

## ILLUSTRATIVE BENEFITS FOR RETIRED WORKERS, DISABLED WORKERS, AND SURVIVORS SCHEDULED UNDER CURRENT LAW

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The Social Security program provides monthly benefits to retired workers and their families, disabled workers and their families, and survivors of workers. The *progressivity* of the Social Security benefit formula provides individuals who have lower career-average earnings with monthly benefits that are a higher percentage of their career-average earnings than the percentage for those who have higher career-average earnings. For a group of *example workers* with a range of full-lifetime average earnings levels<sup>1</sup> at various ages in 2025, this note displays their current earnings at various ages in 2024, their full-lifetime average earnings, and the amounts they would expect to receive at benefit entitlement.

The assumptions underlying the attached tables are similar to those used in the annual Social Security Statement available online to workers and former workers aged 18 and older. The benefit amounts are calculated as specified in current law. The amounts reflect no increase in price levels or in average wage levels after 2024. Thus, the benefit estimates for workers at various ages in 2025 who would be retiring in future years are roughly comparable to their potential benefits as disabled workers and for their survivors, which both assume benefit entitlement in 2025.

All example workers, except the steady maximum worker,<sup>2</sup> have scaled earnings patterns beginning at age 21. These patterns reflect the actual average work experience of fully insured workers during 2002-2021. These patterns show relatively low wages and probability of work at young and old ages and higher relative wages and probability of work at mid-career.<sup>3</sup> A worker is considered *fully insured* if they have a total number of quarters of coverage (QCs)<sup>4</sup> at least equal to the number of years after attainment of age 21 through the last year considered in the analysis (in this case 2021). A further requirement is that the worker must have a minimum of 6 QCs. Since a worker achieves *permanently insured* status with 40 QCs, any worker with 40 QCs is fully insured no matter how many years have elapsed since age 21. Any *fully insured* worker is likely to become eligible for a Social Security retirement benefit if they survive to eligibility age. After 2024, earnings levels for workers illustrated in this note increase or decrease due solely to the scaled earnings pattern, and not due to changes in the average wage level.

The following four tables show estimated future benefits consistent with earnings in 2024 and age in 2025. Each table lists *earnings in 2024* at various ages and *annual benefit amounts* at entitlement for example workers with full-lifetime average

<sup>1</sup> The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2024) expected for the illustration assuming that the worker survives to age 65 without becoming disabled.

<sup>2</sup> For the steady maximum worker, earnings start at age 22 and are assumed to equal the taxable maximum (the OASDI benefit and contribution base) for each year through 2024. Earnings after 2024 are assumed to equal the taxable maximum of \$168,600 for 2024.

<sup>3</sup> For more details on development of the scaled earnings patterns, see Actuarial Note Number 2025.3 at: <http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf>.

<sup>4</sup> The QC is the basic unit for determining whether a worker is insured for Social Security benefits. In 2025, for example, a worker needed to have \$1,810 in covered earnings to obtain a QC. Workers can earn up to 4 QCs per calendar year. Since 1978, the amount of covered earnings required to obtain a QC has been automatically indexed each year with the growth in average wage levels. See: <http://www.ssa.gov/OACT/COLA/QC.html> for more information, including a list of historical QC amounts.

earnings levels<sup>1</sup> of \$20,000, \$40,000, \$60,000, \$80,000, \$100,000, \$120,000, and the taxable maximum. As mentioned above, the benefit amounts assume no increase in price levels or in average wage levels after 2024. Additional information about each table is provided below.

- **Table 1A: Retired Workers Who Become Entitled at Normal Retirement Age (NRA).**

This table also shows the percentage of fully insured workers with full-lifetime average earnings at or below each of the seven full-lifetime average earnings levels. We base these percentages on the earnings of a one-percent sample of individuals, aged 25 through 65, who were fully insured in 2022. For this purpose, comparisons are made to hypothetical scaled worker career average earnings at each of the applicable ages corresponding to the \$20,000, \$40,000, ... , maximum full lifetime average earnings levels. The illustrative benefits are for workers only. Additional benefits may be available for auxiliary beneficiaries such as spouses and dependent children. The NRA increased to 66 for those attaining age 62 in 2005 and 67 for those attaining age 62 in 2022 and later.

