Benefits and Earnings Public-Use File, 2004
Data Dictionary and Field Descriptors

Introduction

The Benefits and Earnings Public-Use File, 2004, consists of a 1 percent random, representative sample of records of Old-Age, Survivors, and Disability Insurance beneficiaries who were entitled to receive a Social Security (OASDI) benefit for December 2004, and all benefit information is as of December 2004. This file consists of two separate, linkable components—one with benefit information (the benefit subfile) and one with earnings information (the earnings subfile). Each record on these subfiles has a unique identifier that allows each earnings record to be linked to a corresponding benefit record.

All rounded numbers on this file are random rounded. Under random rounding, a multiple of the rounding base will not change, but a number that is not a multiple of the base will round to either of the two closest multiples of the base. For example, when random rounding with rounding base 5, the number 540 will not change, but 542 may round to either 540 or 545. When random rounding with rounding base 25, the number 550 will not change, but 562 may round to either 550 or 575.

When we say that a variable is topcoded at the value T, it means that all values less than or equal to T are shown on the file and that all values greater than T are not shown. When we topcode unrounded numbers, each value greater than the topcode is replaced by the mean of values on the file that are greater than the topcode. When we topcode rounded numbers, all values that round to be greater than the topcode are replaced by the mean of all values that round to be greater than the topcode.

Part 1: Benefit Information

Data Fields

ID   Identification number

This is the first field on the benefit subfile and on the earnings subfile. The identification number allows one to link records across subfiles to create a linked record that has benefit and beneficiary information from the benefit subfile and earnings information from the earnings subfile. The identification number on the benefit subfile starts with record #1 and goes to record #473,366.

YOB   Year of birth of beneficiary

The field YOB is bottomcoded at 1914; that is, the actual year of birth is not shown before 1914. Instead, each year of birth before 1914 is replaced with 1910, the national mean of YOB values before 1914.

>   YOB: Years before 1914 are replaced with 1910
>   YOB: Exact year of birth, 1914–2004

SEX   Sex of beneficiary

>   M: Male
>   F: Female
>   U1:   Adult with an unspecified gender code
>   U2:   Minor (age 0–17) or student children (age 18–19) with an unspecified gender code

YOCE   Year of current entitlement

This field contains the year the beneficiary met the applicable requirements for receipt of benefits, including the filing of an application. This variable is recoded to conform to the bottomcoding for YOB.

>   YOCE: Recoded to 1972 for persons born before 1914
>   YOCE: Exact year of current entitlement for persons born between and including 1914 and 2004

TOB   Type of benefit

This field identifies a beneficiary's type of benefit based on entitlement criteria.

AXR: Retired worker—entitled to benefits as a retired worker on his or her own earnings history.

AXD: Disabled worker—entitled to benefits as a disabled worker on his or her own earnings history.

BAR: Spouse of retired worker—entitled to benefits as a retired worker's spouse aged 62 or older.

BYR: Spouse of retired worker—entitled to benefits as a retired worker's spouse with children in his or her care under age 16 or disabled.

BVR: Spouse of retired worker—entitled to benefits as a retired worker's divorced spouse aged 62 or older who was married to the retired worker for 10 years before the divorce became final.

BAD: Spouse of disabled worker—entitled to benefits as a disabled worker's spouse aged 62 or older.

BYD: Spouse of disabled worker—entitled to benefits as a disabled worker's spouse with children in his or her care under age 16 or disabled.

BVD: Spouse of disabled worker—entitled to benefits as a disabled worker's divorced spouse aged 62 or older who was married to the disabled worker for 10 years before the divorce became final.

CMR: Child of retired worker—entitled to benefits as a retired worker's unmarried child under age 18.

CSR: Child of retired worker—entitled to benefits as a retired worker's unmarried child, aged 18–19, who is a full-time elementary or secondary school student. Student benefits end at age 19 or at the end of the current semester or quarter, whichever is later.

CDR: Child of retired worker—entitled to benefits as a retired worker's disabled adult child, aged 18 or older, whose disability began before age 22.

CMD: Child of disabled worker—entitled to benefits as a disabled worker's unmarried child under age 18.

CSD: Child of disabled worker—entitled to benefits as a disabled worker's unmarried child aged 18–19, who is a full-time elementary or secondary school student. Student benefits end at age 19 or at the end of the current semester or quarter, whichever is later.

CDD: Child of disabled worker—entitled to benefits as a disabled worker's disabled adult child, aged 18 or older, whose disability began before age 22.

