

2.A OASDI: Benefit Types and Levels

Table 2.A20—Legislative provisions for computing monthly benefits for retired and disabled workers, by year enacted

Year enacted	Age	Percentage of PIA	Condition or qualification
<i>Retired worker</i>			
1935	65 or older	100	Fully insured. Amount based on cumulative wages.
1939	...	...	Amount based on PIA.
1956	Women: 62–64	...	Reduced 5/9 of 1 percent for each month under age 65.
1961	Men: 62–64	...	Reduced 5/9 of 1 percent for each month under age 65.
1972	...	...	Increased 1/12 of 1 percent for each month between ages 65 and 72 for which no benefits received after 1970 (PIA based on average monthly wage [AMW] only). Applicable only to worker whose benefit has not been actuarially reduced.
1977	...	...	Increased 1/4 of 1 percent for each month after 1981 and between ages 65 and 72 in which no benefits received. Requirement for nonreceipt of actuarially reduced benefit removed.
1983	65 and 2 months–67	...	Beginning in 2000, the full retirement age (FRA) varies by year of birth for retirees. The age at which 100 percent of PIA is payable is raised in increments for individuals born in 1938 and later years. The 1938 birth cohort reaches age 62 in 2000 and the revised FRAs affect the 1938 and subsequent cohorts as follows:
			<i>100 percent of PIA payable at age—</i>
			<i>Applicable to workers who attain age 62 in—</i>
			2000
			2001
			2002
			2003
			2004
			2005–2016
			2017
			2018
			2019
			2020
			2021
			2022 and later
	62–66	...	Reduced 5/9 of 1 percent for each of the first 36 months of receipt of benefits immediately preceding the age at which 100 percent of PIA is payable, plus 5/12 of 1 percent for each of up to 24 earlier months of benefit receipt.
	...	...	Increased by the following percentage for each month between the age at which 100 percent of PIA is payable and age 70 in which no benefits are received:
			<i>Age 62 in years—</i>
			<i>Rate of increase</i>
			<i>Annual rate (percent)</i>
			1987–1988
			7/24 of 1 percent
			3.5
			1989–1990
			8/24 of 1 percent
			4.0
			1991–1992
			9/24 of 1 percent
			4.5
			1993–1994
			10/24 of 1 percent
			5.0
			1995–1996
			11/24 of 1 percent
			5.5
			1997–1998
			12/24 of 1 percent
			6.0
			1999–2000
			13/24 of 1 percent
			6.5
			2001–2002
			14/24 of 1 percent
			7.0
			2003–2004
			15/24 of 1 percent
			7.5
			2005 and later
			16/24 of 1 percent
			8.0
	...	...	No further increases for months of nonreceipt of benefits after age 70, effective 1984.
	...	...	Partial offset for receipt of pension based on noncovered employment, phased in over a 5-year period beginning in 1986 for individuals first eligible for Social Security and noncovered pension after 1985 (see Table 2.A11).

(Continued)

Table 2.A20—Legislative provisions for computing monthly benefits for retired and disabled workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
<i>Disabled worker</i>			
1956	50–64	...	Disability insured. Waiting period of 6 calendar months. Reduced by amount of workers' compensation.
1958	Reduction for workers' compensation eliminated.
1960	Under 50	...	...
1965	Reduced if benefits plus workers' compensation exceed 80 percent of the higher of AMW or high 5-year average taxable earnings in covered employment. Adjusted periodically for rises in wage levels.
1967	Reduced if benefits plus workers' compensation exceed 80 percent of the higher of AMW or high 5-year average earnings in covered employment, regardless of taxable limit.
1972	Reduced if benefits plus workers' compensation exceed 80 percent of the highest of (a) AMW, (b) high 5-year average earnings or (c) highest annual earnings in the period consisting of year of disability onset and 5 preceding years in covered employment.
	Waiting period reduced to 5 full calendar months.
1983	Partial offset for receipt of pension based on noncovered employment phased in over a 5-year period beginning in 1986 for individuals first eligible for Social Security and noncovered pension after 1985.
2014	Changed the age at which workers' compensation offset ends for Disability Insurance (DI) benefits from 65 to FRA.
2020	Eliminated the 5-month waiting period for DI benefits for a person who has Amyotrophic Lateral Sclerosis.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: PIA = primary insurance amount; ... = not applicable.

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A21—Legislative provisions for computing monthly benefits for spouses and children of retired and disabled workers, by year enacted

Year enacted	Age	Percentage of PIA	Condition or qualification
<i>Wife</i>			
1939	65 or older	50	Fully insured.
1956	62–64	...	Reduced 25/36 of 1 percent for each month under age 65.
1967	...	...	Maximum \$105.
1969	...	...	Maximum eliminated.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in 2000, the age at which 50 percent of PIA is payable varies depending on birth year (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1 percent for each of the first 36 months under the age at which 50 percent of PIA is payable, plus 5/12 of 1 percent for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
<i>Divorced wife</i>			
1965	65 or older	...	Fully insured. Dependent. Married 20 years. Not counted toward family maximum.
	62–64	...	Reduced 25/36 of 1 percent for each month under age 65.
1967	...	...	Maximum \$105.
1969	...	...	Maximum eliminated.
1972	...	...	Dependency requirement eliminated.
1977	...	...	Married 10 years.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Can be independently entitled to benefits if divorced for 2 years or more (after marriage of 10 or more years) and worker could be entitled to benefits if he applied. Effective with benefits for months after December 1984.
	65 and 2 months–67	...	Beginning in 2000, the age at which 50 percent of PIA is payable varies depending on birth year (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1 percent for each of the first 36 months under the age at which 50 percent of PIA is payable, plus 5/12 of 1 percent for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

