	3	18	391
1980	65,871	12	765	488	293	17,800	40	699	123	61	170,665	408	902	4	26	380
1985	65,580	9	820	489	248	15,843	34	744	20	8	182,739	402	921	5	32	288
1990	66,272	8	890	466	217	15,072	28	837	18	8	192,497	400	929	5	37	262
1995	67,853	7	921	478	213	13,844	23	924	20	7	200,203	401	931	5	43	263
2000	67,234	7	879	481	199	15,280	22	858	20	6	209,055	401	927	5	42	247
2005	66,153	7	887	486	187	15,618	21	872	19	6	217,813	404	925	5	43	236
2010	65,850	6	890	484	175	15,393	21	881	19	5	225,572	410	924	5	46	226
2015	66,653	6	889	478	165	14,785	20	885	19	5	231,723	416	928	5	49	219
2020	67,600	6	888	474	161	14,605	19	885	19	5	236,641	420	932	6	52	218
2025	67,945	6	888	475	160	14,943	18	882	19	5	240,861	419	934	6	54	219
2030	67,690	6	889	478	159	15,415	18	882	19	5	244,486	413	932	6	54	218
2035	67,543	5	889	479	156	15,454	17	883	19	5	247,016	407	933	6	54	215
2040	67,842	5	888	478	152	15,258	17	883	19	4	248,304	404	935	6	54	210
2045	68,362	5	888	476	148	15,142	17	883	19	4	248,779	403	936	6	54	206
2050	68,732	5	888	476	146	15,248	16	882	19	4	249,128	402	939	6	54	204
2055	68,854	5	888	476	145	15,448	16	882	19	4	249,849	400	940	6	54	203
2060	68,916	5	888	477	143	15,561	16	882	19	4	251,029	396	939	6	54	201
2065	69,109	5	888	477	140	15,550	16	883	19	4	252,490	392	938	6	54	198

[1]Prior to May 1985 student benefits were payable to students aged 18-21, therefore the population shown is for ages 18-21.

[2]Includes the probability that the beneficiary is a full-time eligible student. After April of 1985, student benefits are payable only to elementary or secondary students aged 18.

[3]Includes the probability that the beneficiary has been disabled since before age 22.

4. Young-Spouse Beneficiaries of Deceased Workers

The numbers of young-spouse beneficiaries of deceased workers (usually referred to as mother or father beneficiaries because they must have a child in their care) were projected from the population projected by age, sex, and marital status. To obtain the numbers of widowed mother beneficiaries, three factors were applied to the widowed population under age 65. These factors represent the probabilities that (1) the widow has a child who is a child beneficiary of a deceased worker and that the child is under 16 or disabled, (2) the widow is not earning enough to have her benefits withheld under the retirement earnings test, and (3) a residual factor. The numbers of divorced mother beneficiaries are projected in a similar manner, except that the factors are applied to the divorced population instead of the widowed. Then the same procedures are repeated to obtain the numbers of widowed and divorced father beneficiaries.

The numbers of young-spouse beneficiaries are projected to decline slightly during the projection period, from 338 thousand in 1990 to 252 thousand in 2060, mostly because the numbers of widows under age 65 is projected to decline, which, in turn, results from the projected decline in death rates. The numbers of past and projected young-spouse beneficiaries of deceased workers, along with their projection factors, are shown in table 14.

TABLE 14.—Young-Spouse Beneficiaries of Deceased Workers In-Current-Pay on December 31, by Sex, Marital Status, and Year

Sex of account holder and year	Widowed				Divorced				Total young spouses (000)
		Probability per 1000 that the beneficiary—				Probability per 1000 that the beneficiary—			
	Widowed population aged 15-64 (000)	Has a child ICP	Other factors[1]	Benes. (000)	Divorced population aged 15-64 (000)	Has a child ICP	Other factors[1]	Benes. (000)	
Male									
1970	3,701	182	723	489	2,685	30	317	26	514
1975	3,533	197	790	549	4,263	19	363	29	578
1980	3,479	171	853	509	6,114	11	547	37	546
1985	3,329	115	833	319	7,784	6	755	36	354
1990	3,014	120	785	292	9,377	4	912	36	328
1995	2,728	128	772	294	10,503	4	876	37	331
2000	2,644	125	769	254	11,308	3	845	31	285
2005	2,660	117	768	240	11,789	3	822	28	267
2010	2,673	114	768	234	11,812	3	813	25	259
2015	2,695	112	769	232	11,523	3	817	24	257
2020	2,689	112	769	231	11,083	3	827	25	255
2025	2,580	115	769	227	10,627	3	836	25	252
2030	2,449	118	768	222	10,416	3	838	25	247
2035	2,389	118	770	217	10,444	3	837	25	242
2040	2,392	116	771	215	10,593	3	837	24	239
2045	2,389	115	771	212	10,664	3	838	24	236
2050	2,336	116	771	209	10,627	3	840	24	233
2055	2,273	118	771	206	10,600	3	841	24	230
2060	2,229	118	771	203	10,641	3	840	23	226
2065	2,213	117	772	200	10,730	3	839	23	223
Female									
1970	662	130	101	9	1,875	6	0	0	9
1975	721	148	35	4	3,002	4	0	0	4
1980	783	126	162	16	4,714	2	0	0	16
1985	721	66	344	16	5,969	1	183	1	17
1990	632	69	321	15	7,129	1	161	1	16
1995	577	76	307	15	7,890	1	149	1	16
2000	582	66	300	12	8,427	1	141	1	12
2005	623	57	298	11	8,759	1	137	1	11
2010	674	49	302	10	8,868	0	136	1	11
2015	674	47	306	10	8,716	0	138	1	10
2020	665	47	307	10	8,515	0	141	1	10
2025	612	50	305	9	8,268	0	142	1	10
2030	560	54	304	9	8,135	0	142	1	10
2035	537	55	304	9	8,139	0	141	1	10
2040	539	54	306	9	8,231	0	141	1	9
2045	544	52	306	9	8,287	0	142	1	9
2050	531	53	306	9	8,279	0	142	1	9
2055	513	54	305	8	8,272	0	142	1	9
2060	500	55	305	8	8,307	0	141	1	9
2065	497	54	305	8	8,376	0	141	1	9

[1]Includes the probability that the beneficiary is not earning enough to have his/her benefits withheld under the earnings test.

5. *Parent Beneficiaries of Deceased Workers*

The numbers of parent beneficiaries of deceased workers were estimated from the population projected by age. To the population aged 62 or over two factors were applied representing the probabilities that (1) the parent is not insured (otherwise the parent would generally be entitled to a retired worker benefit) and (2) the parent was a dependent of the worker when he or she died and the parent has not remarried since that time. Aged persons who are not entitled to a retired-worker's benefit are likely to be entitled to a benefit as an aged-spouse of either a retired worker or a deceased worker. The number of parent beneficiaries is projected to continue its decline until leveling off at about 4 thousand by 2000. The numbers of past and projected parent beneficiaries of deceased workers, along with their projection factors, are shown in table 15.

TABLE 15.—Parent Beneficiaries of Deceased Workers In-Current-Pay on December 31, by Year

Year	Population aged 62+ (000)	Probability per 1000 that the beneficiary is not fully insured	Other factors[1]	Parents (000)
1970	26,341	325	336	29
1975	29,327	290	252	21
1980	32,386	277	165	15
1985	35,808	242	110	10
1990	38,714	235	73	7
1995	40,592	225	50	5
2000	42,233	204	40	3
2005	45,219	187	42	4
2010	50,924	168	42	4
2015	57,739	145	42	4
2020	66,262	131	39	3
2025	73,843	121	38	3
2030	77,658	113	40	3
2035	79,235	109	42	4
2040	78,939	106	45	4
2045	79,540	105	45	4
2050	80,233	104	45	4
2055	80,704	103	45	4
2060	80,824	103	44	4
2065	81,111	103	44	4

[1]Includes the probability that the beneficiary is not entitled to a greater benefit as a worker or spouse and was dependent on the account holder.

D. Disability Beneficiaries

1. *Disabled-Worker Beneficiaries*

The numbers of disabled-worker beneficiaries were projected by sex and age. They were projected from the estimated numbers of such beneficiaries entitled on December 31, 1986, by adding new entitlements, and subtracting terminations. The starting number of entitled disabled-worker beneficiaries was estimated by age, sex, and duration of entitlement. The numbers of new entitlements during each year were projected by applying assumed disability incidence rates by age and sex to the projected disability insured population (excluding those already entitled to disabled-worker benefits). The numbers of terminations were projected by applying assumed death and recovery rates, by age, sex, and duration of entitlement, to the entitled disabled-worker population, and adding the number of disabled-worker beneficiaries automatically converted to retired-worker beneficiaries at the normal retirement age (currently, age 65). Factors were applied by sex and duration to the numbers of disabled-workers entitled at the end of each year to derive the numbers in current-payment status.

The disability incidence rates, which declined during 1975-82 and increased during 1983-86, are assumed to drop slightly in 1987 before resuming the increasing trend from 1988 through 2005, when they reach ultimate levels which are about 28 percent for males and 35 percent for females higher than the corresponding average rates for 1983-85. This produces age-adjusted rates in 2005 of 5.2 per thousand for males and 3.6 per thousand for females, and an age-sex-adjusted rate of 4.5 per thousand. These adjusted rates are approximately the same as those used in the 1984 through 1986 Trustees Reports.

The death and recovery rates were projected by age, sex, and duration of entitlement. The death rates are assumed to decline steadily throughout the 75-year projection period, reaching levels in 2065 approximately 25 percent lower than those experienced by disabled-worker beneficiaries during 1977-80, the most recent period for which detailed data exist. The recovery rates are assumed to increase from 1986 levels until 1990, when they attain ultimate levels about 15 percent higher than those of the same period, thereby allowing for the estimated effect of the periodic reviews required by provisions of law first enacted in 1980, and amended in 1983 and 1984.

The past and projected numbers of disabled-worker beneficiaries are presented in table 16. Although the population and insured percents were part of the projection procedure, the prevalence rates shown in table 16 were derived from the projection results, and are shown for informative purposes.

TABLE 16.—Disabled-Worker Beneficiaries In-Current-Pay on December 31, by Sex and Year

Sex and year	Population aged 15-NRA (000)	Fully insured per 1000 population	Disability insured per 1000 fully insured	Disability prevalence per 1000 disability insured	Disabled workers (000)
Male					
1970	66,770	823	906	21	1,069
1975	72,651	831	900	31	1,711
1980	78,322	850	905	32	1,928
1985	82,670	840	897	29	1,785
1990	85,602	846	894	29	1,884
1995	88,887	842	893	30	1,995
2000	93,027	861	917	31	2,243
2005	97,740	864	910	35	2,689
2010	100,012	868	912	40	3,200
2015	100,345	871	911	44	3,483
2020	99,528	870	911	46	3,602
2025	100,013	868	908	48	3,776
2030	98,886	866	912	47	3,679
2035	98,898	867	912	46	3,598
2040	99,252	868	912	46	3,609
2045	99,961	868	911	47	3,740
2050	100,077	867	911	48	3,783
2055	100,162	867	911	48	3,769
2060	100,441	867	912	47	3,754
2065	100,994	867	911	48	3,791
Female					
1970	67,492	585	625	17	424
1975	73,126	633	670	25	778
1980	78,422	694	739	23	931
1985	82,315	717	787	19	872
1990	84,905	760	830	18	960
1995	87,931	797	862	18	1,113
2000	91,896	785	800	25	1,422
2005	96,599	796	793	29	1,782
2010	98,680	806	794	35	2,187
2015	98,737	813	792	38	2,393
2020	98,168	814	791	40	2,518
2025	98,712	813	786	42	2,646
2030	97,442	811	789	41	2,578
2035	97,329	812	790	40	2,516
2040	97,618	813	790	40	2,522
2045	98,325	813	789	41	2,607
2050	98,384	812	789	42	2,632
2055	98,394	811	790	41	2,615
2060	98,601	811	790	41	2,599
2065	99,104	812	790	41	2,621

From 1985 to 2065, the number of male disabled-worker beneficiaries is projected to increase by 112 percent from 1,785 thousand to 3,791 thousand, while the number of female disabled-worker beneficiaries is projected to increase by 201 percent from 872 thousand in 1985 to 2,621 thousand in 2065. These increases are primarily the result of the increase in the population under the normal retirement age and the projected increase in disability incidence rates (which leads to the projected increase in disability prevalence rates). The increasing percentage of females who are insured also contributes to the increase in the number of female disabled-workers.