CMS: Child of deceased worker—entitled to benefits as a deceased worker's unmarried child under age 18.

CSS: Child of deceased worker—entitled to benefits as a deceased worker's unmarried child, aged 18–19, who is a full-time elementary or secondary school student. Student benefits end at age 19 or at the end of the current semester or quarter, whichever is later.

CDS: Child of deceased worker—entitled to benefits as a deceased worker's disabled adult child, aged 18 or older, whose disability began before age 22.

DNS: Nondisabled widow(er)—entitled to benefits as a nondivorced widow(er), aged 60 or older, of a worker fully insured at the time of death. Benefits are continued for nondivorced widow(er)s who remarry after age 60. This category includes a small number of persons aged 62 or older receiving benefits as a parent of a deceased worker.

DVS: Nondisabled widow(er)—entitled to benefits as a surviving divorced widow(er), aged 60 or older, of a worker fully insured at the time of death. A surviving divorced widow(er)'s marriage to a worker must have lasted 10 years before the divorce became final. Benefits are continued for surviving divorced widow(er)s who remarry after age 60.

ENS: Mother or father—entitled to benefits as a nondivorced widow(er) of a worker fully or currently insured at the time of death, with an entitled child of the worker in his or her care who is under age 16 or disabled.

EVS: Mother or father—entitled to benefits as a surviving divorced widow(er) of a worker fully or currently insured at the time of death, with an entitled child of the worker in his or her care who is under age 16 or disabled.

WNS: Disabled widow(er)—entitled to benefits as a nondivorced widow(er), aged 50–64, of a worker fully insured at the time of death, and who has been disabled throughout a waiting period of 5 consecutive calendar months that began no later than 7 years after the month in which the worker died or after the end of his or her entitlement to benefits as a widowed mother or father. Benefits are continued for nondivorced disabled widow(er)s who remarry after the age of first eligibility for benefits.

WVS: Disabled widow(er)—entitled to benefits as a surviving divorced widow(er), aged 50–64, of a worker fully insured at the time of death, and who has been disabled throughout a waiting period of 5 consecutive calendar months that began no later than 7 years after the month in which the worker died or after the end of his or her entitlement to benefits as a widowed mother or father. A surviving divorced widow(er)'s marriage to a worker must have lasted 10 years before the divorce became final. Benefits are continued for surviving divorced disabled widow(er)s who remarry after the age of first eligibility for benefits.

PIA   Primary insurance amount (rounded to multiples of $5)

The PIA is the amount used as a base for computing benefits payable on the basis of an individual's earnings record. It is the monthly amount payable to a retired worker who begins to receive benefits at the full retirement age (FRA) or to a disabled worker who has never received a retirement benefit reduced for age. FRA is the age at which a person may become entitled to unreduced retirement benefits. For persons reaching age 62 before 2000, the FRA is 65. FRA is gradually increasing to age 67.

The PIA, which is related to the worker's average monthly wage or average indexed monthly earnings, is also the amount used as a base for computing all types of benefits payable on the basis of one individual's record. Dependents and survivors of workers receive specified percentages of the PIA, subject to reduction for early retirement and the family maximum.

The rounded PIA is topcoded at $1,760; therefore, the rounded value of PIA is not shown when it exceeds $1,760. Instead, each topcoded primary insurance amount is replaced with $1,880, which is the rounded national mean of values that round above $1,760. Approximately 2 percent of OASDI beneficiaries at the national level have a PIA value that is equal to or greater than this topcode value.

PIA: Multiples of $5 for values between $0 and $1,760
PIA: Rounded values above $1,760 are replaced by $1,880, which is the rounded national mean of values that round above $1,760

TPIA   Type of PIA

This field describes the type of calculation used to determine the PIA.

>   AIME: An average indexed monthly earnings calculation is the method for determining the   PIA for most workers who attained age 62, became disabled, or died after 1978. A   worker's earnings are indexed to changes in the national average wage.
>   AMW: An average monthly wage calculation is the method for determining the PIA for workers who attained age 62, became disabled, or died before 1979.
>   OTHR: Other calculations include the methods referred to as old and new start guarantee PIA, special minimum PIA, totalization PIA, and windfall elimination provision PIA.

MBC   Monthly benefit credited (rounded to multiples of $5)

This field represents the monthly amount payable to a beneficiary, which is based on TOB. It reflects amounts payable after reduction for age, family maximum, and other reasons but before any deduction for Supplementary Medical Insurance (SMI) premiums.

