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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[1] at various ages in 2026, this note displays their current earnings at various ages in 2025, 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 2025. Thus, the benefit estimates for workers at various ages in 2026 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 2026.

All example workers, except the steady maximum worker,[2] have scaled earnings patterns beginning at age 21. These patterns reflect the actual average work experience of fully insured workers during 2003-2022. 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.[3] A worker is considered *fully insured* if they have a total number of quarters of coverage (QCs)[4] at least equal to the number of years after attainment of age 21 through the last year considered in the analysis (in this case 2022). 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 2025, 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 2025 and age in 2026. Each table lists ***earnings in 2025*** at various ages and ***annual benefit amounts*** at entitlement for example workers with full-lifetime average

[1] The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2025) expected for the illustration assuming that the worker survives to age 65 without becoming disabled.

[2] 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 2025. Earnings after 2025 are assumed to equal the taxable maximum of $176,100 for 2025.

[3] For more details on development of the scaled earnings patterns, see Actuarial Note Number 2026.3 at: http://www.ssa.gov/OACT/NOTES/ran3/an2026-3.pdf.

[4] The QC is the basic unit for determining whether a worker is insured for Social Security benefits. In 2026, for example, a worker needed to have $1,890 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[1] 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 2025. 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 2023. 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 2026 for disabled example workers aged 25, 35, 45, and 55. In addition, the table provides the percentage of disability insured[5] 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 2023. 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 2026. In each case, we assume the surviving spouse is the same age as the deceased worker and that they become entitled to benefits in 2026. 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[6] 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 2023.

[5]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.

[6]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[1] Scheduled in Current Law

For Fully Insured[2] Workers at Various Ages Who Become Entitled at Normal Retirement Age (NRA) With Various Full-Lifetime Earnings Patterns[3]

Age in 2026	Age at benefit entitlement (NRA)		Earnings in 2025 and benefit at entitlement (NRA)						
25	67	*Earnings in 2025*.....	$10,752	$21,505	$32,257	$43,010	$53,762	$64,515	$176,100
		Benefit at entitlement...	15,816	22,416	29,016	35,616	40,992	44,088	51,936
35	67	*Earnings in 2025*.....	19,545	39,090	58,635	78,180	97,724	117,269	176,100
		Benefit at entitlement...	15,816	22,416	29,016	35,616	40,992	44,088	52,044
45	67	*Earnings in 2025*.....	22,255	44,509	66,764	89,019	111,274	133,528	176,100
		Benefit at entitlement...	15,816	22,416	29,016	35,616	40,992	44,088	52,200
55	67	*Earnings in 2025*.....	22,090	44,180	66,270	88,360	110,451	132,541	176,100
		Benefit at entitlement...	15,816	22,416	29,016	35,616	40,992	44,088	52,284
65	67	*Earnings in 2025*.....	16,290	32,579	48,869	65,159	81,449	97,738	176,100
		Benefit at entitlement...	14,532	20,640	26,748	32,844	37,644	40,512	48,300
**Full-lifetime average earnings level[4]..... **			**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[5]			13	34	54	70	80	87	100

[1] 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 2025. However, earnings after 2025 follow scaled earnings patterns as age increases. (These assumptions are not consistent with those used for table V.C7 of the 2026 Trustees Report.)

[2] A worker is *fully insured* 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 2022), or through age 62 if earlier, and has a minimum of 6 QCs.

[3] 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 2003-2022. 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 2025. (For 2025, this amount was $176,100.) For more details on the scaled-earnings patterns see Actuarial Note Number 2026.3 at: http://www.ssa.gov/OACT/NOTES/ran3/an2026-3.pdf.

[4] The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2025) expected for the illustration assuming the worker survives to age 65 without becoming disabled.

[5] Based on a 1% sample of actual earnings histories for individuals aged 25 through 65 who were fully insured in 2023. 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.

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Table 1B. Retired Worker Annual Benefit Amounts[1] Scheduled in Current Law

For Fully Insured[2] Workers at Various Ages Who Become Entitled at Age 65 With Various Full-Lifetime Earnings Patterns[3]

Age in 2026	Age at benefit entitlement		Earnings in 2025 and benefit at entitlement (Age 65)						
25	65	*Earnings in 2025*.....	$10,752	$21,505	$32,257	$43,010	$53,762	$64,515	$176,100
		Benefit at entitlement	13,704	19,428	25,152	30,864	35,520	38,208	45,012
35	65	*Earnings in 2025*.....	19,545	39,090	58,635	78,180	97,724	117,269	176,100
		Benefit at entitlement	13,704	19,428	25,152	30,864	35,520	38,208	45,096
45	65	*Earnings in 2025*.....	22,255	44,509	66,764	89,019	111,274	133,528	176,100
		Benefit at entitlement	13,704	19,428	25,152	30,864	35,520	38,208	45,240
55	65	*Earnings in 2025*.....	22,090	44,180	66,270	88,360	110,451	132,541	176,100
		Benefit at entitlement	13,704	19,428	25,152	30,864	35,520	38,208	45,300
65	65	*Earnings in 2025*.....	16,290	32,579	48,869	65,159	81,449	97,738	176,100
		Benefit at entitlement	12,600	17,892	23,184	28,464	32,628	35,112	41,604
Full-lifetime average earnings level[4]			**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[5]			13	34	54	70	80	87	100

[1] 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 2025. However, earnings after 2025 follow scaled earnings patterns as age increases. (These assumptions are not consistent with those used for table V.C7 of the 2026 Trustees Report.)