- **Table 1B: Retired Workers Who Become Entitled at Age 65.** The only difference between table 1B and table 1A is that the example workers retire at age 65 rather than at NRA, resulting in lower benefit amounts due to reduction for early retirement. The illustrative benefits are for workers only. Additional benefits may be available for auxiliary beneficiaries such as spouses and dependent children.

- **Table 2: Disabled Worker Annual Benefit Amounts.** For the seven full-lifetime average

earnings levels, table 2 provides benefit amounts assuming benefit entitlement in 2025 for disabled example workers aged 25, 35, 45, and 55. In addition, the table provides the percentage of disability insured<sup>5</sup> workers with full-lifetime average earnings at or below each full-lifetime average earnings level. We base these percentages on the earnings of a one-percent sample of individuals, aged 25 through 65, who were disability insured in 2022. The illustrated benefits are for workers only. Additional benefits may be available for auxiliary beneficiaries such as spouses and dependent children.

- **Table 3: Survivor Annual Benefit Amounts.**

For the seven full-lifetime average earnings levels, table 3 provides benefit amounts assuming that the deceased example workers would have attained ages 25, 35, 45, or 60 just before dying in 2025. In each case, we assume the surviving spouse is the same age as the deceased worker and that they become entitled to benefits in 2025. The table provides benefit estimates for three scenarios of survivor beneficiaries: (1) spouse and one child (spouse only for the age 60 case), (2) one child only, and (3) spouse and two children. Because of the family maximum benefit provision, annual benefit amounts for a *spouse and two children* are the same as, or only moderately higher than, benefit amounts for a *spouse and one child*. In addition, the table provides the percentage of fully or currently insured<sup>6</sup> workers with full-lifetime average earnings at or below each full-lifetime average earnings level. We base these percentages on the earnings of a one-percent sample of individuals, aged 25 through 65, who were fully or currently insured in 2022.

<sup>5</sup>A worker is *disability insured* if they are: (1) a fully insured worker who has accumulated 20 quarters of coverage during the 40-quarter period ending with the current quarter, (2) a fully insured worker aged 24-30 who has accumulated quarters of coverage during one-half of the quarters elapsed after the quarter of attainment of age 21 and up to and including the current quarter, or (3) a fully insured worker under age 24 who has accumulated six quarters of coverage during the 12-quarter period ending with the current quarter.

<sup>6</sup>A worker is *currently insured* if they have accumulated six quarters of coverage during the 13-quarter period ending with the current quarter.

**Table 1A. Retired Worker Annual Benefit Amounts<sup>1</sup> Scheduled in Current Law**For Fully Insured<sup>2</sup> Workers at Various Ages Who Become Entitled at Normal Retirement Age (NRA) With Various Full-Lifetime Earnings Patterns<sup>3</sup>