(Continued)

Table 2.A21—Legislative provisions for computing monthly benefits for spouses and children of retired and disabled workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
Wife (mother)			
1950	Under 65	...	Fully insured. Caring for eligible child.
1965	...	...	Eligible child excludes student aged 18–21.
1967	...	...	Maximum \$105.
1969	...	...	Maximum eliminated.
1977	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Child			
1939	Under 18	...	Fully insured. ^a
1965	18–21	...	Full-time student.
1972	...	...	Benefits extended to end of quarter or semester in which 22nd birthday occurs while undergraduate student.
	...	...	Includes grandchild under certain circumstances.
1981	18–22	...	Student benefits eliminated (to be phased out gradually for those entitled before May 1982), except for elementary or secondary school students under age 19.
1996	...	...	Stepchildren must be dependent on worker.
Disabled child			
1956	18 or older	...	Fully insured. ^a Disabled before age 18.
1972	...	...	Disabled before age 22.
	...	...	Includes grandchild under certain circumstances.
Husband			
1950	65 or older	50	Fully and currently insured. Dependent.
1961	62–64	...	Reduced 25/36 of 1 percent for each month under age 65.
1967	...	...	Currently insured requirement eliminated. Maximum \$105.
1969	...	...	Maximum eliminated.
1977	...	...	Dependency requirement eliminated.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and dependent.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in 2000, the age at which 50 percent of PIA is payable varies depending on birth year (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1 percent for each of the first 36 months under the age at which 50 percent of PIA is payable, plus 5/12 of 1 percent for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

(Continued)

2.A OASDI: Benefit Types and Levels

Table 2.A21—Legislative provisions for computing monthly benefits for spouses and children of retired and disabled workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
Divorced husband			
1977 ^b	65 or older	...	Fully insured. Married 10 years. Not counted toward family maximum.
	62–64	...	Reduced 25/36 of 1 percent for each month under age 65.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible after June 1983.
	...	...	Can be independently entitled to benefits if divorced for 2 years or more (after marriage of 10 or more years) and worker could be entitled to benefits if she applied. Effective with benefits for months after December 1984.
	65 and 2 months–67	...	Beginning in 2000, the age at which 50 percent of PIA is payable varies depending on birth year (see Table 2.A20).
	62–66	...	Reduced 25/36 of 1 percent for each of the first 36 months under the age at which 50 percent of PIA is payable, plus 5/12 of 1 percent for each of up to 24 earlier months of benefit receipt.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Husband (father)			
1978 ^c	Under 65	...	Fully insured. Caring for eligible child. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1981	...	...	Eligible child excludes nondisabled child aged 16–17.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: PIA = primary insurance amount; ... = not applicable.

a. Under the Act of 1939, generally not available to child of married female worker. Under the Act of 1950, available if female worker is fully and currently insured. Currently insured requirement eliminated by the Act of 1967.

b. Northern District of California District Court decision in *Oliver v. Califano*, June 24, 1977. Statutory change enacted in 1983.

c. Eastern District of Pennsylvania District Court decision in *Cooper v. Califano*, December 29, 1978. Statutory change enacted in 1983.

CONTACT: statistics@ssa.gov.

Table 2.A22—Legislative provisions for computing monthly benefits for survivors of deceased workers, by year enacted