2. Aged-Spouse Beneficiaries of Disabled Workers

The numbers of aged-spouse beneficiaries were estimated from the population projected by age, sex, and marital status. For each year, sex, and age, to the numbers of married persons in the population age 62 or over, a series of factors were applied, representing the probabilities that the spouse and the account holder meet all of the conditions of entitlement—i.e., the probabilities that (1) the account holder is under the normal retirement age, (2) the account holder is disability insured, (3) the account holder is disabled and receiving a disabled-worker's benefit, (4) the spouse is not fully insured, and (5) all other factors, including the probabilities that the spouse is not earning enough to have his or her benefits withheld under the retirement-earnings test and that the spouse's benefit is not being withheld because of receipt of a significant government pension based on earnings in noncovered employment.

In addition, the same factors were applied to the numbers of divorced persons aged 62 and over in the population, but with two additional factors. One factor is required to reflect the probability that the person's former account-holder spouse is still alive, and the other factor is required to take into account the requirement that divorced spouses must have been married to the account holder for at least ten years to qualify for benefits. The resulting numbers of married and divorced aged-spouse beneficiaries of disabled workers, and their corresponding projection factors, are shown in tables 17a and 17b, respectively.

For each age 62 and over and both sexes, the proportion of the married population with an account-holder spouse who is under the normal retirement age is estimated from the married lives grid (described earlier). The proportion of these account-holder spouses who are disability insured is estimated by applying the appropriate disability insured rates. The probability that these disability insured account-holder spouses are disabled and receiving disabled-worker benefits was estimated by applying the appropriate disability prevalence rates. The probability that the spouse is not fully insured was estimated by applying the complement of the appropriate fully insured rate. As mentioned in the section on aged-spouses of retired workers, no fully insured person is classified as an aged-spouse beneficiary, because a claim for a spouse's benefit is automatically considered a claim for a retired-worker's benefit. Thus, a fully insured spouse would be entitled to a retired-worker's benefit and would be classified as a retired-worker. If the spouse's benefit is larger than the worker's benefit, the individual becomes dually entitled and the excess of the spouse's benefit over the worker's benefit is paid as a dual-entitlement excess amount. Some spouses have their benefits withheld because of the retirement-earnings test. These spouses, although working, have not had enough earnings in covered employment to have become insured. Beginning in 1978 and becoming fully effective for persons first eligible after 1982, OASDI spouse's and surviving spouse's benefits are reduced by two-thirds (by 100 percent before July 1983) of any public pension for which they are eligible and that is based on their own noncovered employment. The effect of this provision is expected to be relatively minor for women, but to eventually result in the withholding of over one half of the potential spouse's benefits for men.

The number of married aged-wife beneficiaries is projected to fall from 75 thousand in 1985 to 44 thousand in 2000 (as the percentage of aged women who are not fully insured decreases), and then to rise again to over 80 thousand by 2050, (as the number of aged wives in the population and the number of disabled men both increase).

The number of married aged-husband beneficiaries is relatively insignificant, although it is projected to increase from 1 thousand in 1985 to 5 thousand in 2065. This increase is the net result of the increase in the number of married men in the population, the increasing proportion of their wives that are disability insured, and the increasing proportion of insured women that are disabled.

The trends in each of the factors that are used to project the number of married aged-spouse beneficiaries are also present in the factors used to project the number of divorced aged-spouse beneficiaries. Although the number of such beneficiaries is expected to remain relatively insignificant throughout the projection period, never going over 13 thousand, it is projected to increase, especially for females, because of the significant increase projected in the divorced population aged 62 and over.

TABLE 17a.—Married Aged-Spouse Beneficiaries of Disabled Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Married population aged 62+ (000)	Probability per 1000 that the account holder is—			Probability per 1000 that the beneficiary is not insured	Other factors	Married aged spouses (000)
		Under NRA	Disability insured	ICP			
Male							
1970	6,203	210	830	89	502	861	42
1975	7,226	192	835	132	441	962	65
1980	8,107	186	819	143	392	1080	75
1985	9,074	196	811	126	369	1122	75
1990	9,949	173	794	121	358	1057	63
1995	10,338	143	805	120	331	1019	48
2000	10,615	143	815	119	283	1047	44
2005	11,316	199	738	122	249	1048	53
2010	13,003	237	807	136	211	1051	75
2015	14,753	229	810	140	170	1045	68
2020	17,066	226	810	144	158	1044	74
2025	18,999	246	784	156	150	1043	89
2030	19,805	209	814	165	141	1040	82
2035	19,889	194	810	163	141	1042	75
2040	19,480	190	812	160	139	1041	70
2045	19,466	207	808	162	141	1042	77
2050	19,662	211	809	165	140	1045	81
2055	19,902	205	810	167	140	1043	81
2060	20,046	197	810	168	139	1043	78
2065	20,178	195	810	167	140	1042	78
Female							
1970	8,371	496	397	61	77	67	1
1975	9,632	480	439	95	77	38	1
1980	10,536	454	473	101	90	104	2
1985	11,373	435	510	82	70	100	1
1990	12,291	400	548	75	78	90	1
1995	12,856	378	614	71	80	90	2
2000	13,403	390	585	83	74	92	2
2005	14,445	462	571	90	74	90	2
2010	16,369	484	612	102	74	88	3
2015	18,802	473	629	105	70	91	4
2020	21,431	466	632	110	68	94	4
2025	23,421	480	618	118	65	102	5
2030	24,106	438	630	122	61	107	5
2035	24,098	420	630	120	61	105	5
2040	23,705	417	630	119	60	104	5
2045	23,760	436	628	120	62	101	5
2050	23,985	440	629	122	62	102	5
2055	24,210	433	629	123	62	103	5
2060	24,343	424	629	123	61	104	5
2065	24,502	421	628	123	62	102	5

TABLE 17b.—Divorced Aged-Spouse Beneficiaries of Disabled Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Divorced population aged 62+ (000)	Probability per 1000 that the account holder is—				Probability per 1000 that the beneficiary —		Other factors	Divorced aged spouses (000)
		Living	Under NRA	Disability insured	ICP	Is not insured	Was married 10+ years		
Male									
1970	391	855	221	830	90	438	700	0	0
1975	536	874	204	835	132	366	700	0	0
1980	786	874	196	819	143	317	700	716	3
1985	1,106	868	213	811	126	291	700	946	4
1990	1,511	869	183	794	121	280	700	987	4
1995	1,901	867	151	805	120	251	700	948	4
2000	2,345	867	152	814	119	213	700	960	4
2005	2,986	872	213	738	122	194	700	943	6
2010	3,949	879	244	806	136	165	700	958	10
2015	4,788	879	217	810	140	143	700	968	10
2020	5,635	877	201	810	144	136	700	984	11
2025	6,170	869	206	784	156	128	700	985	12
2030	6,299	856	165	813	165	117	700	986	10
2035	6,254	842	153	810	163	112	700	986	8
2040	6,087	830	152	812	160	117	700	986	8
2045	6,055	827	174	808	161	122	700	985	10
2050	6,059	829	178	809	165	121	700	995	10
2055	6,059	832	173	810	167	120	700	997	10
2060	6,043	836	165	810	168	119	700	996	9
2065	6,058	838	163	810	167	120	700	996	9
Female									
1970	343	519	610	398	60	81	700	0	0
1975	426	546	630	439	94	85	700	0	0
1980	585	562	605	473	99	87	700	0	0
1985	708	578	578	511	81	82	700	164	0
1990	869	594	527	549	74	92	700	146	0
1995	1,013	600	508	616	71	87	700	160	0
2000	1,146	607	525	586	83	72	700	155	0
2005	1,366	631	621	575	89	82	700	141	0
2010	1,721	664	643	615	101	77	700	146	0
2015	2,101	681	605	630	104	76	700	155	0
2020	2,477	687	582	634	109	74	700	159	1
2025	2,722	680	588	622	117	70	700	174	1
2030	2,759	660	540	632	120	63	700	189	1
2035	2,712	642	525	632	119	64	700	177	1
2040	2,612	628	526	632	117	66	700	175	1
2045	2,624	630	560	630	118	70	700	169	1
2050	2,675	639	567	631	120	70	700	174	1
2055	2,718	645	556	631	121	70	700	177	1
2060	2,728	645	540	631	121	69	700	178	1
2065	2,733	644	535	630	121	69	700	178	1

3. Child Beneficiaries of Disabled Workers

The numbers of child beneficiaries of disabled workers were estimated from the population projected by age. The factors applied to the population of children take into account the following conditions of entitlement: (1) the account-holder parent is under the normal retirement age, (2) the parent is disability insured, (3) the parent is disabled and receiving a disabled-worker benefit, and (4) a residual factor.

From the child's lives grid (as discussed earlier), the proportion of the account-holder parents that are under the normal retirement age and alive can be determined. The proportion of these parents who are both disability insured and actually receiving a disabled-worker benefit is estimated by applying the appropriate factors developed for the disabled worker projection. For minor children, the residual factor represents the discrepancy between the past actual and estimated number of children in-current-pay; while for student children it also includes the probability of being a full-time secondary student, and for disabled children it includes the probability of being disabled since age 18.

The number of child beneficiaries of male disabled workers is expected to increase slowly but steadily from 802 thousand in 1985 to 1,187 thousand in 2065. Through 2010, this increase is mostly the result of increasing disability prevalence. After 2010, the rate of increase becomes even slower, following the slow growth in the number of children under age 18. (The drop during the early 1980s is largely the result of the elimination of benefits for all students aged 19 through 22 and for students of postsecondary schools at age 18.) The number of child beneficiaries of female disabled workers follows a pattern similar to that for children of male disabled workers increasing from 144 thousand in 1985 to 290 thousand in 2065, as the disability prevalence of female workers and the size of the child population under age 18 grows. The projected numbers of child beneficiaries of disabled workers, along with their projection factors, are shown in table 18.

