



# Benefit Claiming Age

## BACKGROUND:

A worker is [fully insured](#) for retired-worker benefits after working at least 10 years (earning 40 [Social Security credits](#)) in a job where he or she paid Social Security taxes. A worker can claim unreduced retirement benefits at [full retirement age](#) (FRA), or choose to claim as early as age 62 or as late as age 70. Workers who claim before their FRA receive permanently [reduced](#) monthly benefits based on the number of months before FRA they claim. Monthly benefits are permanently [increased](#) for each month a worker waits to claim them after FRA.

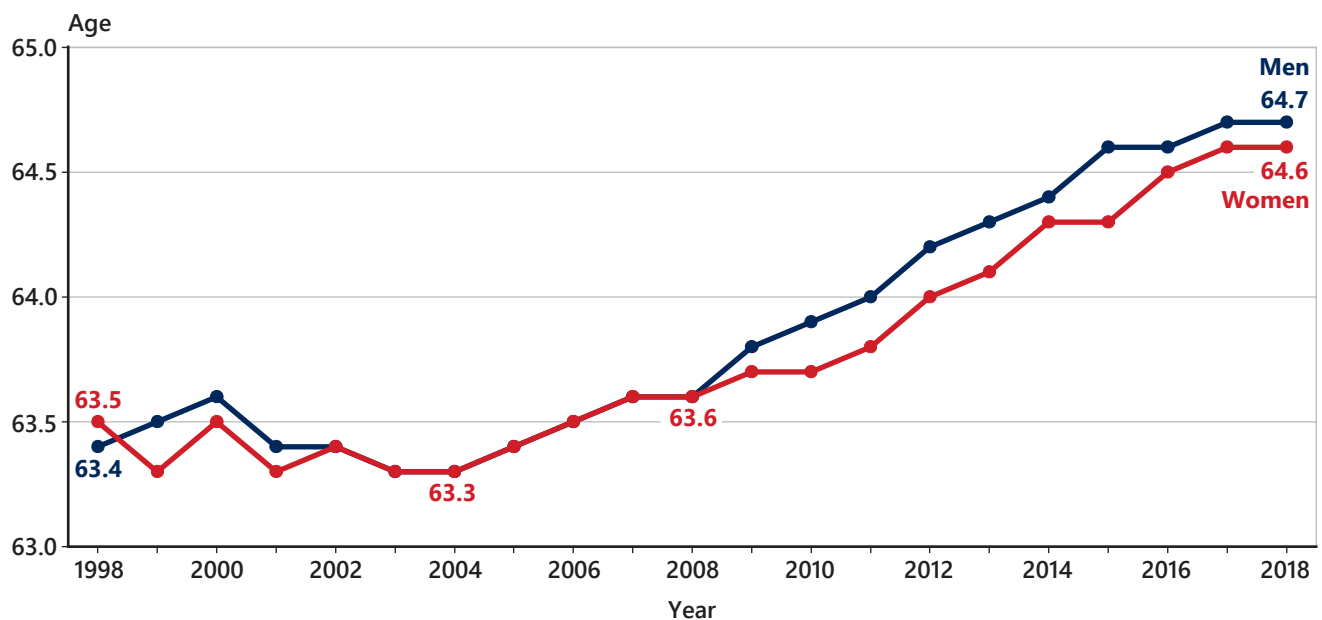
Because a 1983 [law](#) established incremental FRA increases for those born in 1938 and later, workers reaching age 62 in 2000 or later have larger benefit reductions for early claiming. For example:

- Workers born in 1937 or earlier (FRA of 65) who claimed at age 62 had their monthly benefit reduced by 20 percent from the amount that would have been payable at FRA.
- In comparison, workers born in 1960 or later (FRA of 67) will have their monthly benefits reduced by 30 percent if they claim at age 62.

Retired workers' average claiming age has been slowly increasing:

- In 1998, before the FRA increase affected age-62 claimants, the average age for a retired worker to claim benefits was 63.4 (men) or 63.5 (women).
- The average claiming age for retired-worker benefits changed little between 2000 and 2008, as the incremental FRA increase for workers attaining age 62 in those years gradually began to increase the maximum benefit reduction for early claiming.
- However, between 2008 and 2018, the average claiming age increased from 63.6 to 64.7 for men and from 63.6 to 64.6 for women.

### Retired Workers: Average Benefit Claiming Age, 1998–2018



SOURCE: Social Security Administration, *Annual Statistical Supplement to the Social Security Bulletin, 2019*, [Table 6.B5.1](#).

NOTE: Data include conversions from disability benefits to retired worker benefits upon attainment of FRA.