Year enacted	Age	Percentage of PIA	Condition or qualification																									
<i>Nondisabled widow</i>																												
1939	65 or older	75	Fully insured.																									
1956	62–64																									
1961	...	82.5	...																									
1965	60–61	...	Reduced 5/9 of 1 percent for each month under age 62.																									
1972	65 or older	100	Limited, if husband retired before age 65, to amount husband would be receiving if still living, but not less than 82 1/2 percent of PIA.																									
	60–64	...	Reduced 19/40 of 1 percent each month under age 65. In addition, for a widow aged 62–64 whose husband retired before age 65 limited to amount he would be receiving if still living, but not less than 82 1/2 percent of PIA.																									
1977	Increased by any delayed retirement credit husband would be receiving.																									
	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.																									
1983	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.																									
	65 and 2 months–67	...	Beginning in 2002, the age at which 100 percent of PIA is payable varies by year of birth. For widows who were born in 1939 and earlier, that age is 65. Widows who were born in 1940 and later are affected as follows: <table style="margin-left: 40px; border: none;"> <tr> <td style="text-align: center;"><i>100 percent of PIA payable at age—</i></td> <td style="text-align: center;"><i>Applicable to widows who attain age 60 in—</i></td> </tr> <tr> <td style="text-align: center;">65 and 2 months</td> <td style="text-align: center;">2000</td> </tr> <tr> <td style="text-align: center;">65 and 4 months</td> <td style="text-align: center;">2001</td> </tr> <tr> <td style="text-align: center;">65 and 6 months</td> <td style="text-align: center;">2002</td> </tr> <tr> <td style="text-align: center;">65 and 8 months</td> <td style="text-align: center;">2003</td> </tr> <tr> <td style="text-align: center;">65 and 10 months</td> <td style="text-align: center;">2004</td> </tr> <tr> <td style="text-align: center;">66</td> <td style="text-align: center;">2005–2016</td> </tr> <tr> <td style="text-align: center;">66 and 2 months</td> <td style="text-align: center;">2017</td> </tr> <tr> <td style="text-align: center;">66 and 4 months</td> <td style="text-align: center;">2018</td> </tr> <tr> <td style="text-align: center;">66 and 6 months</td> <td style="text-align: center;">2019</td> </tr> <tr> <td style="text-align: center;">66 and 8 months</td> <td style="text-align: center;">2020</td> </tr> <tr> <td style="text-align: center;">66 and 10 months</td> <td style="text-align: center;">2021</td> </tr> <tr> <td style="text-align: center;">67</td> <td style="text-align: center;">2022 and later</td> </tr> </table>	<i>100 percent of PIA payable at age—</i>	<i>Applicable to widows who attain age 60 in—</i>	65 and 2 months	2000	65 and 4 months	2001	65 and 6 months	2002	65 and 8 months	2003	65 and 10 months	2004	66	2005–2016	66 and 2 months	2017	66 and 4 months	2018	66 and 6 months	2019	66 and 8 months	2020	66 and 10 months	2021	67
<i>100 percent of PIA payable at age—</i>	<i>Applicable to widows who attain age 60 in—</i>																											
65 and 2 months	2000																											
65 and 4 months	2001																											
65 and 6 months	2002																											
65 and 8 months	2003																											
65 and 10 months	2004																											
66	2005–2016																											
66 and 2 months	2017																											
66 and 4 months	2018																											
66 and 6 months	2019																											
66 and 8 months	2020																											
66 and 10 months	2021																											
67	2022 and later																											
	60–66	...	The percent of reduction for each month depends on the age at which 100 percent of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2 percent at age 60.																									
1984	Noncovered pension offset limited to two-thirds of such pension.																									
2022	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.																									
<i>Disabled widow</i>																												
1967	50–59	82.5	Fully insured. Reduced 13 1/3 percent, plus 43/198 of 1 percent for each month under age 60. Includes divorced wife, dependent and married 20 years.																									
1972	...	100	Reduced 28 1/2 percent, plus 43/240 of 1 percent for each month under age 60.																									
1977	Increased by any delayed retirement credit husband would be receiving.																									
	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.																									
1983	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.																									
	Additional reduction for each month under age 60 eliminated.																									
1984	Noncovered pension offset limited to two-thirds of such pension.																									
2022	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.																									

(Continued)

2.A OASDI: Benefit Types and Levels

Table 2.A22—Legislative provisions for computing monthly benefits for survivors of deceased workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
<i>Surviving divorced wife</i>			
1965	60 or older	82.5	Fully insured. Dependent. Married 20 years. Not counted toward family maximum. Reduced 5/9 of 1 percent for each month under age 62.
1972	65 or older	100	Limited, if former husband retired before age 65, to amount he would be receiving if still living, but not less than 82 1/2 percent of PIA.
	60–64	...	Reduced 19/40 of 1 percent for each month under age 65. In addition, for widow aged 62–64 whose former husband retired before age 65, limited to amount he would be receiving if still living, but not less than 82 1/2 percent of PIA.
1977	...	...	Dependency requirement eliminated.
	...	...	Increased by any delayed retirement increment former husband would be receiving.
	...	...	Married 10 years.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in 2000, the age at which 100 percent of PIA is payable varies depending on birth year (see Widow).
	60–66	...	The percent of reduction for each month depends on the age at which 100 percent of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2 percent at age 60.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
<i>Disabled surviving divorced wife</i>			
1967	50–59	82.5	Fully insured. Dependent. Married 20 years. Not counted toward family maximum. Reduced 13 1/3 percent, plus 43/198 of 1 percent for each month under age 62.
1972	...	100	Reduced 28 1/2 percent, plus 43/240 of 1 percent for each month under age 60.
	...	...	Dependency requirement eliminated.
1977	...	...	Increased by any delayed retirement increment husband (or former husband) would be receiving.
	...	...	Married 10 years.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982 and married 20 years.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

(Continued)

Table 2.A22—Legislative provisions for computing monthly benefits for survivors of deceased workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
Widowed mother			
1939	Under 65	75	Fully or currently insured. Caring for eligible child.
1965	Eligible child excludes student over age 18.
1977	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	Eligible child excludes nondisabled child aged 16–17.
1983	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	Noncovered pension offset limited to two-thirds of such pension.
2022	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Surviving divorced mother			
1950	Under 65	75	Fully or currently insured. Caring for eligible child. Dependent. Not counted toward family maximum.
1965	Eligible child excludes student over age 18.
1972	Dependency requirement eliminated.
1977	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	Eligible child excludes nondisabled child aged 16–17.
1983	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	Noncovered pension offset limited to two-thirds of such pension.
2022	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Child			
1939	Under 18	50	Fully or currently insured. ^a Student aged 16–17.
1946	Student requirement eliminated.
1950	Plus 25 percent of PIA divided among the children.
1960	...	75	Additional 25 percent of PIA eliminated.
1965	Full-time student.
1972	Benefits extended to end of quarter or semester in which 22nd birthday occurs while undergraduate student.
	Includes grandchild under certain circumstances.
1981	18–22	...	Student category eliminated (to be phased out gradually for those entitled before May 1982), except for elementary or secondary school students under age 19.
1996	Stepchildren must be dependent on worker.