TABLE 18.—Child Beneficiaries of Disabled Workers In-Current-Pay on December 31, by Type of Child, Sex of Account Holder, and Year

Sex of account holder and year	Minor child						Student child						Disabled child						Total child benes. (000)
		Probability per 1000 that the account holder is—						Probability per 1000 that the account holder is—						Probability per 1000 that the account holder is—					
	Population under 18 (000)	Under NRA	Disability insured	ICP	Other factors	Benes. (000)	Population aged 18-21[1] (000)	Under NRA	Disability insured	ICP	Other factors[2]	Benes. (000)	Population aged 18+ (000)	Under NRA	Disability insured	ICP	Other factors[3]	Benes. (000)	
Male																			
1970	73,150	959	841	14	881	728	15,282	888	830	29	202	66	90,437	485	829	34	10	12	806
1975	69,489	960	844	21	918	1,086	17,192	893	831	43	227	124	99,234	510	829	51	10	20	1,231
1980	65,871	965	845	21	899	1,015	17,800	902	828	44	200	117	109,962	508	825	54	11	28	1,159
1985	65,580	971	839	18	785	755	15,843	913	832	36	44	19	119,489	466	826	45	14	28	802
1990	66,272	974	827	19	757	768	15,072	924	832	34	52	21	126,353	418	829	43	17	33	821
1995	67,853	975	816	20	720	777	13,844	934	824	35	62	23	128,825	397	827	44	19	35	835
2000	67,234	976	864	21	769	915	15,280	935	852	37	42	19	129,506	406	845	46	14	28	963
2005	66,153	977	864	23	761	977	15,618	941	852	41	41	21	132,812	420	843	50	14	33	1,031
2010	65,850	977	863	24	758	1,010	15,393	938	853	45	41	23	129,833	446	846	55	14	37	1,069
2015	66,653	977	863	24	760	1,025	14,785	935	855	47	41	23	126,440	455	848	58	14	39	1,086
2020	67,600	977	863	24	763	1,044	14,605	935	856	47	41	22	125,543	443	850	59	14	38	1,104
2025	67,945	978	863	24	778	1,070	14,943	939	855	46	42	23	129,606	424	848	59	14	38	1,131
2030	67,690	978	863	24	786	1,078	15,415	939	854	46	42	24	131,347	423	848	58	14	38	1,140
2035	67,543	978	862	24	788	1,076	15,454	939	854	47	41	24	131,570	432	848	59	14	39	1,139
2040	67,842	979	863	24	783	1,077	15,258	940	854	48	41	24	131,205	437	848	60	14	40	1,140
2045	68,362	979	863	24	783	1,086	15,142	941	855	48	41	24	131,027	436	848	60	14	40	1,150
2050	68,732	979	863	24	788	1,098	15,248	942	854	47	42	24	131,651	431	848	60	14	40	1,162
2055	68,854	979	862	25	763	1,109	15,448	943	854	47	42	24	132,660	429	848	60	14	40	1,173
2060	68,916	980	862	25	766	1,115	15,561	943	854	48	41	25	133,374	432	848	60	14	40	1,180
2065	69,109	980	862	25	768	1,121	15,550	944	854	48	41	25	133,560	435	848	61	14	41	1,187
Female																			
1970	73,150	985	369	8	336	72	15,282	953	372	18	95	9	90,437	454	386	22	5	2	83
1975	69,489	986	436	12	428	153	17,192	954	418	28	119	23	99,234	473	429	34	6	4	180
1980	65,871	988	540	11	441	170	17,800	958	482	27	103	23	109,962	462	488	34	6	5	199
1985	65,580	991	632	8	411	135	15,843	961	570	20	19	3	119,489	409	567	25	7	5	144
1990	66,272	992	713	9	369	156	15,072	961	691	17	24	4	126,353	356	672	22	9	6	166
1995	67,853	993	770	10	351	182	13,844	966	787	18	28	5	128,825	333	778	22	11	8	195
2000	67,234	993	692	13	378	227	15,280	971	673	25	19	5	129,506	347	686	30	8	7	239
2005	66,153	993	698	13	407	243	15,618	972	684	28	19	5	132,812	363	678	33	8	8	256
2010	65,850	994	699	14	390	250	15,393	973	690	30	19	6	129,833	386	686	37	8	10	265
2015	66,653	994	699	14	388	252	14,785	972	693	32	18	6	126,440	392	689	39	8	10	268
2020	67,600	994	699	14	389	256	14,605	972	694	31	19	6	125,543	379	691	39	8	10	271
2025	67,945	994	699	14	397	262	14,843	974	693	31	19	6	129,606	360	690	38	8	9	277
2030	67,690	994	698	14	404	266	15,415	974	693	31	19	6	131,347	363	690	38	8	9	281
2035	67,543	995	698	14	404	266	15,454	975	693	31	19	6	131,570	372	690	38	8	10	282
2040	67,842	995	698	14	401	264	15,258	974	693	32	19	6	131,205	375	690	39	8	10	281
2045	68,362	995	698	14	398	265	15,142	974	693	32	18	6	131,027	371	690	39	8	10	281
2050	68,732	995	698	14	401	268	15,248	975	692	31	19	6	131,651	366	690	39	8	10	284
2055	68,854	995	698	14	405	271	15,448	975	692	31	19	6	132,660	366	689	39	8	10	287
2060	68,916	995	698	14	407	273	15,561	976	692	32	19	6	133,374	369	690	39	8	10	289
2065	69,109	995	698	14	407	274	15,550	976	693	32	19	6	133,560	371	690	39	8	10	290

[1]Prior to May 1985 student benefits were payable to students aged 18-21, therefore the population shown is for ages 18-21.
[2]Includes the probability that the beneficiary is a full-time eligible student. After April of 1985, student benefits are payable only to elementary or secondary students aged 18.
[3]Includes the probability that the beneficiary has been disabled since before age 22.

4. Young-Spouse Beneficiaries of Disabled Workers

The numbers of young-spouse beneficiaries of disabled workers were estimated from the population projected by age, sex, and marital status. There is no provision in the law to pay benefits to divorced young spouses of disabled workers. To obtain the number of young-spouse beneficiaries of disabled workers, six factors are applied to the married population under the normal retirement age. The first three factors represent the probability that the beneficiary's account-holder spouse is (1) under the normal retirement age, (2) disability insured, and (3) disabled and actually receiving benefits; while the next three factors represent the probability that the beneficiary (4) is not earning enough to have benefits withheld under the retirement earnings test, (5) has a child who is a child beneficiary of a disabled worker and that the child is either under age 16 or disabled, and (6) a residual factor.

From the population projection of the number of children by age of child crossed with age of mother and age of father, the number of children in the population with one parent at each age under the normal retirement age can be determined. Then, the probabilities that this parent is both disability insured and receiving a disabled-worker benefit are applied. The insured status of the young spouse does not enter into the calculation, because only a small proportion of this population could get their own worker's benefit even if they were insured, i.e., those who are aged 62-64 or disabled. However, in order to receive their benefit, they must not be earning a substantial amount of money.

The number of young-wife beneficiaries of disabled workers is projected to increase from 1985 through 2015, and then to remain fairly stable. It was 225 thousand in 1985 and is projected to be 375 thousand in 2065. The number of young-husband beneficiaries of disabled workers is projected to grow to about 8 thousand and then to remain fairly steady at that level. The numbers of past and projected young-spouse beneficiaries of disabled workers, along with their projection factors, are shown in table 19.

TABLE 19.—Young-Spouse Beneficiaries of Disabled Workers In-Current-Pay on December 31, by Sex and Year

Sex of account holder and year	Married population aged 15-64 (000)	Probability per 1000 that the account holder—			Probability per 1000 that the beneficiary—			Young Spouses (000)
		Under NRA	Disability insured	ICP	Is not earning	Has a child ICP	Other factors	
Male								
1970	45,724	950	392	24	877	269	2,502	241
1975	47,907	945	451	36	873	252	2,395	387
1980	48,446	944	529	37	868	240	2,050	382
1985	49,348	943	602	32	857	265	1,104	225
1990	50,721	944	677	31	848	284	908	220
1995	52,501	946	746	32	849	292	799	235
2000	54,544	945	667	35	859	267	1,065	294
2005	57,326	946	668	41	869	240	1,056	327
2010	58,879	940	677	47	877	212	1,061	347
2015	59,340	932	680	50	880	200	1,063	352
2020	59,199	919	681	51	881	198	1,071	353
2025	59,439	914	678	53	883	196	1,062	359
2030	58,560	913	681	52	882	202	1,069	361
2035	58,432	917	682	51	880	204	1,078	361
2040	58,697	920	681	52	881	202	1,060	361
2045	59,196	920	680	53	882	197	1,066	363
2050	59,280	918	681	53	882	198	1,069	367
2055	59,277	917	681	53	882	200	1,069	370
2060	59,411	918	681	53	881	202	1,064	373
2065	59,772	919	681	53	881	201	1,068	375
Female								
1970	43,887	989	829	15	50	334	0	0
1975	45,773	989	829	23	50	306	0	0
1980	46,281	988	836	24	50	274	0	0
1985	47,254	985	826	19	50	304	0	0
1990	48,635	985	818	18	50	312	550	6
1995	50,277	988	813	19	50	315	657	8
2000	52,131	989	849	25	50	304	383	6
2005	54,763	991	845	29	50	263	392	7
2010	56,050	988	846	34	50	236	382	7
2015	56,163	984	846	36	50	225	384	7
2020	55,467	981	847	37	50	224	383	7
2025	55,617	977	846	38	50	221	383	7
2030	54,675	978	847	37	50	230	384	7
2035	54,652	981	846	37	50	233	378	7
2040	54,991	982	846	37	50	230	382	7
2045	55,475	982	846	38	50	225	380	7
2050	55,485	981	846	38	50	226	381	8
2055	55,441	980	846	38	50	229	380	8
2060	55,577	981	846	38	50	231	377	8
2065	55,941	981	846	38	50	230	379	8

IV. RESULTS

The results of this projection are the numbers of OASDI beneficiaries in current-payment status on December 31 by age, sex of account holder, sex of the beneficiary, year, type of benefit, and for selected types of benefit marital status. The results are summarized in the following tables. Tables 20 show beneficiaries by age group, type of benefit, and sex of the beneficiary for selected years. Table 21 is a summary of the total number of OASDI beneficiaries by type of benefit, sex of the account holder, and year. Table 22 summarizes the population subgroups that are important to the OASDI program.