>   The rounded MBC is topcoded at $1,720; therefore, the rounded value of MBC is not shown when it exceeds $1,720. Instead, each topcoded monthly benefit amount is replaced with $1,915, which is the rounded national mean of values that round above $1,720. Approximately 2 percent of OASDI beneficiaries at the national level have an MBC value that is equal to or greater than this topcode value.

>   MBC: Multiples of $5 for rounded values between $0 and $1,720
>   MBC: Rounded values above $1,720 are replaced with $1,915, which is the rounded national mean of values that round above $1,720

NOTE: The MBC and PIA amounts above refer to benefits for the month of December 2004, which includes the 2.7 percent cost-of-living adjustment effective for that month. Social Security benefits are delivered in the month following the month for which the benefit is payable. Note further that the PIA and the MBC are computed using earnings information up to and including earnings for 2003.

BROA   Benefit reduction based on age of beneficiary

This Yes/No field indicates whether the monthly benefit amount payable was reduced because of age at the time of entitlement. Reductions to the benefit amount may be based on:

1. Entitlement prior to full retirement age if the beneficiary is a retired worker, a wife or husband of a retired or disabled worker (with entitlement not based on caring for a child beneficiary), or a divorced spouse;

2. Entitlement prior to full retirement age if the beneficiary is a widow(er) or a surviving divorced spouse; or

3. Entitlement in case of disability, at ages 50–59 if the beneficiary is a widow(er) or a surviving divorced spouse.

> Y: Yes
> N: No

BRADS   Benefit reduction for age of deceased spouse

This Yes/No field indicates whether the monthly benefit amount payable to a widow(er) or surviving divorced spouse was reduced because of the early retirement of the deceased worker.

> Y: Yes
> N: No

DRCI   Delayed retirement credit indicator

This Yes/No field indicates whether the benefit amount was increased because of delayed retirement credit.

Increased benefit amounts are payable to certain workers who did not receive benefits for months after attaining the full retirement age and before age 70. Increases for delayed retirement apply for benefits beginning in January of the year following the year the individual attains full retirement age.

> Y: Yes
> N: No

NOTE: Beneficiaries may be dually entitled to benefits on more than one account. For example, a retired or disabled worker who is entitled to benefits on his or her Social Security number may be dually entitled as a spouse or widow(er). The following fields relate to dually entitled beneficiaries. See Appendix: Note on Dual Entitlement for more information.

DEI   Dual entitlement indicator

This Yes/No field indicates whether a beneficiary is entitled to more than one type of benefit. Most dual entitlement situations occur when a beneficiary is entitled to a worker (primary) benefit and a higher secondary benefit.

        The primary benefit is paid in full, but the secondary benefit is paid only in the amount by which it exceeds the primary amount. If the two benefits are financed from the same trust fund, the beneficiary is usually represented only once in SSA program data (as a retired-worker or a disabled-worker beneficiary), and the benefit amount recorded is the larger amount associated with the auxiliary benefit. If the benefits are paid from different trust funds, the beneficiary has two benefit records in the Master Beneficiary Record, one from each trust fund.

> Y: Yes
> N: No

DEOP   Dual entitlement to other program

This field indicates the type of other program (other than the one indicated by TOB) for beneficiaries with dual entitlement.

> Blank: Not dually entitled
> D: Disability Insurance
> R: Retirement Insurance
> S: Survivor Insurance
> X: Retirement or Survivor Insurance (nondisabled children only)

OTOB   Other type of benefit

This field indicates the type of benefit (other than the one indicated by TOB) for beneficiaries with dual entitlement.

> Blank: Not dually entitled
> A: Retired or disabled worker
> B: Spouse of retired or disabled worker
> C: Child of retired, disabled, or deceased worker
> D: Aged widow(er) of deceased worker
> E: Young widow(er) of deceased worker
> W: Disabled widow(er) of deceased worker

DEBI   Dual entitlement beneficiary identifier

This field further identifies the spousal or survivor benefit received in dual entitlement situations. This field must be used in conjunction with OTOB.

> Blank: Not dually entitled
> A: Aged 62 or older
> N: Nondivorced
> V: Divorced
> Y: Child under the age of 16 or disabled and under the beneficiary's care
> U: Unspecified

LEMBA   Larger excess monthly benefit amount (rounded to multiples of $5)

This field indicates the difference between the larger (usually auxiliary or survivor) benefit and the smaller (usually worker) benefit for dually entitled beneficiaries. For example, if a woman receives a retired-worker benefit of $400 and on the basis of her husband's record is eligible for a widow's benefit of $700, then the difference, $300, is the LEMBA.

