Detailed Single Year Tables

Category of Change: Level of Monthly Benefits

Proposed Provision: B3.10. Beginning with those newly eligible for OASDI benefits in 2032, gradually increase the first PIA bend point in each year so that it is 15 percent higher for those newly eligible in 2046 and later.

	Proposal (Expressed as a percentage of current-law taxable payroll)				Change from Current Law (Expressed as a percentage of current-law taxable payroll)		
Year	**Cost Rate**	**Income Rate**	**Annual Balance**	**Trust Fund Ratio 1-1-year**	**Cost Rate**	**Income Rate**	**Annual Balance**
2025	15.15	12.80	-2.35	169	0.00	0.00	0.00
2026	15.29	13.03	-2.25	149	0.00	0.00	0.00
2027	15.48	13.08	-2.39	131	0.00	0.00	0.00
2028	15.59	13.11	-2.48	113	0.00	0.00	0.00
2029	15.69	13.14	-2.55	95	0.00	0.00	0.00
2030	15.80	13.16	-2.64	78	0.00	0.00	0.00
2031	15.91	13.18	-2.73	60	0.00	0.00	0.00
2032	16.00	13.20	-2.80	43	0.00	0.00	-0.00
2033	16.07	13.24	-2.83	26	0.00	0.00	-0.00
2034	16.15	13.27	-2.88	8	0.00	0.00	-0.00
2035	16.24	13.28	-2.96	—	0.01	0.00	-0.01
2036	16.33	13.29	-3.05	—	0.01	0.00	-0.01
2037	16.43	13.30	-3.13	—	0.02	0.00	-0.02
2038	16.51	13.30	-3.21	—	0.02	0.00	-0.02
2039	16.58	13.31	-3.27	—	0.03	0.00	-0.03
2040	16.65	13.32	-3.33	—	0.04	0.00	-0.04
2041	16.70	13.32	-3.38	—	0.06	0.00	-0.05
2042	16.75	13.33	-3.42	—	0.07	0.00	-0.07
2043	16.80	13.33	-3.47	—	0.09	0.00	-0.09
2044	16.85	13.34	-3.52	—	0.11	0.01	-0.11
2045	16.91	13.34	-3.57	—	0.13	0.01	-0.13
2046	16.96	13.35	-3.61	—	0.16	0.01	-0.15
2047	17.02	13.35	-3.67	—	0.18	0.01	-0.18
2048	17.09	13.36	-3.73	—	0.21	0.01	-0.20
2049	17.16	13.36	-3.80	—	0.24	0.01	-0.23
2050	17.24	13.37	-3.87	—	0.27	0.01	-0.26
2051	17.32	13.38	-3.94	—	0.30	0.02	-0.28
2052	17.41	13.38	-4.03	—	0.33	0.02	-0.31
2053	17.51	13.39	-4.11	—	0.36	0.02	-0.34
2054	17.61	13.40	-4.21	—	0.39	0.02	-0.37
2055	17.72	13.41	-4.31	—	0.42	0.02	-0.40
2056	17.83	13.42	-4.41	—	0.45	0.02	-0.42
2057	17.95	13.43	-4.52	—	0.47	0.03	-0.45
2058	18.07	13.44	-4.63	—	0.50	0.03	-0.47
2059	18.18	13.45	-4.74	—	0.52	0.03	-0.50
2060	18.29	13.45	-4.84	—	0.55	0.03	-0.52
2061	18.39	13.46	-4.93	—	0.57	0.03	-0.54
2062	18.48	13.47	-5.01	—	0.59	0.03	-0.56
2063	18.57	13.48	-5.10	—	0.61	0.04	-0.58
2064	18.66	13.48	-5.18	—	0.63	0.04	-0.59
2065	18.75	13.49	-5.25	—	0.65	0.04	-0.61
2066	18.83	13.50	-5.33	—	0.66	0.04	-0.62
2067	18.92	13.51	-5.41	—	0.68	0.04	-0.64
2068	19.00	13.51	-5.49	—	0.69	0.04	-0.65
2069	19.08	13.52	-5.57	—	0.70	0.04	-0.66
2070	19.17	13.53	-5.65	—	0.72	0.04	-0.67
2071	19.26	13.53	-5.72	—	0.73	0.04	-0.68
2072	19.34	13.54	-5.80	—	0.74	0.04	-0.69
2073	19.42	13.55	-5.87	—	0.75	0.04	-0.70
2074	19.50	13.55	-5.94	—	0.75	0.04	-0.71
2075	19.56	13.56	-6.01	—	0.76	0.05	-0.72
2076	19.62	13.56	-6.06	—	0.77	0.05	-0.72
2077	19.67	13.57	-6.10	—	0.77	0.05	-0.73
2078	19.70	13.57	-6.13	—	0.78	0.05	-0.73
2079	19.73	13.57	-6.15	—	0.78	0.05	-0.73
2080	19.74	13.57	-6.16	—	0.78	0.05	-0.74
2081	19.74	13.58	-6.17	—	0.78	0.05	-0.74
2082	19.74	13.58	-6.16	—	0.78	0.05	-0.74
2083	19.72	13.58	-6.14	—	0.79	0.05	-0.74
2084	19.69	13.58	-6.12	—	0.79	0.05	-0.74
2085	19.65	13.57	-6.08	—	0.78	0.05	-0.74
2086	19.60	13.57	-6.03	—	0.78	0.05	-0.74
2087	19.55	13.57	-5.98	—	0.78	0.05	-0.73
2088	19.48	13.56	-5.92	—	0.78	0.05	-0.73
2089	19.42	13.56	-5.86	—	0.78	0.05	-0.73
2090	19.35	13.56	-5.80	—	0.77	0.05	-0.73
2091	19.29	13.55	-5.74	—	0.77	0.05	-0.73
2092	19.24	13.55	-5.69	—	0.77	0.05	-0.72
2093	19.19	13.55	-5.64	—	0.77	0.05	-0.72
2094	19.15	13.54	-5.61	—	0.77	0.05	-0.72
2095	19.13	13.54	-5.58	—	0.77	0.05	-0.72
2096	19.11	13.54	-5.57	—	0.77	0.05	-0.72
2097	19.10	13.54	-5.56	—	0.77	0.05	-0.72
2098	19.10	13.54	-5.56	—	0.77	0.05	-0.72
2099	19.10	13.54	-5.56	—	0.77	0.05	-0.72
2100	19.12	13.54	-5.58	—	0.77	0.05	-0.72

Summarized Estimates: Proposal

2025 -2099	Cost Rate	Income Rate	Actuarial Balance	Year of reserve depletion[1]
	18.03%	13.81%	-4.22%	2034

Summarized Estimates: Change from Current Law

Cost Rate	Income Rate	Actuarial Balance
0.42%	0.02%	-0.40%

[1] Under current law, the year of Trust Fund reserve depletion is 2034.

Estimates based on Intermediate Assumptions of the 2025 Trustees Report

Office of the Chief Actuary
Social Security Administration
September 25, 2025