TABLE 20a.—OASDI Beneficiaries In-Current-Pay on December 31, 1970 by Type of Benefit, Sex of Beneficiary, and Age (In thousands)

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts				OASI	Disabled workers accounts				OASDI
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total		Workers	Spouses	Children	DI	
Total														
0- 4	0	0	13	13	0	109	0	109	122	0	0	59	59	181
5- 9	0	0	50	50	0	426	0	426	476	0	0	181	181	657
10-14	0	0	135	135	0	871	0	871	1,006	0	0	318	318	1,324
15-19	0	0	214	214	0	1,005	0	1,005	1,218	1	0	295	296	1,515
20-24	0	1	45	46	14	150	0	164	210	17	7	27	51	261
25-29	0	1	13	14	25	20	0	45	59	26	14	3	43	102
30-34	0	3	14	17	40	18	0	58	75	35	20	2	57	132
35-39	0	7	17	24	65	18	0	83	107	60	36	1	97	203
40-44	0	14	17	32	97	19	0	117	148	98	49	1	147	295
45-49	0	28	14	41	117	18	0	136	177	160	53	0	213	390
50-54	0	42	8	50	108	15	0	124	174	230	40	0	270	444
55-59	0	47	4	51	81	10	0	91	142	358	19	0	377	520
60-64	1,225	388	2	1,615	518	9	1	527	2,143	510	26	0	537	2,679
65-69	4,015	813	0	4,828	624	0	3	627	5,455	0	15	0	15	5,469
70-74	3,503	684	0	4,186	676	0	4	680	4,866	0	3	0	3	4,869
75-79	2,566	427	0	2,992	658	0	6	664	3,656	0	1	0	1	3,657
80-84	1,385	168	0	1,554	454	0	7	461	2,015	0	0	0	0	2,015
85-89	520	40	0	560	212	0	5	218	778	0	0	0	0	778
90-94	118	5	0	123	53	0	3	56	180	0	0	0	0	180
95 and over	16	0	0	17	7	0	0	7	23	0	0	0	0	23
0-19	0	0	411	411	0	2,410	0	2,410	2,821	1	0	854	855	3,676
20-59	0	143	133	276	548	270	0	818	1,094	982	237	34	1,254	2,348
60 and over	13,349	2,525	2	15,876	3,202	9	29	3,240	19,115	510	46	0	556	19,671
62 and over	13,349	2,510	1	15,861	3,051	5	29	3,085	18,946	322	43	0	365	19,311
65 and over	12,124	2,137	0	14,261	2,684	0	28	2,712	16,973	0	19	0	19	16,992
66 and over	11,340	1,975	0	13,316	2,560	0	28	2,587	15,903	0	14	0	14	15,917
67 and over	10,509	1,810	0	12,319	2,438	0	27	2,465	14,784	0	10	0	10	14,795
Total	13,349	2,668	546	16,563	3,750	2,688	29	6,467	23,030	1,493	283	889	2,665	25,695
Male														
0- 4	0	0	7	7	0	55	0	55	62	0	0	30	30	92
5- 9	0	0	25	25	0	217	0	217	243	0	0	93	93	335
10-14	0	0	69	69	0	444	0	444	513	0	0	162	162	675
15-19	0	0	109	109	0	512	0	512	621	1	0	151	151	772
20-24	0	0	23	23	0	76	0	76	99	15	0	14	28	127
25-29	0	0	6	6	0	10	0	10	17	20	0	2	22	39
30-34	0	0	7	7	0	9	0	9	17	27	0	1	28	44
35-39	0	0	8	8	1	9	0	10	18	46	0	1	47	65
40-44	0	0	9	9	2	10	0	11	20	74	0	0	74	94
45-49	0	0	7	7	2	9	0	11	18	117	0	0	117	135
50-54	0	0	4	4	2	8	0	10	14	162	0	0	162	176
55-59	0	0	2	2	2	5	0	7	8	248	0	0	248	256
60-64	576	0	1	577	1	4	0	5	582	361	0	0	361	943
65-69	2,312	2	0	2,314	1	0	1	2	2,316	0	0	0	0	2,316
70-74	2,067	2	0	2,069	1	0	2	2	2,071	0	0	0	0	2,071
75-79	1,510	2	0	1,512	1	0	2	3	1,514	0	0	0	0	1,514
80-84	818	1	0	820	1	0	2	3	823	0	0	0	0	823
85-89	320	1	0	320	0	0	2	2	323	0	0	0	0	323
90-94	74	0	0	74	0	0	1	1	76	0	0	0	0	76
95 and over	11	0	0	11	0	0	0	0	11	0	0	0	0	11
0-19	0	0	210	210	0	1,229	0	1,229	1,439	1	0	436	436	1,875
20-59	0	0	67	67	8	136	0	144	211	708	0	17	725	936
60 and over	7,688	8	1	7,698	3	4	11	18	7,716	361	1	0	361	8,077
62 and over	7,688	8	0	7,697	3	2	11	16	7,714	229	1	0	230	7,944
65 and over	7,112	8	0	7,120	3	0	11	13	7,134	0	0	0	0	7,134
66 and over	6,671	8	0	6,678	3	0	10	13	6,692	0	0	0	0	6,692
67 and over	6,192	7	0	6,200	3	0	10	13	6,213	0	0	0	0	6,213
Total	7,688	8	277	7,974	12	1,368	11	1,391	9,365	1,069	1	453	1,523	10,888
Female														
0- 4	0	0	6	6	0	53	0	53	60	0	0	29	29	89
5- 9	0	0	24	24	0	208	0	208	233	0	0	89	89	322
10-14	0	0	66	66	0	427	0	427	493	0	0	156	156	648
15-19	0	0	105	105	0	493	0	493	598	0	0	145	145	743
20-24	0	1	22	23	14	74	0	88	111	2	7	13	22	133
25-29	0	1	6	8	25	10	0	35	43	6	14	2	21	64
30-34	0	3	7	10	40	9	0	49	59	8	20	1	29	88
35-39	0	7	8	15	64	9	0	73	89	14	36	1	50	139
40-44	0	14	9	23	96	10	0	105	129	24	49	0	73	201

TABLE 20a.—OASDI Beneficiaries In-Current-Pay on December 31, 1970 by Type of Benefit, Sex of Beneficiary, and Age (in thousands) —Continued

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Female (Cont.)														
45-49	0	28	7	35	115	9	0	125	159	43	53	0	96	255
50-54	0	42	4	46	106	8	0	114	160	68	40	0	108	268
55-59	0	47	2	49	79	5	0	85	134	110	19	0	130	263
60-64	649	388	1	1,038	517	5	0	522	1,560	150	26	0	176	1,736
65-69	1,703	811	0	2,514	624	0	1	625	3,139	0	14	0	14	3,153
70-74	1,436	681	0	2,117	675	0	2	677	2,795	0	3	0	3	2,798
75-79	1,056	425	0	1,481	658	0	3	661	2,142	0	0	0	0	2,142
80-84	567	167	0	734	454	0	4	458	1,192	0	0	0	0	1,192
85-89	200	40	0	240	212	0	3	215	455	0	0	0	0	455
90-94	44	5	0	49	52	0	2	55	104	0	0	0	0	104
95 and over	6	0	0	6	7	0	0	7	13	0	0	0	0	13
0-19	0	0	202	202	0	1,181	0	1,181	1,383	0	0	419	419	1,801
20-59	0	143	66	209	540	134	0	674	883	274	237	17	529	1,412
60 and over	5,661	2,517	1	8,178	3,199	5	18	3,221	11,399	150	45	0	195	11,594
62 and over	5,661	2,502	0	8,163	3,048	3	18	3,069	11,232	92	43	0	135	11,367
65 and over	5,012	2,129	0	7,140	2,682	0	17	2,699	9,839	0	19	0	19	9,858
66 and over	4,670	1,968	0	6,637	2,557	0	17	2,574	9,211	0	14	0	14	9,225
67 and over	4,317	1,803	0	6,119	2,436	0	17	2,452	8,572	0	10	0	10	8,582
Total	5,661	2,660	269	8,589	3,738	1,320	18	5,076	13,665	424	283	435	1,142	14,807

TABLE 20b.—OASDI Beneficiaries In-Current-Pay on December 31, 1986 by Type of Benefit, Sex of Beneficiary, and Age (In thousands)

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Total														
0- 4	0	0	11	11	0	72	0	72	83	0	0	82	82	165
5- 9	0	0	35	35	0	265	0	265	300	0	0	196	196	496
10-14	0	0	91	91	0	539	0	539	630	0	0	326	326	956
15-19	0	0	152	152	0	658	0	658	810	0	0	330	331	1,141
20-24	0	0	15	15	10	30	0	41	56	27	5	11	44	99
25-29	0	1	24	25	36	38	0	75	100	90	18	10	119	218
30-34	0	5	30	35	70	41	0	111	146	149	36	6	191	337
35-39	0	8	31	38	74	40	0	115	153	192	49	3	244	397
40-44	0	12	25	38	62	40	0	102	140	210	48	1	259	398
45-49	0	17	16	33	43	34	0	77	110	241	34	0	274	385
50-54	0	20	9	30	38	31	0	70	99	348	22	0	369	468
55-59	0	23	5	28	53	30	0	83	111	580	10	0	590	700
60-64	2,495	535	4	3,034	729	55	0	784	3,818	891	45	0	936	4,754
65-69	6,576	919	0	7,495	853	0	1	853	8,348	0	26	0	26	8,374
70-74	5,677	769	0	6,446	882	0	1	883	7,329	0	6	0	6	7,335
75-79	4,063	474	0	4,537	881	0	1	882	5,419	0	1	0	1	5,420
80-84	2,454	217	0	2,671	750	0	2	752	3,423	0	0	0	0	3,423
85-89	1,164	73	0	1,237	501	0	2	503	1,739	0	0	0	0	1,739
90-94	446	15	0	461	237	0	2	239	700	0	0	0	0	700
95 and over	112	2	0	113	60	0	0	60	173	0	0	0	0	173
0-19	0	0	290	290	0	1,534	0	1,534	1,824	0	0	934	935	2,759
20-59	0	86	156	242	387	286	0	672	914	1,836	222	31	2,090	3,004
60 and over	22,987	3,002	4	25,993	4,893	55	9	4,957	30,950	891	79	0	969	31,919
62 and over	22,987	2,994	2	25,983	4,666	38	9	4,713	30,696	565	77	0	642	31,338
65 and over	20,491	2,468	0	22,959	4,164	0	9	4,172	27,132	0	33	0	33	27,165
66 and over	19,129	2,277	0	21,406	3,985	0	8	3,994	25,400	0	24	0	24	25,423
67 and over	17,752	2,090	0	19,842	3,816	0	8	3,824	23,666	0	16	0	16	23,682
Total	22,987	3,088	450	26,525	5,279	1,875	9	7,163	33,688	2,727	301	965	3,993	37,681
Male														
0- 4	0	0	6	6	0	37	0	37	42	0	0	42	42	84
5- 9	0	0	18	18	0	136	0	136	154	0	0	100	100	254
10-14	0	0	47	47	0	276	0	276	323	0	0	167	167	490
15-19	0	0	78	78	0	336	0	336	414	0	0	169	169	583
20-24	0	0	8	8	0	16	0	16	23	19	0	6	25	49
25-29	0	0	12	12	1	19	0	20	33	64	0	5	69	102
30-34	0	0	15	15	3	21	0	23	39	103	0	3	106	145
35-39	0	0	16	16	4	21	0	24	40	132	1	2	135	175
40-44	0	0	12	12	3	20	0	23	35	143	1	0	144	179
45-49	0	0	8	8	2	17	0	19	27	162	1	0	163	190
50-54	0	0	5	5	2	15	0	17	22	232	1	0	233	255
55-59	0	0	3	3	1	14	0	16	18	383	0	0	384	402
60-64	1,313	1	2	1,316	14	26	0	40	1,357	586	1	0	587	1,944
65-69	3,665	5	0	3,670	5	0	0	6	3,676	0	1	0	1	3,676
70-74	3,105	11	0	3,116	4	0	0	4	3,120	0	0	0	0	3,120
75-79	2,092	10	0	2,102	4	0	1	4	2,107	0	0	0	0	2,107
80-84	1,175	5	0	1,180	3	0	1	4	1,184	0	0	0	0	1,184
85-89	510	2	0	512	2	0	1	3	515	0	0	0	0	515
90-94	183	1	0	183	1	0	1	1	184	0	0	0	0	184
95 and over	42	0	0	42	0	0	0	0	42	0	0	0	0	42
0-19	0	0	148	148	0	785	0	785	933	0	0	478	478	1,411
20-59	0	0	79	79	16	143	0	159	237	1,239	4	16	1,259	1,497
60 and over	12,085	35	2	12,122	33	26	3	62	12,184	586	2	0	588	12,772
62 and over	12,085	35	1	12,121	28	18	3	49	12,169	372	2	0	374	12,543
65 and over	10,772	33	0	10,805	19	0	3	22	10,827	0	1	0	1	10,829
66 and over	10,010	33	0	10,043	18	0	3	20	10,063	0	1	0	1	10,064
67 and over	9,237	32	0	9,269	16	0	3	19	9,288	0	1	0	1	9,289
Total	12,085	35	229	12,349	49	954	3	1,006	13,354	1,826	6	494	2,326	15,680
Female														
0- 4	0	0	5	5	0	35	0	35	41	0	0	40	40	80
5- 9	0	0	17	17	0	129	0	129	147	0	0	96	96	242
10-14	0	0	45	45	0	263	0	263	308	0	0	159	159	467
15-19	0	0	75	75	0	322	0	322	396	0	0	162	162	558
20-24	0	0	7	8	10	15	0	25	32	8	5	6	18	51
25-29	0	1	12	13	35	19	0	54	67	26	18	5	49	116
30-34	0	5	15	20	67	20	0	88	107	46	35	3	85	192
35-39	0	8	15	22	71	20	0	90	113	60	48	1	109	222
40-44	0	12	13	25	59	21	0	79	104	67	47	1	115	219