(Continued)

2.A OASDI: Benefit Types and Levels

Table 2.A22—Legislative provisions for computing monthly benefits for survivors of deceased workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
Disabled child			
1956	18 or older	50	Fully or currently insured. ^a Disabled before age 18. Plus 25 percent of PIA divided among the children.
1960	...	75	Additional 25 percent of PIA eliminated.
1972	...	...	Disabled before age 22.
	...	...	Includes grandchild under certain circumstances.
Parent			
1939	65 or older	50	Fully insured. Dependent. No surviving widow or child under age 18.
1946	...	...	No surviving eligible widow or child.
1950	...	75	...
1956	62–64	...	Women.
1958	...	...	No-other-survivor requirement eliminated.
1961	62 or older	82.5	75 percent each if two parents.
Nondisabled widower			
1950	65 or older	75	Fully and currently insured. Dependent.
1961	62 or older	82.5	...
1967	...	...	Currently insured requirement eliminated.
1972	65 or older	100	Limited, if wife retired before age 65, to amount wife would be receiving if still living, but not less than 82 1/2 percent of PIA.
	60–64	...	Reduced 19/40 of 1 percent for each month under age 65. In addition, for a widower aged 62–64 whose wife retired before age 65, limited to amount she would be receiving if still living, but not less than 82 1/2 percent of PIA.
1977	...	...	Dependency requirement eliminated.
	...	...	Increased by any delayed retirement increment wife would be receiving.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982, dependent, and not remarried before age 60.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in 2000, the age at which 100 percent of PIA is payable varies depending on birth year (see Widow).
	60–66	...	The percent of reduction for each month depends on the age at which 100 percent of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2 percent at age 60.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

(Continued)

Table 2.A22—Legislative provisions for computing monthly benefits for survivors of deceased workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
Disabled widower			
1967	50–61	82.5	Fully insured. Dependent. Reduced 5/9 of 1 percent per month between ages 60–62, plus 43/198 of 1 percent for each month under age 60.
1972	50–59	100	Reduced 28 1/2 percent, plus 43/240 of 1 percent for each month under age 60. Disability requirement eliminated for ages 60–61.
	...	...	Dependency requirement eliminated.
1977	...	...	Increased by any delayed retirement increment wife would be receiving.
	...	...	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982, dependent, and not remarried before age 60.
1983	...	...	Noncovered pension offset not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Surviving divorced husband			
1980 ^b	65 or older	100	Fully insured. Married 10 years. Increased by any delayed retirement credit former wife would be receiving. Limited, if former wife retired before age 65, to amount she would be receiving if still living, but not less than 82 1/2 percent of PIA. Not counted toward family maximum. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
	60–64	...	Reduced 19/40 of 1 percent for each month under age 65. In addition, for a widower aged 62–64 whose wife retired before age 65, limited to amount she would be receiving if still living, but not less than 82 1/2 percent of PIA.
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	65 and 2 months–67	...	Beginning in 2000, the age at which 100 percent of PIA is payable varies depending on birth year (see Widow).
	60–66	...	The percent of reduction for each month depends on the age at which 100 percent of PIA is payable. The percentage is adjusted so that the total reduction, in equal monthly steps, is always 28 1/2 percent at age 60.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Disabled surviving divorced husband			
1980 ^b	50–59	100	Fully insured. Married 10 years. Increased by any delayed retirement credit former wife would be receiving. Reduced 28 1/2 percent, plus 43/240 of 1 percent for each month under age 60. Not counted toward family maximum. Reduced by full amount of pension payable based on own earnings in noncovered employment (noncovered pension offset).
1983	...	...	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
	...	...	Additional reduction for each month under age 60 eliminated.
1984	...	...	Noncovered pension offset limited to two-thirds of such pension.
2022	...	...	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

(Continued)

2.A OASDI: Benefit Types and Levels

Table 2.A22—Legislative provisions for computing monthly benefits for survivors of deceased workers, by year enacted—Continued

Year enacted	Age	Percentage of PIA	Condition or qualification
Widowed father			
1975 ^c	Under 65	75	Fully or currently insured. Caring for eligible child under age 18.
1977	Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset). Reduction does not apply if eligible for such pension before December 1982.
1981	Eligible child excludes nondisabled child aged 16–17.
1983	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	Noncovered pension offset to two-thirds of such pension.
2022	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.
Surviving divorced father			
1979 ^d	Under 65	75	Fully or currently insured. Caring for eligible child under age 18. Reduced by full amount of pension payable based on own earnings in noncovered governmental employment (noncovered pension offset).
1981	Eligible child excludes nondisabled child aged 16–17.
1983	Noncovered pension offset provision not applicable if first eligible for such pension before July 1983 and dependent. Reduced by only two-thirds of such pension if first eligible for it after June 1983.
1984	Noncovered pension offset limited to two-thirds of such pension.
2022	A person is considered married if the marriage was between two people and it was 1) valid in the state, territory, or possession where and when it occurred; or 2) valid in the foreign jurisdiction where and when it occurred and was a type of marriage that could have been entered into in at least one state, territory, or possession when it occurred.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: PIA = primary insurance amount; ... = not applicable.

- a. Under the Act of 1939, generally not available to child of married female worker. Under the Act of 1950, available if female worker is fully and currently insured; currently insured requirement eliminated by the Act of 1967.
- b. Oregon District Court decision in *Ambrose v. Harris*, July 17, 1980. Statutory change enacted in 1983.
- c. Supreme Court decision in *Weinberger v. Wiesenfeld*, March 19, 1975. Statutory change enacted in 1983.
- d. Western District Court decision in *Yates v. Califano*, January 28, 1979. Statutory change enacted in 1983.

CONTACT: statistics@ssa.gov.

