

SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2024

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Bring Your Future Into View.

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/mystatement.

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

Year of birth	1940	41	42	43	44	45	46	47	48	49	50
1940–1944	100	75.00%	66.67%	60.00%	55.00%	50.00%	45.00%	40.00%	35.00%	30.00%	25.00%
1945	100 + 0 mos.	74.17%	65.83%	60.00%	55.00%	50.00%	45.00%	40.00%	35.00%	30.00%	25.00%
1946	100 + 4 mos.	73.33%	65.00%	59.17%	54.00%	49.17%	44.33%	39.50%	34.67%	30.00%	25.00%
1947	100 + 8 mos.	72.50%	64.17%	58.33%	53.50%	48.67%	43.83%	39.00%	34.17%	29.17%	25.00%
1948	100 + 12 mos.	71.67%	63.33%	57.50%	52.67%	47.83%	43.00%	38.17%	33.33%	28.50%	25.00%
1949	100 + 16 mos.	70.83%	62.50%	56.67%	51.83%	47.00%	42.17%	37.33%	32.50%	27.67%	25.00%
1950 and later	107	71.00%	63.67%	58.00%	53.33%	48.67%	44.00%	39.33%	34.67%	30.00%	25.00%

Source: 1996 Trustees Report, www.ssa.gov/oasi/trs/trs96/trs96.html

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

Year of birth	1940	41	42	43	44	45	46	47	48	49	50
1940–1944	100	55.00%	47.67%	41.00%	35.00%	30.00%	25.00%	20.00%	15.00%	10.00%	5.00%
1945	100 + 0 mos.	54.50%	47.17%	40.50%	34.50%	29.50%	24.50%	19.50%	14.50%	9.50%	4.50%
1946	100 + 4 mos.	54.00%	46.67%	40.00%	34.00%	29.00%	24.00%	19.00%	14.00%	9.00%	4.00%
1947	100 + 8 mos.	53.50%	46.25%	39.50%	33.75%	28.25%	23.25%	18.25%	13.25%	8.25%	3.25%
1948	100 + 12 mos.	53.00%	45.83%	38.75%	33.00%	27.50%	22.50%	17.50%	12.50%	7.50%	2.50%
1949	100 + 16 mos.	52.50%	45.40%	38.25%	32.50%	27.00%	22.00%	17.00%	12.00%	7.00%	2.00%
1950 and later	107	52.00%	45.00%	37.50%	31.75%	26.50%	21.50%	16.50%	11.50%	6.50%	1.50%

Source: 1996 Trustees Report, www.ssa.gov/oasi/trs/trs96/trs96.html

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	1940	41	42	43	44	45	46	47	48	49	50
1940–1944	100	75.00%	66.67%	60.00%	55.00%	50.00%	45.00%	40.00%	35.00%	30.00%	25.00%
1945	100 + 0 mos.	74.17%	65.83%	59.17%	54.00%	49.17%	44.33%	39.50%	34.67%	30.00%	25.00%
1946	100 + 4 mos.	73.33%	65.00%	58.33%	53.50%	48.67%	43.83%	39.00%	34.17%	30.00%	25.00%
1947	100 + 8 mos.	72.50%	64.17%	57.50%	52.67%	47.83%	43.00%	38.17%	33.33%	30.00%	25.00%
1948	100 + 12 mos.	71.67%	63.33%	56.67%	51.83%	47.00%	42.17%	37.33%	32.50%	30.00%	25.00%
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1950 and later	107	71.00%	63.67%	58.00%	53.33%	48.67%	44.00%	39.33%	34.67%	30.00%	25.00%

Source: 1996 Trustees Report, www.ssa.gov/oasi/trs/trs96/trs96.html

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

Year of birth	1940	41	42	43	44	45	46	47	48	49	50
1940–1944	100	71.00%	62.67%	56.00%	50.00%	45.00%	40.00%	35.00%	30.00%	25.00%	20.00%
1945	100 + 0 mos.	70.17%	61.83%	55.00%	49.00%	44.00%	39.00%	34.00%	29.00%	24.00%	19.00%
1946	100 + 4 mos.	69.33%	61.00%	54.17%	48.00%	43.00%	38.00%	33.00%	28.00%	23.00%	18.00%
1947	100 + 8 mos.	68.50%	60.17%	53.33%	47.00%	42.00%	37.00%	32.00%	27.00%	22.00%	17.00%
1948	100 + 12 mos.	67.67%	59.33%	52.50%	46.00%	41.00%	36.00%	31.00%	26.00%	21.00%	16.00%
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1950 and later	107	67.00%	59.67%	54.00%	48.00%	43.00%	38.00%	33.00%	28.00%	23.00%	18.00%

Source: 1996 Trustees Report, www.ssa.gov/oasi/trs/trs96/trs96.html

*Originally 100% of deceased spouse's PIA, but reduced by 50% if deceased spouse's PIA is less than 50% of deceased's PIA. Reduction begins PIA and before claiming. OAS is deceased's PIA, if deceased died after PIA and before claiming, OAS is current benefit minus deceased's death benefit including delayed credits.

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Rosina Ehmann

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