TABLE 20b.—OASDI Beneficiaries In-Current-Pay on December 31, 1986 by Type of Benefit, Sex of Beneficiary, and Age (In thousands) —Continued

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Female (Cont.)														
45-49	0	17	8	25	41	17	0	58	83	78	33	0	111	194
50-54	0	20	5	25	37	16	0	53	78	115	21	0	136	214
55-59	0	23	3	25	52	15	0	67	92	196	10	0	206	298
60-64	1,182	533	2	1,717	715	29	0	744	2,462	304	45	0	349	2,810
65-69	2,911	914	0	3,825	847	0	0	848	4,672	0	25	0	25	4,698
70-74	2,572	758	0	3,330	878	0	1	879	4,209	0	6	0	6	4,215
75-79	1,970	464	0	2,434	877	0	1	878	3,312	0	1	0	1	3,313
80-84	1,279	212	0	1,491	747	0	1	748	2,239	0	0	0	0	2,239
85-89	654	71	0	724	499	0	1	500	1,224	0	0	0	0	1,224
90-94	264	14	0	278	237	0	2	238	516	0	0	0	0	516
95 and over	70	2	0	72	60	0	0	60	131	0	0	0	0	131
0-19	0	0	142	142	0	749	0	749	891	0	0	456	456	1,348
20-59	0	86	78	163	371	143	0	514	677	597	218	15	830	1,507
60 and over	10,901	2,968	2	13,871	4,859	29	6	4,895	18,766	304	77	0	381	19,147
62 and over	10,901	2,959	1	13,862	4,638	20	6	4,664	18,526	193	75	0	268	18,794
65 and over	9,720	2,434	0	12,154	4,145	0	6	4,150	16,304	0	32	0	32	16,336
66 and over	9,119	2,244	0	11,363	3,968	0	6	3,973	15,336	0	23	0	23	15,359
67 and over	8,515	2,057	0	10,573	3,799	0	6	3,805	14,378	0	15	0	15	14,393
Total	10,901	3,053	221	14,176	5,230	922	6	6,158	20,334	901	295	472	1,668	22,001

TABLE 20c.—OASDI Beneficiaries In-Current-Pay on December 31, 2000 by Type of Benefit, Sex of Beneficiary, and Age (in thousands)

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Total														
0- 4	0	0	11	11	0	59	0	59	70	0	0	87	87	157
5- 9	0	0	47	47	0	236	0	236	282	0	0	243	243	526
10-14	0	0	94	94	0	506	0	506	600	0	0	447	447	1,047
15-19	0	0	129	129	0	530	0	530	659	1	0	392	393	1,052
20-24	0	0	13	13	8	25	0	32	46	22	4	11	37	83
25-29	0	1	20	20	22	29	0	51	71	70	15	9	93	165
30-34	0	3	28	31	43	35	0	78	109	136	36	7	179	288
35-39	0	8	38	46	58	43	0	101	147	248	63	4	314	461
40-44	0	16	40	56	67	58	0	125	181	371	79	1	451	632
45-49	0	22	27	49	50	61	0	111	161	483	60	0	543	704
50-54	0	20	15	35	36	58	0	94	129	641	30	0	671	800
55-59	0	19	7	26	46	43	0	89	115	782	11	0	793	908
60-64	2,658	355	5	3,019	547	73	0	620	3,639	912	33	0	945	4,583
65-69	7,063	730	0	7,793	614	0	0	614	8,407	0	15	0	15	8,422
70-74	6,785	766	0	7,552	764	0	0	764	8,316	0	4	0	4	8,319
75-79	5,432	604	0	6,036	935	0	1	936	6,972	0	1	0	1	6,973
80-84	3,567	308	0	3,875	921	0	1	922	4,797	0	0	0	0	4,798
85-89	1,979	97	0	2,076	731	0	1	732	2,808	0	0	0	0	2,808
90-94	823	15	0	839	393	0	1	394	1,232	0	0	0	0	1,232
95 and over	272	2	0	273	166	0	0	166	440	0	0	0	0	440
0-19	0	0	281	281	0	1,331	0	1,331	1,611	1	0	1,170	1,171	2,782
20-59	0	88	189	278	330	351	0	682	959	2,752	297	31	3,081	4,040
60 and over	28,580	2,877	5	31,462	5,071	73	3	5,148	36,610	912	53	0	965	37,574
62 and over	28,580	2,870	3	31,453	4,890	50	3	4,944	36,396	556	51	0	607	37,003
65 and over	25,921	2,522	0	28,443	4,524	0	3	4,528	32,971	0	20	0	20	32,991
66 and over	24,504	2,400	0	26,904	4,411	0	3	4,415	31,319	0	13	0	13	31,332
67 and over	23,100	2,246	0	25,345	4,285	0	3	4,289	29,634	0	10	0	10	29,644
Total	28,580	2,966	475	32,021	5,401	1,755	3	7,160	39,181	3,665	350	1,201	5,216	44,397
Male														
0- 4	0	0	6	6	0	30	0	30	36	0	0	45	45	80
5- 9	0	0	24	24	0	120	0	120	144	0	0	124	124	269
10-14	0	0	48	48	0	259	0	259	307	0	0	229	229	535
15-19	0	0	66	66	0	271	0	271	337	1	0	201	201	538
20-24	0	0	7	7	0	13	0	13	19	15	0	6	21	40
25-29	0	0	10	10	1	15	0	15	25	47	0	5	52	77
30-34	0	0	14	14	1	18	0	19	33	89	0	3	92	126
35-39	0	0	19	19	2	22	0	24	43	154	1	2	157	200
40-44	0	0	20	20	3	29	0	32	52	225	1	1	227	279
45-49	0	0	14	14	3	31	0	33	47	290	1	0	291	338
50-54	0	0	8	8	2	29	0	31	39	381	1	0	382	421
55-59	0	0	3	3	1	21	0	22	25	472	1	0	473	498
60-64	1,320	1	3	1,323	10	35	0	46	1,369	569	1	0	570	1,938
65-69	3,810	3	0	3,813	3	0	0	3	3,816	0	1	0	1	3,817
70-74	3,620	10	0	3,631	4	0	0	4	3,635	0	0	0	0	3,636
75-79	2,768	11	0	2,779	5	0	0	5	2,784	0	0	0	0	2,784
80-84	1,682	7	0	1,689	4	0	0	5	1,693	0	0	0	0	1,693
85-89	836	2	0	838	3	0	0	3	840	0	0	0	0	840
90-94	308	0	0	309	1	0	0	1	310	0	0	0	0	310
95 and over	93	0	0	93	0	0	0	0	94	0	0	0	0	94
0-19	0	0	144	144	0	680	0	680	824	1	0	598	599	1,423
20-59	0	0	96	96	13	177	0	189	285	1,673	6	16	1,695	1,980
60 and over	14,438	34	3	14,474	31	35	1	68	14,542	569	2	0	571	15,113
62 and over	14,438	34	2	14,473	27	24	1	52	14,525	349	2	0	351	14,876
65 and over	13,118	33	0	13,151	21	0	1	22	13,173	0	1	0	1	13,174
66 and over	12,365	33	0	12,398	20	0	1	21	12,419	0	1	0	1	12,420
67 and over	11,596	33	0	11,629	19	0	1	21	11,649	0	1	0	1	11,650
Total	14,438	34	242	14,713	44	892	1	937	15,650	2,243	8	614	2,865	18,516
Female														
0- 4	0	0	6	6	0	29	0	29	34	0	0	43	43	77
5- 9	0	0	23	23	0	115	0	115	138	0	0	119	119	257
10-14	0	0	46	46	0	247	0	247	293	0	0	218	218	512
15-19	0	0	63	63	0	259	0	259	322	0	0	192	192	514
20-24	0	0	7	7	7	12	0	19	26	7	4	6	16	43
25-29	0	1	10	10	22	14	0	36	46	22	15	4	41	88
30-34	0	3	14	17	42	17	0	59	76	48	35	3	86	162
35-39	0	8	19	27	56	21	0	77	104	94	62	2	157	261
40-44	0	16	20	36	64	29	0	93	129	146	77	1	224	352

TABLE 20c.—OASDI Beneficiaries in-Current-Pay on December 31, 2000 by Type of Benefit, Sex of Beneficiary, and Age (In thousands) —Continued

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Female (Cont.)														
45-49	0	22	14	36	48	30	0	78	114	193	59	0	252	365
50-54	0	20	8	27	34	29	0	63	90	260	29	0	289	379
55-59	0	19	4	23	45	23	0	67	90	310	10	0	320	410
60-64	1,339	354	3	1,696	536	38	0	574	2,270	343	32	0	375	2,645
65-69	3,253	727	0	3,980	610	0	0	610	4,591	0	14	0	14	4,605
70-74	3,165	756	0	3,921	760	0	0	760	4,681	0	3	0	3	4,684
75-79	2,664	593	0	3,257	930	0	0	931	4,188	0	1	0	1	4,189
80-84	1,885	301	0	2,187	917	0	0	917	3,104	0	0	0	0	3,104
85-89	1,143	95	0	1,238	729	0	1	729	1,967	0	0	0	0	1,967
90-94	515	15	0	530	392	0	1	392	922	0	0	0	0	922
95 and over	178	2	0	180	166	0	0	166	346	0	0	0	0	346
0-19	0	0	137	137	0	650	0	650	788	0	0	572	572	1,360
20-59	0	88	94	182	318	175	0	492	674	1,079	291	15	1,385	2,060
60 and over	14,142	2,844	3	16,988	5,040	38	2	5,080	22,068	343	51	0	394	22,462
62 and over	14,142	2,836	2	16,980	4,863	26	2	4,892	21,871	207	49	0	256	22,128
65 and over	12,803	2,489	0	15,292	4,504	0	2	4,506	19,798	0	19	0	19	19,817
66 and over	12,139	2,367	0	14,507	4,391	0	2	4,394	18,900	0	12	0	12	18,912
67 and over	11,503	2,213	0	13,717	4,266	0	2	4,268	17,985	0	9	0	9	17,994
Total	14,142	2,932	234	17,307	5,357	863	2	6,223	23,530	1,422	342	587	2,351	25,881