Table 2.A23—Monthly benefits for transitionally insured workers and their spouses and surviving spouses, aged 72 before 1969

Type of benefit	Effective date	Amount
<i>Enacted in 1965</i>		
Worker	September 1965	\$35.00
	October 1966	Same as benefit for individual receiving special age-72 benefits (see Table 2.A24)
Wife	September 1963	One-half of worker's benefit
Widow	September 1963	Same as worker's benefit
<i>Enacted in 1983</i>		
Husband	May 1983	One-half of worker's benefit
Widower	May 1983	Same as worker's benefit

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A24—Monthly benefits for individuals and couples insured for special age-72 (Prouty) benefits

Year enacted	Effective date	Age	Amount ^a (dollars)	
			Individual	Couple
1966	October 1966	72	35.00	52.50
1967	February 1968	...	40.00	60.00
1969	January 1970	...	46.00	69.00
1971	January 1971	...	48.30	72.50
1972 ^b	September 1972	...	58.00	87.00
1973 ^c	June–December 1974	...	61.50	92.30
1973 ^d	March 1974	...	62.10	93.20
	June 1974	...	64.40	96.60
	June 1975	...	69.50	104.40
	June 1976	...	74.10	111.20
	June 1977	...	78.50	117.80
	June 1978	...	83.70	125.60
	June 1979	...	92.00	138.10
	June 1980	...	105.20	157.90
	June 1981	...	117.00	175.70
	June 1982	...	125.60	188.60
1983 ^e	December 1983	...	129.90	...
	December 1984	...	134.40	...
	December 1985	...	138.50	...
	December 1986	...	140.30	...
	December 1987	...	146.10	...
	December 1988	...	151.90	...
	December 1989	...	159.00	...

(Continued)

Table 2.A24—Monthly benefits for individuals and couples insured for special age-72 (Prouty) benefits—Continued

Year enacted	Effective date	Age	Amount ^a (dollars)	
			Individual	Couple
1990	December 1990	72 before 1972 ^f	167.50	...
	December 1991	...	173.60	...
	December 1992	...	178.80	...
	December 1993	...	183.40	...
	December 1994	...	188.50	...
	December 1995	...	193.40	...
	December 1996	...	199.00	...
	December 1997	...	203.10	...
	December 1998	...	205.70	...
	December 1999 ^g	...	210.80	...
	December 2000	...	218.10	...
	December 2001	...	223.70	...
	December 2002	...	226.80	...
	December 2003	...	231.50	...
	December 2004	...	237.70	...
	December 2005	...	247.40	...
	December 2006	...	255.50	...
	December 2007	...	261.30	...
	December 2008	...	276.40	...
	December 2009	...	276.40	...
	December 2010	...	276.40	...
	December 2011 ^h	...	...	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: ... = not applicable.

- a. Monthly benefit reduced by amount of any government pension excluding workers' compensation benefits and veterans' compensation for service-connected disability or death. Not available for persons receiving assistance.
- b. Provision for future automatic cost-of-living adjustments (COLAs).
- c. Suspended by legislation in 1973.
- d. Beginning June 1975, subject to automatic COLAs. Benefits no longer available to persons receiving payments under the Supplemental Security Income program.
- e. Separate rate for couples eliminated. Rate for individuals applied to all beneficiaries.
- f. Effective for applications after November 5, 1990.
- g. The COLA for December 1999 was originally determined to be 2.4 percent, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.
- h. Social Security Administration records show no surviving special age-72 (Prouty) beneficiaries in current-payment status in December 2011.

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A25—Legislative provisions for lump-sum benefits and vocational rehabilitation services, by type

Year enacted	Provision
<i>Lump-sum refund</i>	
1935	Persons not insured at age 65 eligible for lump-sum refund equal to 3.5 percent of cumulative wage credits.
1939	Lump-sum refund eliminated.
<i>Lump-sum death payment</i>	
1935	Under age 65: 3.5 percent of cumulative wage credits. Aged 65 or older and fully insured: 3.5 percent of cumulative wage credits, less monthly benefits received.
1939	Fully and currently insured: 6 times the primary insurance amount (PIA) if no survivor eligible for monthly benefits.
1950	3 times PIA for all deaths.
1954	3 times PIA with maximum of \$255.
1981	Payable only to a widow or widower who was living with the worker at time of the death or to a widow, widower, or children eligible for monthly benefits. ^a
<i>Vocational rehabilitation services</i>	
1965	Available to selected disabled individuals. Costs of services payable from Old-Age, Survivors, and Disability Insurance (OASDI) trust funds to state vocational rehabilitation agencies. Reimbursement in any year may not exceed 1 percent of the total amount of OASDI disability benefits disbursed in the prior year.
1972	Maximum annual reimbursement increased to 1.25 percent for fiscal year ending June 30, 1973, and 1.50 percent thereafter.
1981	Reimbursement from trust funds for cost of rehabilitation services made if the services result in the disabled individual's return to work (performance of substantial gainful activity for 9 consecutive months).
1999	Enhancements including expanded beneficiary choice of service providers and extended health care for beneficiaries who return to work.

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

a. The amount of the lump sum is effectively fixed at \$255 because of increases in the pre-1981 PIA. The 1981 legislation eliminating the minimum PIA is not applicable to the calculation of the lump-sum death payment.