Age in 2025	Age at benefit entitlement (NRA)	Earnings in 2024 and benefit at entitlement (NRA)							
25	67	Earnings in 2024.....	\$10,423	\$20,847	\$31,270	\$41,693	\$52,116	\$62,540	\$168,600
		Benefit at entitlement...	15,288	21,696	28,092	34,488	39,624	42,624	49,908
35	67	Earnings in 2024.....	18,986	37,971	56,957	75,942	94,928	113,914	168,600
		Benefit at entitlement...	15,288	21,696	28,092	34,488	39,624	42,624	50,064
45	67	Earnings in 2024.....	21,591	43,183	64,774	86,365	107,957	129,548	168,600
		Benefit at entitlement...	15,288	21,696	28,092	34,488	39,624	42,624	50,280
55	67	Earnings in 2024.....	21,422	42,845	64,267	85,689	107,112	128,534	168,600
		Benefit at entitlement...	15,288	21,696	28,092	34,488	39,624	42,624	50,364
65	67	Earnings in 2024.....	15,724	31,448	47,172	62,896	78,620	94,344	168,600
		Benefit at entitlement...	14,172	20,160	26,136	32,124	36,696	39,492	47,064
Full-lifetime average earnings level <sup>4</sup> .....			20,000	40,000	60,000	80,000	100,000	120,000	Maximum
Percent of fully insured workers with career average earnings at this level or below <sup>5</sup> .....			14	34	54	70	80	87	100
<sup>1</sup> The assumptions underlying the above benefit estimates are similar to those used for the Social Security Statement. These estimates reflect no increase in the cost of living or average wage and earnings levels after December 2024. However, earnings after 2024 follow scaled earnings patterns as age increases. (These assumptions are not consistent with those used for <a href="#">table V.C7</a> of the 2025 Trustees Report.)									
<sup>2</sup> A worker is <i>fully insured</i> if they have a total number of quarters of coverage (QCs) at least equal to the number of years after attainment of age 21 through the last year considered in the analysis (in this case 2021), or through age 62 if earlier, and has a minimum of 6 QCs.									
<sup>3</sup> Scaled earnings patterns starting at age 21 are assumed for all but the maximum worker. These scaled patterns reflect the actual average work experience of fully insured workers during 2002-2021. For the maximum worker, earnings start at age 22 and are assumed to equal the taxable maximum (the OASDI contribution and benefit base) for each year through 2024. (For 2024, this amount was \$168,600.) For more details on the scaled-earnings patterns see Actuarial Note Number 2025.3 at: <a href="http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf">http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf</a> .									
<sup>4</sup> The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2024) expected for the illustration assuming the worker survives to age 65 without becoming disabled.									
<sup>5</sup> Based on a 1% sample of actual earnings histories for individuals aged 25 through 65 who were fully insured in 2022. Comparisons are made to hypothetical scaled worker career average earnings at each of the applicable ages corresponding to the \$20,000, \$40,000, ... , maximum full lifetime average earnings levels.									

**Table 1B. Retired Worker Annual Benefit Amounts<sup>1</sup> Scheduled in Current Law**  
For Fully Insured<sup>2</sup> Workers at Various Ages Who Become Entitled at Age 65 With Various Full-Lifetime Earnings Patterns<sup>3</sup>

Age in 2025	Age at benefit entitlement	Earnings in 2024 and benefit at entitlement (Age 65)							
25	65	Earnings in 2024 .....	\$10,423	\$20,847	\$31,270	\$41,693	\$52,116	\$62,540	\$168,600
		Benefit at entitlement ....	13,248	18,804	24,348	29,892	34,332	36,936	43,248
35	65	Earnings in 2024 .....	18,986	37,971	56,957	75,942	94,928	113,914	168,600
		Benefit at entitlement ....	13,248	18,804	24,348	29,892	34,332	36,936	43,392
45	65	Earnings in 2024 .....	21,591	43,183	64,774	86,365	107,957	129,548	168,600
		Benefit at entitlement ....	13,248	18,804	24,348	29,892	34,332	36,936	43,572
55	65	Earnings in 2024 .....	21,422	42,845	64,267	85,689	107,112	128,534	168,600
		Benefit at entitlement ....	13,248	18,804	24,348	29,892	34,332	36,936	43,644
65	65	Earnings in 2024 .....	15,724	31,448	47,172	62,896	78,620	94,344	168,600
		Benefit at entitlement ....	12,276	17,472	22,656	27,840	31,800	34,224	40,488
Full-lifetime average earnings level <sup>4</sup> .....			20,000	40,000	60,000	80,000	100,000	120,000	Maximum
Percent of fully insured workers with career average earnings at this level or below <sup>5</sup> .....			14	34	54	70	80	87	100
<sup>1</sup> The assumptions underlying the above benefit estimates are similar to those used for the Social Security Statement. These estimates reflect no increase in the cost of living or average wage and earnings levels after December 2024. However, earnings after 2024 follow scaled earnings patterns as age increases. (These assumptions are not consistent with those used for <a href="#">table V.C7</a> of the 2025 Trustees Report.)									
<sup>2</sup> A worker is <i>fully insured</i> if they have a total number of quarters of coverage (QCs) at least equal to the number of years after attainment of age 21 through the last year considered in the analysis (in this case 2021), or through age 62 if earlier, and has a minimum of 6 QCs.									
<sup>3</sup> Scaled earnings patterns starting at age 21 are assumed for all but the maximum worker. These scaled patterns reflect the actual average work experience of fully insured workers during 2002-2021. For the maximum worker, earnings start at age 22 and are assumed to equal the taxable maximum (the OASDI contribution and benefit base) for each year through 2024. (For 2024, this amount was \$168,600.) For more details on the scaled-earnings patterns see Actuarial Note Number 2025.3 at: <a href="http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf">http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf</a> .									
<sup>4</sup> The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2024) expected for the illustration assuming the worker survives to age 65 without becoming disabled.									
<sup>5</sup> Based on a 1% sample of actual earnings histories for individuals aged 25 through 65 who were fully insured in 2022. Comparisons are made to hypothetical scaled worker career average earnings at each of the applicable ages corresponding to the \$20,000, \$40,000, ... , maximum full lifetime average earnings levels.									