TABLE 20d.—OASDI Beneficiaries In-Current-Pay on December 31, 2020 by Type of Benefit, Sex of Beneficiary, and Age
(in thousands)

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Total														
0- 4	0	0	19	19	0	56	0	56	75	0	0	100	100	175
5- 9	0	0	82	82	0	216	0	216	298	0	0	274	274	572
10-14	0	0	176	176	0	440	0	440	617	0	0	503	503	1,119
15-19	0	0	228	228	0	457	0	457	684	1	0	456	457	1,141
20-24	0	0	13	13	7	21	0	28	42	25	5	14	45	86
25-29	0	1	21	22	23	28	0	50	72	81	17	12	110	183
30-34	0	5	29	35	42	34	0	76	111	155	39	9	203	314
35-39	0	13	35	49	51	38	0	89	138	242	67	5	315	452
40-44	0	28	35	63	53	46	0	99	163	331	87	2	419	582
45-49	0	38	26	64	42	52	0	94	158	496	74	0	570	728
50-54	0	33	18	51	34	61	0	95	146	807	45	0	852	997
55-59	0	23	11	34	48	64	0	112	146	1,433	19	0	1,452	1,597
60-64	5,009	342	9	5,360	608	120	0	728	6,088	2,106	59	0	2,165	8,253
65-69	12,740	695	0	13,435	681	0	0	681	14,116	443	30	0	473	14,589
70-74	11,837	645	0	12,482	708	0	0	709	13,191	0	7	0	7	13,198
75-79	7,840	462	0	8,301	756	0	0	757	9,058	0	2	0	2	9,060
80-84	4,659	260	0	4,919	729	0	1	729	5,648	0	0	0	0	5,649
85-89	2,708	94	0	2,803	627	0	1	628	3,430	0	0	0	0	3,430
90-94	1,398	22	0	1,420	474	0	1	476	1,896	0	0	0	0	1,896
95 and over	672	4	0	675	302	0	0	302	977	0	0	0	0	977
0-19	0	0	505	505	0	1,169	0	1,169	1,674	1	0	1,332	1,333	3,008
20-59	0	142	188	330	299	344	0	644	974	3,571	352	43	3,966	4,940
60 and over	46,863	2,524	9	49,397	4,885	120	3	5,008	54,405	2,549	99	0	2,648	57,053
62 and over	46,863	2,516	6	49,385	4,699	82	3	4,785	54,170	1,768	94	0	1,862	56,033
65 and over	41,854	2,182	0	44,036	4,277	0	3	4,281	48,317	443	40	0	483	48,799
66 and over	39,783	2,054	0	41,837	4,157	0	3	4,161	45,998	0	28	0	28	46,025
67 and over	37,187	1,908	0	39,094	4,010	0	3	4,013	43,107	0	22	0	22	43,129
Total	46,863	2,666	702	50,232	5,184	1,633	3	6,821	57,053	6,121	451	1,376	7,947	65,000
Male														
0- 4	0	0	10	10	0	29	0	29	39	0	0	51	51	90
5- 9	0	0	42	42	0	110	0	110	152	0	0	140	140	293
10-14	0	0	90	90	0	225	0	225	315	0	0	257	257	573
15-19	0	0	116	116	0	233	0	233	350	1	0	233	234	583
20-24	0	0	7	7	0	11	0	11	18	17	0	7	25	42
25-29	0	0	11	11	1	14	0	15	25	54	0	6	60	86
30-34	0	0	15	15	1	17	0	19	34	99	0	5	105	138
35-39	0	0	18	18	2	19	0	21	39	149	1	3	153	192
40-44	0	0	18	18	2	23	0	25	43	197	1	1	199	242
45-49	0	0	13	13	2	26	0	28	41	289	1	0	291	332
50-54	0	0	9	9	1	30	0	32	41	466	1	0	468	508
55-59	0	0	5	6	1	32	0	33	39	830	1	0	831	870
60-64	2,348	1	5	2,354	16	59	0	75	2,429	1,238	2	0	1,240	3,669
65-69	6,441	5	0	6,446	5	0	0	5	6,451	261	2	0	263	6,714
70-74	6,009	16	0	6,024	6	0	0	6	6,030	0	1	0	1	6,032
75-79	3,687	13	0	3,700	5	0	0	5	3,705	0	0	0	0	3,706
80-84	2,104	8	0	2,112	5	0	0	5	2,116	0	0	0	0	2,117
85-89	1,106	3	0	1,109	3	0	0	3	1,112	0	0	0	0	1,112
90-94	507	1	0	508	2	0	0	2	510	0	0	0	0	510
95 and over	210	0	0	210	1	0	0	1	211	0	0	0	0	211
0-19	0	0	258	258	0	598	0	598	856	1	0	682	682	1,538
20-59	0	0	95	95	11	173	0	184	279	2,103	7	22	2,131	2,410
60 and over	22,412	46	5	22,463	44	59	1	104	22,567	1,499	6	0	1,505	24,072
62 and over	22,412	46	3	22,461	37	40	1	79	22,539	1,043	5	0	1,048	23,587
65 and over	20,064	45	0	20,109	27	0	1	29	20,138	261	4	0	265	20,403
66 and over	19,077	44	0	19,122	26	0	1	28	19,149	0	3	0	3	19,152
67 and over	17,767	44	0	17,811	25	0	1	26	17,837	0	3	0	3	17,840
Total	22,412	46	358	22,816	54	830	1	886	23,702	3,602	12	704	4,318	28,020
Female														
0- 4	0	0	9	9	0	27	0	27	37	0	0	49	49	86
5- 9	0	0	40	40	0	105	0	105	146	0	0	134	134	279
10-14	0	0	86	86	0	215	0	215	301	0	0	246	246	547
15-19	0	0	111	111	0	223	0	223	334	0	0	223	223	558
20-24	0	0	6	7	7	10	0	18	24	8	5	7	20	44
25-29	0	1	10	11	22	14	0	36	47	27	17	6	50	97
30-34	0	5	14	20	41	17	0	58	77	56	38	5	99	176
35-39	0	13	17	31	49	19	0	68	99	93	66	3	162	261
40-44	0	28	17	46	51	23	0	74	120	134	85	1	220	340

TABLE 20d.—OASDI Beneficiaries In-Current-Pay on December 31, 2020 by Type of Benefit, Sex of Beneficiary, and Age (In thousands) —Continued

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Female (Cont.)														
45-49	0	38	13	51	40	26	0	66	117	207	72	0	279	396
50-54	0	33	9	42	33	30	0	63	105	341	43	0	384	489
55-59	0	23	6	28	46	32	0	78	107	603	18	0	621	728
60-64	2,661	341	5	3,007	591	61	0	653	3,659	868	57	0	925	4,584
65-69	6,299	691	0	6,989	675	0	0	675	7,665	182	28	0	210	7,874
70-74	5,828	630	0	6,458	702	0	0	703	7,161	0	6	0	6	7,167
75-79	4,153	448	0	4,601	751	0	0	751	5,353	0	2	0	2	5,354
80-84	2,555	252	0	2,807	724	0	0	725	3,532	0	0	0	0	3,532
85-89	1,602	92	0	1,693	624	0	0	624	2,318	0	0	0	0	2,318
90-94	891	21	0	912	472	0	1	473	1,386	0	0	0	0	1,386
95 and over	462	3	0	465	301	0	0	301	766	0	0	0	0	766
0-19	0	0	247	247	0	571	0	571	818	0	0	651	651	1,469
20-59	0	142	93	235	289	171	0	460	695	1,468	345	21	1,835	2,530
60 and over	24,451	2,478	5	26,934	4,841	61	2	4,905	31,838	1,050	93	0	1,143	32,981
62 and over	24,451	2,471	3	26,924	4,662	42	2	4,707	31,631	725	89	0	814	32,445
65 and over	21,790	2,137	0	23,927	4,250	0	2	4,252	28,179	182	36	0	218	28,397
66 and over	20,706	2,010	0	22,715	4,131	0	2	4,133	26,849	0	24	0	24	26,873
67 and over	19,419	1,864	0	21,284	3,985	0	2	3,987	25,271	0	19	0	19	25,289
Total	24,451	2,620	344	27,416	5,130	803	2	5,936	33,351	2,518	438	672	3,629	36,980

TABLE 20e.—OASDI Beneficiaries In-Current-Pay on December 31, 2040 by Type of Benefit, Sex of Beneficiary, and Age (In thousands)

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Total														
0- 4	0	0	18	18	0	52	0	52	70	0	0	100	100	170
5- 9	0	0	78	78	0	200	0	200	278	0	0	275	275	553
10-14	0	0	175	175	0	414	0	414	589	0	0	519	519	1,108
15-19	0	0	228	228	0	438	0	438	666	1	0	482	482	1,149
20-24	0	0	14	14	7	20	0	27	41	27	5	16	47	89
25-29	0	1	21	22	22	26	0	48	70	82	17	13	112	182
30-34	0	5	29	34	39	30	0	69	103	151	38	9	198	301
35-39	0	12	34	46	46	33	0	79	125	234	67	5	305	430
40-44	0	27	36	63	49	44	0	93	156	348	90	2	440	597
45-49	0	39	29	68	41	55	0	97	165	532	79	0	612	777
50-54	0	34	19	52	32	65	0	97	149	840	46	0	885	1,035
55-59	0	22	10	32	42	62	0	104	136	1,303	18	0	1,321	1,457
60-64	3,973	267	12	4,252	495	143	0	638	4,890	1,795	50	0	1,846	6,735
65-69	10,758	544	0	11,302	564	0	0	564	11,867	818	29	0	847	12,713
70-74	13,110	578	0	13,688	684	0	0	684	14,372	0	8	0	8	14,381
75-79	12,200	500	0	12,700	896	0	0	896	13,596	0	2	0	2	13,599
80-84	9,711	341	0	10,051	1,032	0	1	1,032	11,084	0	1	0	1	11,084
85-89	5,935	123	0	6,058	874	0	1	875	6,933	0	0	0	0	6,933
90-94	2,837	24	0	2,861	561	0	1	562	3,423	0	0	0	0	3,423
95 and over	1,272	4	0	1,276	339	0	0	339	1,615	0	0	0	0	1,615
0-19	0	0	500	500	0	1,104	0	1,104	1,603	1	0	1,376	1,377	2,980
20-59	0	141	190	331	279	335	0	614	945	3,517	360	45	3,922	4,867
60 and over	59,795	2,382	12	62,189	5,444	143	4	5,591	67,780	2,613	91	0	2,704	70,484
62 and over	59,795	2,375	8	62,178	5,291	101	4	5,395	67,573	1,948	87	0	2,034	69,608
65 and over	55,822	2,115	0	57,937	4,950	0	4	4,954	62,890	818	40	0	858	63,748
66 and over	54,230	2,018	0	56,248	4,852	0	4	4,856	61,104	412	31	0	443	61,547
67 and over	52,511	1,918	0	54,429	4,752	0	4	4,756	59,185	0	24	0	24	59,209
Total	59,795	2,522	702	63,019	5,723	1,581	4	7,308	70,328	6,131	451	1,421	8,003	78,331
Male														
0- 4	0	0	9	9	0	27	0	27	36	0	0	51	51	87
5- 9	0	0	40	40	0	102	0	102	142	0	0	141	141	283
10-14	0	0	90	90	0	212	0	212	301	0	0	265	265	567
15-19	0	0	117	117	0	224	0	224	341	1	0	246	247	587
20-24	0	0	7	7	0	10	0	10	17	18	0	8	26	44
25-29	0	0	11	11	1	13	0	14	24	55	0	7	62	86
30-34	0	0	15	15	1	15	0	16	31	97	0	5	102	133
35-39	0	0	17	17	2	17	0	19	36	144	1	3	147	183
40-44	0	0	18	18	2	22	0	24	42	207	1	1	210	252
45-49	0	0	14	14	2	28	0	30	44	311	2	0	312	356
50-54	0	0	9	9	1	32	0	34	43	485	1	0	487	530
55-59	0	0	5	5	1	31	0	32	37	755	1	0	755	793
60-64	1,858	1	6	1,865	12	70	0	82	1,947	1,054	2	0	1,056	3,003
65-69	5,355	3	0	5,358	4	0	0	4	5,363	482	2	0	484	5,847
70-74	6,565	12	0	6,577	6	0	0	6	6,583	0	1	0	1	6,584
75-79	5,815	18	0	5,833	8	0	0	8	5,842	0	1	0	1	5,842
80-84	4,281	15	0	4,296	10	0	0	10	4,306	0	0	0	0	4,306
85-89	2,350	6	0	2,357	7	0	0	8	2,364	0	0	0	0	2,364
90-94	998	2	0	999	4	0	0	5	1,004	0	0	0	0	1,004
95 and over	365	0	0	366	2	0	0	2	368	0	0	0	0	368
0-19	0	0	256	256	0	564	0	564	820	1	0	704	704	1,524
20-59	0	0	96	96	10	169	0	178	275	2,072	7	23	2,101	2,376
60 and over	27,587	58	6	27,651	54	70	1	125	27,776	1,537	6	0	1,543	29,319
62 and over	27,587	58	4	27,649	49	49	1	99	27,748	1,148	5	0	1,154	28,902
65 and over	25,729	57	0	25,786	41	0	1	43	25,829	482	4	0	487	26,316
66 and over	24,976	57	0	25,033	41	0	1	42	25,075	243	4	0	247	25,322
67 and over	24,157	57	0	24,213	40	0	1	41	24,255	0	4	0	4	24,258
Total	27,587	58	358	28,003	63	803	1	868	28,871	3,609	13	727	4,348	33,219
Female														
0- 4	0	0	9	9	0	26	0	26	34	0	0	49	49	83
5- 9	0	0	38	38	0	97	0	97	136	0	0	135	135	270
10-14	0	0	86	86	0	202	0	202	288	0	0	253	253	541
15-19	0	0	112	112	0	214	0	214	326	0	0	235	236	561
20-24	0	0	7	7	7	10	0	17	24	8	5	8	21	45
25-29	0	1	10	11	22	13	0	34	46	27	17	6	51	96
30-34	0	5	14	19	38	15	0	53	72	54	38	5	96	168
35-39	0	12	17	29	44	16	0	60	89	90	66	2	158	247
40-44	0	27	18	45	47	22	0	69	114	141	88	1	230	344

