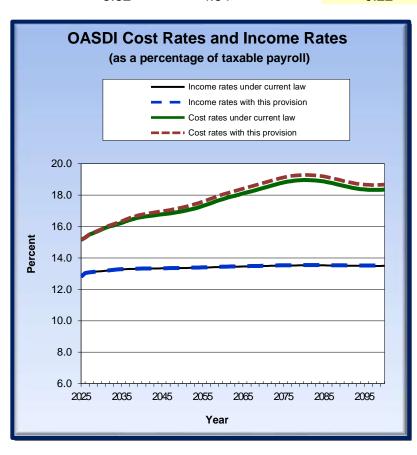
Summary Measures and Graphs Category of Change: Level of Monthly Benefits

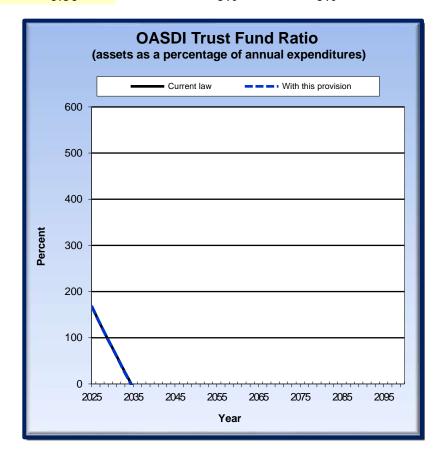
Proposed Provision: B7.3. Give credit to parents with a child under 6 for earnings for up to five years. The earnings credited for a childcare year equal one half of the SSA average wage index (about \$36,128 in 2025). The credits are available for all past years to newly eligible retired-worker and disabled-worker beneficiaries starting in 2026. The 5 years are chosen to yield the largest increase in AIME.

Current law		
[percent of payroll]		
Long-range	Annual	
actuarial	balance in	
balance	75th year	
-3.82	-4.84	

Change from current law [percent of payroll]		
Long-range	Annual	
actuarial	balance in	
balance	75th year	
-0.22	-0.30	

Shortfall eliminated		
Long-range	Annual	
actuarial	balance in	
balance	75th year	
-6%	-6%	





Estimates based on the intermediate assumptions of the 2025 Trustees Report

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