> LEMBA: Blank indicates non-dually entitled beneficiary
> LEMBA: Multiples of $5 for rounded values between $0 and $1,915

SAMBA   Smaller actuarially reduced monthly benefit amount (rounded to multiples of $5)

This field represents the smaller (usually worker) benefit payable after reduction for age and the family maximum for dually entitled beneficiaries. As in the example above, if a woman receives a retired-worker benefit of $400 and on the basis of her husband's record is eligible for a widow's benefit of $700, then SAMBA is $400.

> SAMBA: Blank indicates non-dually entitled beneficiary
> SAMBA: Multiples of $5 for rounded values between $0 and $1,915

NOTE: The sum of LEMBA and SAMBA is the monthly amount payable to a beneficiary, and that value is topcoded at $1,720. When that sum exceeds $1,720, LEMBA and SAMBA are replaced so that their sum equals $1,915.

Part 2: Earnings Information

Background

Earnings History Associated with Benefit Records. A Social Security number is an account number under which a worker's earnings history is recorded. All beneficiaries have a Social Security number, and for benefit records there is a linked earnings record that contains the earnings history for the beneficiary. There are 855 benefit records that do not contain an earnings history for the beneficiary; accordingly, there are 472,511 earnings records from a total of 473,366 benefit records.

Beneficiaries may be entitled to benefits on the basis of their own earnings history and account or those of a qualified family member. When a beneficiary is entitled to benefits on his or her own account (typically a retired or disabled worker), the primary insurance amount (PIA) and monthly benefit credited (MBC) on the benefit subfile are based on the earnings history of the beneficiary that is linked to the benefit record. When a beneficiary is entitled to benefits based on an account other than his or her own (typically a spouse, child, or survivor of a worker), the PIA and MBC on the benefit subfile are based on the account of the family member (not on the beneficiary's earnings history, which is linked to the benefit record).

If the first letter of the type of benefit (TOB) field is an "A," then the beneficiary is entitled to benefits from his or her own account, and the PIA and MBC are based on the beneficiary's earnings history linked to the benefit record. If the first letter of the TOB field is anything other than an "A," then the PIA and MBC values shown on the benefit record are not based on the beneficiary's earnings history, which is linked to the benefit record on this file. Rather, they are based on the earnings history of the qualified family member under whose account the beneficiary is entitled. The earnings history of the qualified family member is not shown on the earnings subfile.

Social Security Credits. A person qualifies for Social Security benefits on the basis of their own account by earning Social Security credits when they work in a job and pay Social Security taxes. The credits are based on the amount of one's earnings. A person's earnings history is used to determine eligibility for retirement or disability benefits or for a qualified family member's eligibility for benefits. For information about Social Security credits, see http://www.socialsecurity.gov/pubs/10072.html.

Earnings Histories—Social Security Taxable Earnings. Annual information on Social Security taxable earnings are shown for individual years from 1951 through 2003 and as aggregate earnings for the years from 1937 through 1950. For annual earnings, the amount for each year corresponds to the total annual earnings subject to Social Security tax up to the taxable maximum for that year, which includes wages and self-employment earnings. The earnings information on this subfile is used to compute benefit information for the linked record on the benefit subfile only for entitlement based on own earnings. Note that benefits payable for December 2004 are computed using earnings through 2003.

Relating Earnings Histories and Benefit Information. In addition to the annual taxable maximum amounts, Section 2 of the Annual Statistical Supplement to the Social Security Bulletin also includes an extensive discussion relating information about a person's earnings history to benefits. The Supplement can be accessed at www.socialsecurity.gov/policy/docs/statcomps/supplement/2004/index.html.

Data Fields

ID   Identification number

This is the first field on the benefit record subfile and also on the earnings subfile. The identification number allows one to link records across subfiles to create a linked record that has benefit and beneficiary information from the benefit subfile linked to earnings information from the earnings subfile. The identification number on the benefit subfile starts with record #1 and goes to record #473,366.

TC   Total credits

This field indicates the total number of Social Security credits earned by the beneficiary on the basis of his or her earnings history. The possible maximum value for TC is 268, namely 4 credits for each of the 67 years of Social Security, from 1937 through 2003, represented on this file.

>   TC: Ranges from 0 to 268

AE3750   Aggregate Social Security taxable earnings from 1937 through 1950

This field is the aggregate Social Security taxable earnings for the beneficiary from 1937 through 1950 rounded to a multiple of $25. The field is topcoded at $23,775. That is, no actual earnings value is shown in excess of $23,775. For records whose rounded aggregate earnings value was greater than $23,775, their value was replaced by $29,538, which is the (unrounded) mean of all values rounding to a number greater than $23,775. Approximately 2 percent of nonzero values in this field are above the topcode.