TABLE 20e.—OASDI Beneficiaries In-Current-Pay on December 31, 2040 by Type of Benefit, Sex of Beneficiary, and Age (in thousands) —Continued

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Female (Cont.)														
45-49	0	39	14	54	40	27	0	67	121	222	78	0	300	420
50-54	0	34	9	43	31	32	0	63	106	354	44	0	399	505
55-59	0	22	5	27	41	31	0	72	99	549	17	0	566	664
60-64	2,116	266	6	2,388	482	73	0	555	2,943	741	49	0	790	3,732
65-69	5,403	541	0	5,944	560	0	0	560	6,504	335	27	0	362	6,866
70-74	6,546	565	0	7,111	679	0	0	679	7,789	0	7	0	7	7,796
75-79	6,384	482	0	6,867	888	0	0	888	7,755	0	2	0	2	7,756
80-84	5,430	326	0	5,756	1,022	0	0	1,022	6,778	0	0	0	0	6,778
85-89	3,585	117	0	3,702	867	0	1	867	4,569	0	0	0	0	4,569
90-94	1,839	23	0	1,862	557	0	1	557	2,419	0	0	0	0	2,419
95 and over	906	4	0	910	337	0	0	337	1,247	0	0	0	0	1,247
0-19	0	0	244	244	0	539	0	539	783	0	0	672	672	1,456
20-59	0	141	94	235	269	166	0	435	670	1,446	353	22	1,821	2,491
60 and over	32,209	2,324	6	34,538	5,391	73	2	5,466	40,004	1,076	85	0	1,161	41,165
62 and over	32,209	2,317	4	34,529	5,242	51	2	5,296	39,825	799	81	0	880	40,705
65 and over	30,093	2,057	0	32,150	4,908	0	2	4,911	37,061	335	36	0	371	37,433
66 and over	29,254	1,961	0	31,214	4,812	0	2	4,814	36,028	170	27	0	197	36,225
67 and over	28,354	1,861	0	30,216	4,712	0	2	4,715	34,930	0	20	0	20	34,951
Total	32,209	2,464	344	35,017	5,660	778	2	6,440	41,457	2,522	438	694	3,655	45,112

TABLE 20f.—OASDI Beneficiaries In-Current-Pay on December 31, 2060 by Type of Benefit, Sex of Beneficiary, and Age (in thousands)

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Total														
0- 4	0	0	19	19	0	49	0	49	68	0	0	102	102	171
5- 9	0	0	84	84	0	190	0	190	273	0	0	285	285	558
10-14	0	0	185	185	0	395	0	395	580	0	0	539	539	1,119
15-19	0	0	237	237	0	415	0	415	652	1	0	498	499	1,151
20-24	0	0	14	14	7	19	0	26	40	27	5	16	48	87
25-29	0	1	21	22	21	23	0	44	66	82	17	13	112	178
30-34	0	5	29	34	37	28	0	64	98	153	39	9	201	299
35-39	0	13	35	48	44	32	0	76	124	245	70	5	320	443
40-44	0	29	38	67	48	43	0	91	158	369	94	2	466	624
45-49	0	42	30	72	39	52	0	92	164	548	82	0	630	794
50-54	0	35	18	53	30	58	0	88	141	828	46	0	874	1,015
55-59	0	22	10	32	38	56	0	93	125	1,275	18	0	1,293	1,418
60-64	4,141	282	12	4,435	466	142	0	608	5,043	1,909	55	0	1,964	7,008
65-69	11,596	602	0	12,198	567	0	0	567	12,765	916	34	0	951	13,716
70-74	13,657	602	0	14,259	673	0	0	674	14,933	0	9	0	9	14,942
75-79	11,515	465	0	11,980	813	0	0	813	12,793	0	2	0	2	12,796
80-84	8,445	283	0	8,728	877	0	1	878	9,606	0	1	0	1	9,606
85-89	5,661	97	0	5,758	793	0	1	793	6,551	0	0	0	0	6,551
90-94	3,551	27	0	3,578	631	0	1	632	4,210	0	0	0	0	4,211
95 and over	2,603	6	0	2,608	572	0	0	572	3,181	0	0	0	0	3,181
0-19	0	0	524	524	0	1,049	0	1,049	1,573	1	0	1,424	1,425	2,998
20-59	0	147	194	342	263	311	0	574	915	3,526	372	45	3,943	4,858
60 and over	61,168	2,365	12	63,545	5,392	142	4	5,538	69,083	2,826	102	0	2,927	72,011
62 and over	61,168	2,358	8	63,534	5,253	101	4	5,358	68,892	2,143	97	0	2,241	71,133
65 and over	57,027	2,083	0	59,110	4,926	0	4	4,930	64,040	916	47	0	963	65,003
66 and over	55,302	1,974	0	57,276	4,828	0	4	4,832	62,108	464	36	0	499	62,607
67 and over	53,422	1,858	0	55,280	4,726	0	4	4,730	60,010	0	27	0	27	60,037
Total	61,168	2,512	731	64,411	5,655	1,502	4	7,161	71,572	6,353	473	1,470	8,296	79,867
Male														
0- 4	0	0	10	10	0	25	0	25	35	0	0	52	52	87
5- 9	0	0	43	43	0	97	0	97	140	0	0	146	146	285
10-14	0	0	95	95	0	202	0	202	297	0	0	276	276	572
15-19	0	0	121	121	0	212	0	212	333	1	0	255	255	589
20-24	0	0	7	7	0	10	0	10	17	18	0	8	26	43
25-29	0	0	11	11	0	12	0	12	23	55	0	7	61	84
30-34	0	0	15	15	1	14	0	15	30	98	0	5	103	133
35-39	0	0	18	18	2	16	0	18	36	151	1	3	154	190
40-44	0	0	19	19	2	22	0	24	43	220	2	1	223	265
45-49	0	0	15	15	2	26	0	28	43	320	2	0	322	365
50-54	0	0	9	9	1	29	0	30	40	480	1	0	481	521
55-59	0	0	5	5	1	28	0	29	34	741	1	0	742	776
60-64	1,933	1	6	1,940	11	70	0	81	2,021	1,126	2	0	1,128	3,149
65-69	5,777	4	0	5,781	4	0	0	4	5,785	544	2	0	546	6,332
70-74	6,868	14	0	6,882	6	0	0	6	6,887	0	2	0	2	6,889
75-79	5,534	18	0	5,552	7	0	0	8	5,559	0	1	0	1	5,560
80-84	3,771	13	0	3,784	8	0	0	8	3,793	0	0	0	0	3,793
85-89	2,269	5	0	2,274	7	0	0	7	2,281	0	0	0	0	2,281
90-94	1,255	2	0	1,257	5	0	0	6	1,263	0	0	0	0	1,263
95 and over	774	1	0	775	4	0	0	4	779	0	0	0	0	779
0-19	0	0	268	268	0	537	0	537	805	1	0	728	729	1,534
20-59	0	0	98	99	9	157	0	166	265	2,083	7	23	2,113	2,377
60 and over	28,182	57	6	28,245	53	70	1	125	28,369	1,670	6	0	1,677	30,046
62 and over	28,182	57	4	28,243	49	50	1	100	28,343	1,270	6	0	1,276	29,619
65 and over	26,249	56	0	26,305	42	0	1	43	26,348	544	5	0	549	26,897
66 and over	25,435	55	0	25,490	41	0	1	42	25,532	275	4	0	280	25,812
67 and over	24,539	55	0	24,594	40	0	1	41	24,636	0	4	0	4	24,640
Total	28,182	57	373	28,612	62	763	1	827	29,439	3,754	13	752	4,519	33,957
Female														
0- 4	0	0	9	9	0	24	0	24	33	0	0	50	50	83
5- 9	0	0	41	41	0	93	0	93	133	0	0	139	139	272
10-14	0	0	90	90	0	193	0	193	283	0	0	263	263	546
15-19	0	0	116	116	0	203	0	203	319	0	0	243	244	562
20-24	0	0	7	7	7	9	0	16	23	8	5	8	21	44
25-29	0	1	10	11	20	11	0	32	43	27	17	6	51	94
30-34	0	5	14	19	36	14	0	49	68	55	39	5	98	167
35-39	0	13	17	30	42	16	0	58	88	94	69	3	165	253
40-44	0	29	19	48	46	21	0	67	115	149	93	1	243	358

TABLE 20f.—OASDI Beneficiaries In-Current-Pay on December 31, 2060 by Type of Benefit, Sex of Beneficiary, and Age (in thousands) —Continued