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A26—Monthly benefit for selected beneficiary families with first eligibility in 2023, by average indexed monthly earnings for stipulated yearly wage levels, effective December 2023 (in dollars)

Beneficiary family	Federal minimum wage ^a	75 percent of average wage	Average wage ^b	150 percent of average wage	Maximum taxable earnings ^c
Retired-worker families^d					
Average indexed monthly earnings	1,774.00	3,791.00	5,055.00	7,583.00	12,427.00
Primary insurance amount	1,253.10	1,919.30	2,336.70	3,020.30	3,770.20
Maximum family benefit	1,939.70	3,593.30	4,365.20	5,284.50	6,596.90
Monthly benefit amount for retired worker claiming benefits at age 62					
Worker alone	939.00	1,439.00	1,752.00	2,265.00	2,827.00
Worker with spouse claiming benefits at—					
Full retirement age or older ^e	1,565.00	2,398.00	2,920.00	3,775.00	4,712.00
Age 62	1,377.00	2,110.00	2,569.00	3,322.00	4,146.00
Survivor families^f					
Average indexed monthly earnings	1,637.00	3,801.00	5,068.00	7,602.00	12,618.00
Primary insurance amount	1,207.90	1,922.60	2,340.90	3,023.20	3,799.70
Maximum family benefit	1,869.70	3,602.60	4,371.00	5,289.70	6,648.50
Monthly benefit amount for survivor of worker deceased at age 40					
1 surviving child	905.00	1,441.00	1,755.00	2,267.00	2,849.00
Widowed mother or father and 1 child	1,810.00	2,882.00	3,510.00	4,534.00	5,698.00
Widowed mother or father and 2 children	1,869.00	3,600.00	4,371.00	5,289.00	6,648.00
Disabled-worker families^g					
Average indexed monthly earnings	1,671.00	3,794.00	5,059.00	7,589.00	12,536.00
Primary insurance amount	1,219.20	1,920.20	2,337.90	3,021.20	3,787.00
Maximum family benefit ^h	1,465.80	2,880.30	3,506.90	4,531.90	5,680.50
Monthly benefit amount for disabled worker age 50					
Worker alone	1,219.00	1,920.00	2,337.00	3,021.00	3,787.00
Worker, spouse, and 1 child	1,465.00	2,880.00	3,505.00	4,531.00	5,679.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2024," *Federal Register*, vol. 88, no. 203 (October 23, 2023). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

- a. Annual earnings are calculated by multiplying the federal minimum wage by 2,080 hours (see Table 3.B3). Increases in the minimum wage during the year are prorated.
- b. See Table 2.A8.
- c. See Table 2.A9.
- d. Assumes the worker began to work at age 22, retired at age 62 in 2023 with maximum reduction, and had no prior period of disability.
- e. The full retirement age is the earliest age at which an unreduced spousal benefit is payable.
- f. Assumes the deceased worker began to work at age 22, died in 2023 at age 40, had no earnings in that year, and had no prior period of disability.
- g. Assumes the worker began to work at age 22, became disabled at age 50 in 2023, had no earnings in that year, and had no prior period of disability.
- h. The Amendments of 1980 to the Social Security Act provide for a different family maximum amount in disability cases. For disabled workers entitled after June 1980, the maximum is the smaller of (1) 85 percent of the worker's average indexed monthly earnings (or 100 percent of the primary insurance amount, if larger) or (2) 150 percent of the primary insurance amount.

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A27—Maximum monthly retired-worker benefits for individuals who retired at age 62, by year in which they attained age 62, 1982–2024 (in dollars)

Year of attainment of age 62	Full retirement age (FRA)	Maximum benefit	
		At retirement	Effective December 2023 ^a
1982	65	477.90	1,588.50
1983	65	530.00	1,640.30
1984	65	563.30	1,684.20
1985	65	595.40	1,721.30
1986	65	634.90	1,779.90
1987	65	666.70	1,845.30
1988	65	691.40	1,836.90
1989	65	739.10	1,887.90
1990	65	780.00	1,903.20
1991	65	815.60	1,887.90
1992	65	860.00	1,920.10
1993	65	899.80	1,950.40
1994	65	954.50	2,016.70
1995	65	972.60	1,998.90
1996	65	1,006.80	2,016.90
1997	65	1,056.40	2,057.00
1998	65	1,117.30	2,131.00
1999	65	1,191.90	^b 2,243.90
2000	65 and 2 months	1,248.20	2,292.70
2001	65 and 4 months	1,314.30	2,332.80
2002	65 and 6 months	1,382.70	2,391.80
2003	65 and 8 months	1,412.00	2,408.90
2004	65 and 10 months	1,422.60	2,377.30
2005	66	1,452.90	2,364.30
2006	66	1,530.90	2,393.30
2007	66	1,598.20	2,418.40
2008	66	1,682.00	2,487.90
2009	66	1,769.50	2,474.10
2010	66	1,820.00	2,544.70
2011	66	1,803.50	2,521.70
2012	66	1,855.70	2,504.50
2013	66	1,923.20	2,552.30
2014	66	1,992.90	2,605.90
2015	66	2,025.30	2,603.90
2016	66	2,102.40	2,703.20
2017	66 and 2 months	2,153.90	2,761.00
2018	66 and 4 months	2,158.50	2,712.80
2019	66 and 6 months	2,209.70	2,701.50
2020	66 and 8 months	2,265.30	2,726.00
2021	66 and 10 months	2,324.60	2,761.40
2022	67	2,364.30	2,652.10
2023	67	2,572.50	2,654.80
2024	67	2,710.40	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2024," *Federal Register*, vol. 88, no. 203 (October 23, 2023). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: Assumes the worker began to work at age 22 and had no prior disability.