<b>Table 2. Disabled Worker Annual Benefit Amounts</b> For Disability Insured <sup>1</sup> Workers Entitled in 2025 at Selected Ages and With Various Full-Lifetime Earnings Patterns <sup>2</sup>								
<b>Age at benefit entitlement in 2025</b>		<b>Earnings in 2024 and benefit at entitlement in 2025</b>						
25	<i>Earnings in 2024</i> .....	\$10,423	\$20,847	\$31,270	\$41,693	\$52,116	\$62,540	\$168,600
	<i>Benefit at entitlement</i> .....	7,584	13,932	16,632	19,332	22,044	24,744	47,724
35	<i>Earnings in 2024</i> .....	18,986	37,971	56,957	75,942	94,928	113,914	168,600
	<i>Benefit at entitlement</i> .....	13,272	18,012	22,752	27,492	32,244	36,948	48,396
45	<i>Earnings in 2024</i> .....	21,591	43,183	64,774	86,365	107,957	129,548	168,600
	<i>Benefit at entitlement</i> .....	14,256	19,980	25,716	31,440	37,032	39,720	48,576
55	<i>Earnings in 2024</i> .....	21,422	42,845	64,267	85,689	107,112	128,534	168,600
	<i>Benefit at entitlement</i> .....	14,652	20,784	26,916	33,048	37,968	40,848	48,396
<b>Full-lifetime average earnings level<sup>3</sup> .....</b>		<b>20,000</b>	<b>40,000</b>	<b>60,000</b>	<b>80,000</b>	<b>100,000</b>	<b>120,000</b>	<b>Maximum</b>
Percent of disability insured workers with career average earnings at this level or below <sup>4</sup> .....		8	28	50	67	79	86	100
<sup>1</sup> A worker is <i>disability insured</i> if they are: (1) a fully insured worker who has accumulated 20 quarters of coverage during the 40-quarter period ending with the current quarter, (2) a fully insured worker aged 24-30 who has accumulated quarters of coverage during one-half of the quarters elapsed after the quarter of attainment of age 21 and up to and including the current quarter, or (3) a fully insured worker under age 24 who has accumulated six quarters of coverage during the 12-quarter period ending with the current quarter. <sup>2</sup> Scaled earnings patterns starting at age 21 are assumed for all but the maximum worker. These scaled patterns reflect the actual average work experience of fully insured workers during 2002-2021. For the maximum worker, earnings start at age 22 and are assumed to equal the taxable maximum (the OASDI contribution and benefit base) for each year through 2024. (For 2024, this amount was \$168,600.) For more details on the scaled-earnings patterns see Actuarial Note Number 2025.3 at: <a href="http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf">http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf</a> . <sup>3</sup> The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2024) expected for the illustration assuming the worker survives to age 65 without having become disabled. <sup>4</sup> Based on a 1% sample of actual earnings histories for individuals aged 25 to 65 who were disability insured in 2022. Comparisons are made to hypothetical scaled worker career average earnings at each of the applicable ages corresponding to the \$20,000, \$40,000, ... , maximum full lifetime average earnings levels. Note: These estimates reflect no increase in the cost of living after December 2024.								