Sex of beneficiary and age group	Retired workers accounts				Deceased workers accounts					Disabled workers accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Female (Cont.)														
45-49	0	42	15	57	38	26	0	64	121	228	80	0	308	429
50-54	0	35	9	44	28	29	0	57	101	348	45	0	393	494
55-59	0	22	5	27	37	28	0	65	92	534	17	0	551	642
60-64	2,208	281	6	2,495	455	72	0	527	3,022	783	53	0	837	3,859
65-69	5,818	598	0	6,417	563	0	0	563	6,980	372	32	0	404	7,384
70-74	6,790	588	0	7,378	668	0	0	668	8,046	0	8	0	8	8,053
75-79	5,980	448	0	6,428	805	0	0	806	7,234	0	2	0	2	7,236
80-84	4,674	270	0	4,944	869	0	0	869	5,813	0	0	0	0	5,813
85-89	3,392	92	0	3,484	786	0	0	786	4,270	0	0	0	0	4,270
90-94	2,296	25	0	2,321	626	0	1	627	2,948	0	0	0	0	2,948
95 and over	1,828	5	0	1,833	568	0	0	568	2,401	0	0	0	0	2,401
0-19	0	0	256	256	0	512	0	512	769	0	0	696	696	1,465
20-59	0	147	96	243	253	154	0	408	651	1,443	365	22	1,830	2,481
60 and over	32,986	2,308	6	35,300	5,339	72	2	5,413	40,714	1,156	95	0	1,251	41,965
62 and over	32,986	2,301	4	35,291	5,204	52	2	5,258	40,550	873	91	0	964	41,514
65 and over	30,778	2,027	0	32,805	4,884	0	2	4,887	37,692	372	42	0	414	38,106
66 and over	29,867	1,918	0	31,786	4,787	0	2	4,790	36,575	189	31	0	220	36,795
67 and over	28,883	1,803	0	30,686	4,686	0	2	4,688	35,374	0	23	0	23	35,397
Total	32,986	2,455	358	35,800	5,593	739	2	6,333	42,133	2,599	460	718	3,777	45,910

TABLE 21.—OASDI Beneficiaries In-Current-Pay on December 31, by Type of Benefit, Sex of Account Holder, and Year (in thousands)

Sex of account holder and year	Retired workers' accounts				Deceased workers' accounts					Disabled workers' accounts				
	Workers	Spouses	Children	Total	Spouses	Children	Parents	Total	OASI	Workers	Spouses	Children	DI	OASDI
Total														
1970	13,349	2,668	546	16,563	3,750	2,688	29	6,467	23,030	1,493	283	889	2,665	25,695
1975	16,588	2,867	643	20,098	4,471	2,919	21	7,411	27,509	2,489	453	1,411	4,352	31,861
1980	19,562	3,016	639	23,216	4,973	2,610	15	7,598	30,814	2,859	462	1,358	4,678	35,492
1985	22,432	3,069	456	25,957	5,234	1,918	10	7,162	33,119	2,657	306	945	3,907	37,027
1990	24,603	3,246	429	28,278	5,425	1,776	7	7,208	35,486	2,845	294	987	4,127	39,612
1995	26,837	3,331	430	30,597	5,653	1,764	5	7,421	38,018	3,108	297	1,031	4,435	42,454
2000	28,580	2,966	475	32,021	5,401	1,755	3	7,160	39,181	3,665	350	1,201	5,216	44,397
2005	30,487	2,784	519	33,790	5,268	1,704	4	6,976	40,765	4,470	396	1,287	6,153	46,918
2010	34,273	2,672	589	37,534	5,165	1,662	4	6,831	44,365	5,387	443	1,335	7,165	51,530
2015	40,060	2,599	655	43,314	5,131	1,639	4	6,774	50,088	5,876	441	1,354	7,672	57,760
2020	46,863	2,666	702	50,232	5,184	1,633	3	6,821	57,053	6,121	451	1,376	7,947	65,000
2025	52,921	2,746	735	56,402	5,300	1,634	3	6,937	63,339	6,421	474	1,408	8,303	71,643
2030	57,516	2,744	731	60,991	5,459	1,625	3	7,087	68,079	6,257	465	1,421	8,144	76,222
2035	59,622	2,666	720	63,008	5,610	1,606	4	7,219	70,228	6,114	457	1,421	7,991	78,219
2040	59,795	2,522	702	63,019	5,723	1,581	4	7,308	70,328	6,131	451	1,421	8,003	78,331
2045	59,737	2,440	711	62,888	5,787	1,559	4	7,350	70,238	6,347	463	1,431	8,241	78,479
2050	60,167	2,439	724	63,330	5,769	1,541	4	7,314	70,644	6,414	471	1,446	8,331	78,975
2055	60,745	2,478	732	63,956	5,714	1,523	4	7,241	71,197	6,383	474	1,460	8,317	79,513
2060	61,168	2,512	731	64,411	5,655	1,502	4	7,161	71,572	6,353	473	1,470	8,296	79,867
2065	61,499	2,529	729	64,758	5,638	1,481	4	7,123	71,880	6,412	475	1,477	8,365	80,245
Male														
1970	7,688	2,660	521	10,869	3,738	2,380	29	6,147	17,016	1,069	283	806	2,158	19,173
1975	9,164	2,860	597	12,620	4,464	2,528	21	7,013	19,633	1,711	452	1,231	3,394	23,027
1980	10,461	2,976	601	14,038	4,936	2,231	15	7,181	21,219	1,928	460	1,159	3,547	24,766
1985	11,817	3,033	428	15,278	5,186	1,630	10	6,826	22,104	1,785	304	802	2,890	24,994
1990	12,837	3,213	400	16,450	5,375	1,514	7	6,896	23,346	1,884	287	821	2,993	26,339
1995	13,834	3,301	397	17,533	5,600	1,501	5	7,106	24,638	1,995	287	835	3,118	27,756
2000	14,438	2,932	438	17,808	5,357	1,509	3	6,870	24,678	2,243	342	963	3,547	28,225
2005	15,103	2,752	480	18,336	5,224	1,468	4	6,696	25,032	2,689	386	1,031	4,106	29,137
2010	16,569	2,639	547	19,755	5,118	1,436	4	6,557	26,312	3,200	433	1,069	4,702	31,014
2015	19,235	2,562	609	22,405	5,080	1,420	4	6,504	28,909	3,483	430	1,086	4,999	33,909
2020	22,412	2,620	654	25,687	5,130	1,416	3	6,549	32,236	3,602	438	1,104	5,145	37,381
2025	25,103	2,693	685	28,480	5,243	1,415	3	6,662	35,142	3,776	460	1,131	5,367	40,509
2030	27,084	2,685	681	30,449	5,399	1,407	3	6,810	37,259	3,679	452	1,140	5,271	42,530
2035	27,782	2,605	669	31,056	5,549	1,391	4	6,943	38,000	3,598	444	1,139	5,181	43,181
2040	27,587	2,464	651	30,702	5,660	1,371	4	7,035	37,737	3,609	438	1,140	5,188	42,924
2045	27,364	2,386	660	30,410	5,722	1,352	4	7,078	37,488	3,740	450	1,150	5,341	42,829
2050	27,549	2,386	672	30,607	5,705	1,336	4	7,045	37,652	3,783	458	1,162	5,402	43,055
2055	27,903	2,424	680	31,007	5,651	1,319	4	6,974	37,981	3,769	460	1,173	5,402	43,383
2060	28,182	2,455	679	31,316	5,593	1,301	4	6,897	38,213	3,754	460	1,180	5,394	43,607
2065	28,363	2,471	676	31,511	5,576	1,283	4	6,862	38,373	3,791	462	1,187	5,441	43,813
Female														
1970	5,661	8	25	5,695	12	308	0	320	6,015	424	1	83	507	6,522
1975	7,424	7	46	7,477	7	391	0	398	7,876	778	1	180	958	8,834
1980	9,101	39	38	9,178	37	379	0	416	9,595	931	2	199	1,131	10,726
1985	10,615	36	29	10,679	49	288	0	337	11,016	872	2	144	1,017	12,033
1990	11,766	32	29	11,828	50	262	0	312	12,140	960	8	166	1,134	13,274
1995	13,003	29	33	13,065	52	263	0	315	13,380	1,113	10	195	1,317	14,697
2000	14,142	34	37	14,213	44	246	0	290	14,503	1,422	8	239	1,669	16,172
2005	15,383	31	39	15,454	44	236	0	280	15,734	1,782	9	256	2,047	17,781
2010	17,704	32	42	17,779	47	226	0	274	18,052	2,187	11	265	2,463	20,515
2015	20,825	38	46	20,909	51	220	0	270	21,179	2,393	11	268	2,672	23,851
2020	24,451	46	48	24,545	54	218	0	272	24,817	2,518	12	271	2,802	27,619
2025	27,818	54	50	27,922	57	219	0	276	28,198	2,646	14	277	2,937	31,134
2030	30,433	60	50	30,543	59	218	0	277	30,820	2,578	13	281	2,872	33,692
2035	31,840	61	51	31,952	61	214	0	276	32,228	2,516	13	282	2,810	35,038
2040	32,209	58	51	32,318	63	210	0	274	32,591	2,522	13	281	2,815	35,406
2045	32,372	55	51	32,478	65	207	0	271	32,749	2,607	13	281	2,901	35,650
2050	32,617	54	52	32,723	64	205	0	269	32,992	2,632	13	284	2,928	35,921
2055	32,842	55	52	32,949	63	203	0	267	33,216	2,615	13	287	2,915	36,131
2060	32,986	57	53	33,095	62	201	0	263	33,359	2,599	13	289	2,902	36,261
2065	33,136	58	53	33,247	62	198	0	260	33,507	2,621	13	290	2,924	36,431

TABLE 22.—Summary of Various Social Security Area Populations on December 31, by Year (In thousands)

Year	Total population	Covered Workers[1]	Fully insured	Disability insured	Beneficiaries	Workers per beneficiary
1970	216,079	93,090	108,068	74,503	25,695	3.6
1975	225,657	100,200	122,934	85,305	31,861	3.1
1980	236,536	113,000	139,542	100,452	35,492	3.2
1985	248,320	121,830	150,261	108,790	37,027	3.3
1990	258,769	130,452	161,262	118,285	39,612	3.3
1995	268,057	137,880	171,332	127,223	42,454	3.2
2000	276,290	142,820	180,286	131,203	44,397	3.2
2005	283,967	146,468	189,320	137,771	46,918	3.1
2010	291,422	148,276	197,537	142,377	51,530	2.9
2015	298,376	148,375	204,288	143,230	57,760	2.6
2020	304,240	147,055	209,540	142,082	65,000	2.3
2025	308,807	145,658	213,816	141,866	71,643	2.0
2030	312,176	145,277	217,390	140,497	76,222	1.9
2035	314,559	145,689	219,985	140,557	78,219	1.9
2040	316,145	146,043	221,427	141,193	78,331	1.9
2045	317,140	146,200	222,027	142,128	78,479	1.9
2050	317,860	146,292	222,393	142,154	78,975	1.9
2055	318,704	146,610	223,027	142,148	79,513	1.8
2060	319,945	147,320	224,086	142,542	79,867	1.8
2065	321,598	148,013	225,416	143,366	80,245	1.8

[1]Represents the number of workers with covered earnings during the calendar year.

☆ U.S. GOVERNMENT PRINTING OFFICE: 1988—201-898/80026