Because a worker cannot claim benefits until the first full calendar month throughout which he or she is aged 62, values reflect benefits claimed at age 62 and 1 month.

Because the FRA varies by year of birth, the cumulative reduction percentage for workers claiming at age 62 also varies by year of birth. See Table 2.A17.1 for maximum reduction percentages by year of birth and year of attainment of age 62.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

... = not applicable.

a. Values reflect cumulative cost-of-living adjustments.

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

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A28—Minimum and maximum monthly retired-worker benefits for individuals who retired at their full retirement age of 65, by year in which they attained age 65, 1940–2002 (in dollars)

Year of attainment of age 65	Minimum benefit		Maximum benefit			
	At retirement	Effective December 2023 ^a	At retirement		Effective December 2023 ^a	
			Men	Women	Men	Women
1940	10.00	460.60	41.20	41.20	1,093.30	1,093.30
1941	10.00	460.60	41.60	41.60	1,093.30	1,093.30
1942	10.00	460.60	42.00	42.00	1,106.00	1,106.00
1943	10.00	460.60	42.40	42.40	1,106.00	1,106.00
1944	10.00	460.60	42.80	42.80	1,106.00	1,106.00
1945	10.00	460.60	43.20	43.20	1,118.30	1,118.30
1946	10.00	460.60	43.60	43.60	1,131.80	1,131.80
1947	10.00	460.60	44.00	44.00	1,142.40	1,142.40
1948	10.00	460.60	44.40	44.40	1,142.40	1,142.40
1949	10.00	460.60	44.80	44.80	1,154.10	1,154.10
1950	10.00	460.60	45.20	45.20	1,168.30	1,168.30
1951	20.00	460.60	68.50	68.50	1,168.30	1,168.30
1952	20.00	460.60	68.50	68.50	1,168.30	1,168.30
1953	25.00	460.60	85.00	85.00	1,290.80	1,290.80
1954	25.00	460.60	85.00	85.00	1,290.80	1,290.80
1955	30.00	460.60	98.50	98.50	1,290.80	1,290.80
1956	30.00	460.60	103.50	103.50	1,363.70	1,363.70
1957	30.00	460.60	108.50	108.50	1,425.80	1,425.80
1958	30.00	460.60	108.50	108.50	1,425.80	1,425.80
1959	33.00	460.60	116.00	116.00	1,425.80	1,425.80
1960	33.00	460.60	119.00	119.00	1,461.60	1,461.60
1961	33.00	460.60	120.00	120.00	1,473.00	1,473.00
1962	40.00	460.60	121.00	123.00	1,486.30	1,511.60
1963	40.00	460.60	122.00	125.00	1,498.00	1,534.00
1964	40.00	460.60	123.00	127.00	1,511.60	1,560.00
1965	44.00	460.60	131.70	135.90	1,511.60	1,560.00
1966	44.00	460.60	132.70	135.90	1,523.00	1,560.00
1967	44.00	460.60	135.90	140.00	1,560.00	1,606.10
1968	^b 55.00	460.60	^b 156.00	^b 161.60	1,583.60	1,640.60
1969	55.00	460.60	160.50	167.30	1,630.10	1,698.60
1970	64.00	460.60	189.80	196.40	1,675.70	1,735.20
1971	70.40	460.60	213.10	220.40	1,709.80	1,767.10
1972	70.40	460.60	216.10	224.70	1,735.20	1,803.20
1973	84.50	460.60	266.10	276.40	1,779.50	1,848.50
1974	84.50	460.60	274.60	284.90	1,835.40	1,905.30
1975	93.80	460.60	316.30	333.70	1,905.30	2,010.20
1976	101.40	460.60	364.00	378.80	2,028.90	2,111.50
1977	107.90	460.60	412.70	422.40	2,162.80	2,213.00
1978	114.30	460.60	459.80	459.80	2,275.20	2,275.20
1979	121.80	460.60	503.40	503.40	2,338.40	2,338.40
1980	133.90	460.60	572.00	572.00	2,417.90	2,417.90
1981	153.10	460.60	677.00	677.00	2,503.50	2,503.50
1982	^c 170.30	460.60	^c 679.30	^c 679.30	2,257.90	2,257.90
1983	^c 166.40	418.80	709.50	709.50	2,196.40	2,196.40
1984	^c 150.50	365.50	703.60	703.60	2,104.40	2,104.40
1985	d	d	717.20	717.20	2,072.80	2,072.80
1986	d	d	760.10	760.10	2,130.60	2,130.60
1987	d	d	789.20	789.20	2,184.10	2,184.10
1988	d	d	838.60	838.60	2,227.50	2,227.50
1989	d	d	899.60	899.60	2,297.40	2,297.40
1990	d	d	975.00	975.00	2,379.00	2,379.00
1991	d	d	1,022.90	1,022.90	2,367.70	2,367.70
1992	d	d	1,088.70	1,088.70	2,430.80	2,430.80
1993	d	d	1,128.80	1,128.80	2,447.00	2,447.00
1994	d	d	1,147.50	1,147.50	2,424.40	2,424.40

(Continued)

2.A OASDI: Benefit Types and Levels

Table 2.A28—Minimum and maximum monthly retired-worker benefits for individuals who retired at their full retirement age of 65, by year in which they attained age 65, 1940–2002 (in dollars)—Continued