[2] A worker is *fully insured* 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 2022), or through age 62 if earlier, and has a minimum of 6 QCs.

[3] 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 2003-2022. 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 2025. (For 2025, this amount was $176,100.) For more details on the scaled-earnings patterns see Actuarial Note Number 2026.3 at: http://www.ssa.gov/OACT/NOTES/ran3/an2026-3.pdf.

[4] The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2025) expected for the illustration assuming the worker survives to age 65 without becoming disabled.

[5] Based on a 1% sample of actual earnings histories for individuals aged 25 through 65 who were fully insured in 2023. 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.

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Table 2. Disabled Worker Annual Benefit Amounts

For Disability Insured[1] Workers Entitled in 2026 at Selected Ages and With Various Full-Lifetime Earnings Patterns[2]

Age at benefit entitlement in 2026		Earnings in 2025 and benefit at entitlement in 2026						
25	*Earnings in 2025*	$10,752	$21,505	$32,257	$43,010	$53,762	$64,515	$176,100
	Benefit at entitlement	7,884	14,556	17,364	20,160	22,968	25,776	50,388
35	*Earnings in 2025*	19,545	39,090	58,635	78,180	97,724	117,269	176,100
	Benefit at entitlement	13,860	18,804	23,736	28,680	33,600	38,544	50,664
45	*Earnings in 2025*	22,255	44,509	66,764	89,019	111,274	133,528	176,100
	Benefit at entitlement	14,904	20,868	26,832	32,796	38,724	41,520	50,844
55	*Earnings in 2025*	22,090	44,180	66,270	88,360	110,451	132,541	176,100
	Benefit at entitlement	15,324	21,708	28,104	34,476	39,720	42,708	50,736
Full-lifetime average earnings level[3]		**20,000**	**40,000**	**60,000**	**80,000**	**100,000**	**120,000**	**Maximum**
Percent of disability insured workers with career average earnings at this level or below[4]		8	28	50	67	78	86	100

[1] 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.

[2] 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 2003-2022. 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 2025. (For 2025, this amount was $176,100.) For more details on the scaled-earnings patterns see Actuarial Note Number 2026.3 at: http://www.ssa.gov/OACT/NOTES/ran3/an2026-3.pdf.

[3] The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2025) expected for the illustration assuming the worker survives to age 65 without having become disabled.

[4] Based on a 1% sample of actual earnings histories for individuals aged 25 to 65 who were disability insured in 2023. 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 2025.

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Table 3. Survivor Annual Benefit Amounts

For Survivors Entitled in 2026 at Selected Ages and With Various Full-Lifetime Earnings Patterns of the Deceased Spouse[1]

Age of deceased spouse in 2026	Age of surviving spouse in 2026		Benefit at entitlement in 2026 and deceased spouse's earnings in 2025						
		Spouse and one child.....	$13,128	$22,752	$27,432	$32,112	$36,792	$41,448	$75,912
25	25	*Child only*.....	6,564	11,376	13,716	16,056	18,396	20,724	37,956
		Spouse and two children...	13,128	22,764	27,444	34,188	42,660	51,144	88,560
	Earnings of deceased spouse in 2025...		10,752	21,505	32,257	43,010	53,762	64,515	176,100
		Spouse and one child.....	21,480	29,544	37,608	45,696	53,760	59,808	76,320
35	35	*Child only*.....	10,740	14,772	18,804	22,848	26,880	29,904	38,160
		Spouse and two children	21,480	29,556	44,172	56,028	63,240	69,792	89,052
	Earnings of deceased spouse in 2025....		19,545	39,090	58,635	78,180	97,724	117,269	176,100
		Spouse and one child.....	22,512	31,608	40,704	49,800	58,440	62,712	76,320
45	45	*Child only*.....	11,256	15,804	20,352	24,900	29,220	31,356	38,160
		Spouse and two children	22,512	33,276	49,776	59,712	68,196	73,164	89,052
	Earnings of deceased spouse in 2025....		22,255	44,509	66,764	89,019	111,274	133,528	176,100
		Spouse and one child.....	10,968	15,552	20,124	24,696	28,428	30,564	36,204
60	60	*Child only*.....	11,508	16,308	21,108	25,908	29,820	32,064	37,980
		Spouse and two children	23,016	35,112	52,524	61,512	69,564	74,820	88,608
	Earnings of deceased spouse in 2025....		19,888	39,776	59,663	79,551	99,439	119,327	176,100
Full-lifetime average earnings level[2]			**20,000**	**40,000**	**60,000**	**80,000**	**100,000**	**120,000**	**Maximum**
Percent of fully[3] or currently[4] insured workers with career average earnings at this level or below[5].....			15	35	54	70	80	87	100

[1] 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 2003-2022. 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 2025. (For 2025, this amount was $176,100.) For more details on the scaled-earnings patterns see Actuarial Note Number 2026.3 at: http://www.ssa.gov/OACT/NOTES/ran3/an2026-3.pdf.

[2] The full-lifetime average earnings level reflects the average of the highest 35 years of wage-indexed earnings (wage-indexed to 2025) expected for the illustration assuming the worker survives to age 65 without having become disabled.

[3] A worker is *fully insured* 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 2022), or through age 62 if earlier, and has a minimum of 6 QCs.

[4] A worker is *currently insured* if they have accumulated six quarters of coverage during the 13-quarter period ending with the current quarter.

[5] Based on a 1% sample of actual earnings histories for individuals aged 25 through 65 who were fully or currently insured in 2023. 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 2025.

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