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**Table 3. Survivor Annual Benefit Amounts**For Survivors Entitled in 2025 at Selected Ages and With Various Full-Lifetime Earnings Patterns of the Deceased Spouse<sup>1</sup>

Age of deceased spouse in 2025	Age of surviving spouse in 2025		Benefit at entitlement in 2025 and deceased spouse's earnings in 2024						
25	25	Spouse and one child.....	\$12,648	\$21,792	\$26,304	\$30,816	\$35,328	\$39,840	\$72,384
		Child only .....	6,324	10,896	13,152	15,408	17,664	19,920	36,192
		Spouse and two children...	12,660	21,804	26,316	32,964	41,136	49,320	84,468
		Earnings of deceased spouse in 2024...	10,423	20,847	31,270	41,693	52,116	62,540	168,600
35	35	Spouse and one child .....	20,544	28,320	36,072	43,848	51,600	57,240	72,864
		Child only.....	10,272	14,160	18,036	21,924	25,800	28,620	36,432
		Spouse and two children .....	20,556	28,404	42,492	53,688	60,624	66,792	85,020
		Earnings of deceased spouse in 2024....	18,986	37,971	56,957	75,942	94,928	113,914	168,600
45	45	Spouse and one child .....	21,528	30,264	39,024	47,760	55,896	60,000	72,912
		Child only.....	10,764	15,132	19,512	23,880	27,948	30,000	36,456
		Spouse and two children .....	21,528	31,956	47,820	57,180	65,220	69,996	85,068
		Earnings of deceased spouse in 2024....	21,591	43,183	64,774	86,365	107,957	129,548	168,600
60	60	Spouse and one child .....	10,488	14,880	19,272	23,664	27,168	29,232	34,524
		Child only.....	11,004	15,612	20,220	24,828	28,500	30,660	36,216
		Spouse and two children .....	22,008	33,672	50,388	58,872	66,516	71,556	84,504
		Earnings of deceased spouse in 2024....	19,235	38,470	57,705	76,940	96,175	115,410	168,600
Full-lifetime average earnings level <sup>2</sup> .....			20,000	40,000	60,000	80,000	100,000	120,000	Maximum
Percent of fully <sup>3</sup> or currently <sup>4</sup> insured workers with career average earnings at this level or below <sup>5</sup> .....			15	35	55	70	81	87	100
<sup>1</sup> Scaled earnings patterns starting at age 21 are assumed for all but the maximum worker. These scaled patterns reflect the actual average work experience of fully insured workers during 2002-2021. For the maximum worker, earnings start at age 22 and are assumed to equal the taxable maximum (the OASDI contribution and benefit base) for each year through 2024. (For 2024, this amount was \$168,600.) For more details on the scaled-earnings patterns see Actuarial Note Number 2025.3 at: <a href="http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf">http://www.ssa.gov/OACT/NOTES/ran3/an2025-3.pdf</a> .									
<sup>2</sup> The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2024) expected for the illustration assuming the worker survives to age 65 without having become disabled.									
<sup>3</sup> A worker is <i>fully insured</i> if they have a total number of quarters of coverage (QCs) at least equal to the number of years after attainment of age 21 through the last year considered in the analysis (in this case 2021), or through age 62 if earlier, and has a minimum of 6 QCs.									
<sup>4</sup> A worker is <i>currently insured</i> if they have accumulated six quarters of coverage during the 13-quarter period ending with the current quarter.									
<sup>5</sup> Based on a 1% sample of actual earnings histories for individuals aged 25 through 65 who were fully or currently insured in 2022. Comparisons are made to hypothetical scaled worker career average earnings at each of the applicable ages corresponding to the \$20,000, \$40,000, ... , maximum full lifetime average earnings levels.									
Note: These estimates reflect no increase in the cost of living after December 2024.									

Actuarial Services  
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February 2026