>   AE3750:   Multiples of $25 for values less than or equal to $23,775 and the replacement value $29,538 for amounts above $23,775.

SSTEYEAR   Annual Social Security taxable earnings for each year from 1951 through 2003

These fields contain the annual Social Security taxable earnings for the beneficiary for each of the years 1951 through 2003. All values are rounded to a multiple of $25 and do not exceed the annual taxable maximum. Note that benefits payable for December 2004 are computed using earnings through 2003. (Earnings have been removed for persons who are less than 13 years of age. This was done very infrequently, and credits of coverage have not been correspondingly adjusted.)

        SSTEYEAR: Multiples of $25 for values between 0 and the annual taxable maximum, where YEAR goes from 1951 through 2003.

        For example, the field "SSTE1988" displays the Social Security taxable earnings for 1988 in multiples of $25.

APPENDIX: Note on Dual Entitlement

A Social Security number identifies the account under which a worker's earnings history is recorded, and the earnings history for that account is used to determine benefit entitlement and benefit amounts from that account.

Beneficiaries may be *dually entitled* to benefits on more than one account; in particular, they may be entitled to benefits based on their own work history as well as on the work history of a qualified family member. For example, a retired or disabled worker may be entitled to benefits on the basis of his or her own account and dually entitled on a second account as a spouse or widow(er). Dually entitled beneficiaries may draw benefits from one trust fund—either the Old Age and Survivors Insurance (OASI) Trust Fund or the Disability Insurance (DI) Trust Fund—or they may be entitled to benefits from both trust funds.

Each trust fund provides exactly one *benefit record* for each beneficiary entitled to benefits from that fund, and the benefit record describes the nature of that entitlement and related benefit information. For example, a retired worker may be entitled to benefits from the OASI trust fund from his or her own account and may be also entitled to benefits from the OASI trust fund from his or her spouse's account. In this case, the beneficiary will receive benefits from that single trust fund and will have a single benefit record. On the other hand, a person may be entitled to benefits from the OASI trust fund from his or her own account and may also be entitled to benefits from the DI trust fund from a spouse's account. In this latter case, he or she will receive benefits from two trust funds and have two benefit records. The variables below on the benefit subfile describe entitlement and benefit amounts.

TOB (type of benefit) is the description of the entitlement from the trust fund that provided the benefit record.

For example, the TOB value for a retired worker receiving benefits from his or her own account (from the OASI trust fund) reflects that they are a retired worker. Those benefits may be augmented from a spouse's account from either trust fund; however, the TOB from the OASI trust fund reflects that the entitlement is based on the account of a retired worker. If payments from the spouse's account derive from the DI trust fund, there will be a separate benefit record generated by the DI trust fund indicating payment from the spouse's account.The TOB value on the disability benefit record will indicate that the entitlement is based on a spousal benefit.

PIA (primary insurance amount) is the amount on the benefit record used as a base for computing benefits.The PIA on a benefit record is based on the earnings history of the account under which benefits are being paid. When a person is entitled to benefits from a trust fund on the basis of their own account and these benefits are augmented through a dual entitlement from the same trust fund, the PIA on the benefit record is based on the account of the beneficiary.

MBC (monthly benefit credited) is the monthly amount due to a beneficiary from the trust fund that provided the benefit record. It is based on entitled benefits payable from that trust fund. The MBC amount reflects payment due to the beneficiary after reduction for age, family maximum, and other reasons but before any deduction for Supplementary Medical Insurance premiums.

LEMBA (larger excess monthly benefit amount) is the difference between the larger benefit amount and the smaller benefit amount for dually entitled beneficiaries. For example, if a person is entitled to a retired-worker benefit of $400 on his or her own account and a widow(er)'s benefit of $700 on a spouse's account, the $300 difference is the LEMBA.

SAMBA (smaller actuarially reduced monthly benefit amount) is the smaller benefit payable after reduction for age and the family maximum for dually entitled beneficiaries. In the example above, in which a woman receives a retired-worker benefit of $400 and on the basis of her husband's record is eligible for a widow's benefit of $700, the SAMBA is $400.

Observe that the amount payable to a dually entitled beneficiary is the sum of LEMBA and SAMBA. When the dually entitled beneficiary is drawing benefits from a single trust fund, then:

$$MBC = LEMBA + SAMBA$$