SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2024

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This quick reference guide provides key Social Security numbers to help you in planning. The percentages shown here are applied to the primary insurance amount (PIA) of the worker on whose earnings record benefits are being claimed. The PIA can be found on the worker's Social Security statement. It is an estimate of the benefit amount if claimed at full retirement age (FRA). You can obtain your latest statement by opening an account at ssa.gov/myaccount.

Worker: Retirement benefit as a percentage of PIA, beginning at age…

Year of birth	FRA	62	63	64	65	66	67	68	69	70
1943–1954	66	75.00%	80.00%	86.67%	93.33%	100.00%	108.00%	116.00%	124.00%	132.00%
1955	66 + 2 mo.	74.17%	79.17%	85.83%	92.22%	98.89%	106.67%	114.76%	122.76%	130.83%
1956	66 + 4 mo.	73.33%	78.33%	84.44%	91.11%	97.78%	105.33%	113.52%	121.44%	129.33%
1957	66 + 6 mo.	72.50%	77.50%	83.33%	90.00%	96.67%	104.00%	112.28%	120.19%	128.00%
1958	66 + 8 mo.	71.67%	76.67%	82.22%	88.89%	95.56%	102.67%	110.72%	118.76%	126.67%
1959	66 + 10 mo.	70.83%	75.83%	81.11%	87.78%	94.44%	101.33%	109.38%	117.42%	125.33%
1960 and later	67	70.00%	75.00%	80.00%	86.67%	93.33%	100.00%	108.00%	116.00%	124.00%

Source: https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615001

Spouse: % of worker's PIA if spouse not eligible on own work record if spouse claims at age…

Year of birth	FRA	62	63	64	65	66	67
1943–1954	66	35.00%	37.50%	41.67%	45.84%	50.00%	50.00%
1955	66 + 2 mo.	34.58%	37.08%	40.97%	45.14%	49.31%	50.00%
1956	66 + 4 mo.	34.17%	36.67%	40.28%	44.45%	48.61%	50.00%
1957	66 + 6 mo.	33.75%	36.25%	39.58%	43.75%	47.92%	50.00%
1958	66 + 8 mo.	33.34%	35.84%	38.89%	43.06%	47.22%	50.00%
1959	66 + 10 mo.	32.92%	35.42%	38.20%	42.36%	46.53%	50.00%
1960 and later	67	32.50%	35.00%	37.50%	41.67%	45.84%	50.00%

Source: https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615001

Spouse: % of spousal excess added to spouse's earned benefit (1/2 worker PIA - spouse PIA) if spouse claims spousal benefit at age…

Year of birth	FRA	62	63	64	65	66	67
1943–1954	66	70.00%	75.00%	83.33%	91.67%	100.00%	100.00%
1955	66 + 2 mo.	69.17%	74.17%	81.94%	90.28%	98.61%	100.00%
1956	66 + 4 mo.	68.33%	73.33%	80.56%	88.89%	97.22%	100.00%
1957	66 + 6 mo.	67.50%	72.50%	79.17%	87.50%	95.83%	100.00%
1958	66 + 8 mo.	66.67%	71.67%	77.78%	86.11%	94.44%	100.00%
1959	66 + 10 mo.	65.83%	70.83%	76.39%	84.72%	93.06%	100.00%
1960 and later	67	65.00%	70.00%	75.00%	83.33%	91.67%	100.00%

Source: https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615001

2024 Numbers

Maximum wage base	COLA	Bend points (PIA) in 2024	PIA for max earner born in 1962
$168,600	3.2%	$1,174 / $7,078	$3,949.10
Earnings needed for 1 quarter of coverage	GPO reduction (spousal/survivor benefits)	Max WEP reduction for $1,174 bend point	Assets at Trust Fund
$1,730	.23 of pension amount	$587.00	$2.9 trillion

2024 Earnings Test Amounts

Pre-FRA (annual)	Pre-FRA (monthly)	FRA year (annual)	FRA year (monthly)
$22,320	$1,860	$59,520	$4,960

Survivor: % of original survivor benefit* if survivor claims at age…

Year of birth	FRA	60	61	62	63	64	65	66	67
1943–1956	66	71.50%	75.25%	81.08%	86.92%	90.50%	95.25%	100.00%	100.00%
1957	66 + 2 mo.	71.50%	75.10%	80.75%	86.40%	90.00%	94.80%	99.20%	100.00%
1958	66 + 4 mo.	71.50%	75.00%	80.50%	86.00%	89.50%	94.00%	98.50%	100.00%
1959	66 + 6 mo.	71.50%	74.90%	80.30%	85.70%	89.00%	93.40%	97.80%	100.00%
1960	66 + 8 mo.	71.50%	74.80%	80.10%	85.20%	88.50%	92.80%	97.20%	100.00%
1961	66 + 10 mo.	71.50%	74.70%	79.80%	84.60%	88.20%	92.40%	96.60%	100.00%
1962 and later	67	71.50%	74.60%	79.60%	83.70%	87.80%	91.90%	96.00%	100.00%

Source: https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615001

*Original benefit (OB) is decedent's benefit at death but is less than 82.5% of decedent's PIA. If decedent died before FRA and before claiming, OB is decedent's PIA. If decedent died after FRA and before claiming, OB is amount decedent would have received at death including delayed credits.

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