Year of attainment of age 65	Minimum benefit		Maximum benefit			
	At retirement	Effective December 2023 ^a	At retirement		Effective December 2023 ^a	
			Men	Women	Men	Women
1995	d	d	1,199.10	1,199.10	2,464.70	2,464.70
1996	d	d	1,248.90	1,248.90	2,502.10	2,502.10
1997	d	d	1,326.60	1,326.60	2,583.30	2,583.30
1998	d	d	1,342.80	1,342.80	2,560.90	2,560.90
1999	d	d	1,373.10	1,373.10	2,585.00	2,585.00
2000	d	d	1,435.30	1,435.30	2,636.50	2,636.50
2001	d	d	^e 1,538.20	^e 1,538.20	2,729.70	2,729.70
2002	d	d	1,660.50	1,660.50	2,872.40	2,872.40

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2024," *Federal Register*, vol. 88, no. 203 (October 23, 2023). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The worker is assumed to have begun working at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

a. Values reflect cumulative cost-of-living adjustments.

b. Effective February 1968.

c. Derived from transitional guarantee computation based on primary insurance amount (PIA) table of 1978.

d. In 1981, legislation eliminated the minimum PIA for workers who attain age 62 in 1982 or later. (The minimum is retained until 1991 for members of religious orders who are under a vow of poverty, provided that the order had elected Social Security coverage before December 29, 1981.)

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

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A28.1—Maximum monthly retired-worker benefits for individuals who retired at full retirement age (FRA), by year in which they attained FRA, 2003–2024 (in dollars)

Year of attainment of FRA	FRA	Maximum benefit	
		At retirement	Effective December 2023 ^a
2003	65 and 2 months	1,741.10	2,970.40
2004	65 and 2 months	1,797.40	3,003.70
	65 and 4 months	1,825.40	3,050.10
2005	65 and 4 months	1,893.80	3,081.50
	65 and 6 months	1,939.00	3,155.20
2006	65 and 6 months	2,037.10	3,184.30
	65 and 8 months	2,053.20	3,209.60
2007	65 and 8 months	2,141.00	3,240.10
	65 and 10 months	2,116.30	3,202.30
2008	65 and 10 months	2,185.40	3,233.00
2009	66	2,323.80	3,249.10
2010	66	2,346.80	3,281.20
2011	66	2,366.10	3,308.30
2012	66	2,513.60	3,392.80
2013	66	2,533.50	3,362.50
2014	66	2,642.60	3,455.40
2015	66	2,663.80	3,425.10
2016	66	2,639.40	3,393.70
2017	66	2,687.30	3,444.80
2018	66	2,788.90	3,504.90
2019	66	2,861.10	3,497.80
2020	66	3,011.50	3,623.80
2021	66 and 2 months	3,148.10	3,739.70
2022	66 and 2 months	3,345.80	3,753.10
	66 and 4 months	3,313.80	3,717.30
2023	66 and 4 months	3,616.00	3,731.70
	66 and 6 months	3,627.10	3,743.10
2024	66 and 6 months	3,760.80	...
	66 and 8 months	3,822.80	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2024," *Federal Register*, vol. 88, no. 203 (October 23, 2023). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The worker is assumed to have begun working at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

... = not applicable.

a. Values reflect cumulative cost-of-living adjustments.

CONTACT: statistics@ssa.gov.

2.A OASDI: Benefit Types and Levels

Table 2.A28.2—Maximum monthly retired-worker benefits for individuals who retired at the maximum delayed retirement credit age of 70, by year in which they attained age 70, 1987–2024 (in dollars)

Year of attainment of age 70	Full retirement age	Maximum benefit	
		At retirement	Effective December 2023 ^a
1987	65	1,056.80	2,925.60
1988	65	1,080.40	2,870.20
1989	65	1,063.60	2,717.10
1990	65	1,085.00	2,647.50
1991	65	1,163.90	2,694.50
1992	65	1,231.70	2,749.70
1993	65	1,289.00	2,794.30
1994	65	1,358.40	2,870.20
1995	65	1,474.00	3,029.70
1996	65	1,501.20	3,007.80
1997	65	1,609.90	3,134.80
1998	65	1,648.00	3,142.80
1999	65	1,684.30	3,171.00
2000	65	1,752.90	3,219.90
2001	65	1,879.00	3,335.10
2002	65	1,988.20	3,439.50
2003	65	2,045.60	3,489.60
2004	65	2,111.40	3,528.30
2005	65	2,252.30	3,664.90
2006	65	2,420.80	3,784.00
2007	65	2,672.70	4,044.50
2008	65 and 2 months	2,794.40	4,133.50
2009	65 and 4 months	3,054.50	4,270.80
2010	65 and 6 months	3,119.40	4,361.50
2011	65 and 8 months	3,193.10	4,464.50
2012	65 and 10 months	3,266.10	4,408.20
2013	66	3,350.80	4,446.80
2014	66	3,425.40	4,479.00
2015	66	3,501.10	4,501.40
2016	66	3,576.10	4,598.00
2017	66	3,538.20	4,535.60
2018	66	3,698.20	4,647.70
2019	66	3,770.40	4,609.70
2020	66	3,790.90	4,561.70
2021	66	3,895.80	4,628.00
2022	66	4,194.50	4,705.20
2023	66	4,555.00	4,700.70
2024	66	4,873.50	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2023; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2024," *Federal Register*, vol. 88, no. 203 (October 23, 2023). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The worker is assumed to have begun working at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

... = not applicable.

a. Values reflect cumulative cost-of-living adjustments.

CONTACT: statistics@ssa.gov.