

NOTES: The following descriptive tables have moved to the [Old-Age, Survivors, and Disability Insurance Program Reference for Statistical Publications](#): 2.A1, 2.A2, 2.A5, 2.A6, 2.A7, 2.A10, 2.A14, 2.A17.1, 2.A17.2, 2.A17.3, 2.A18, 2.A20, 2.A21, 2.A22, and 2.A25. The original table numbers are included in each new table's notes.

Also, we are discontinuing publication of—

- Table 2.A11.1, which showed the history of primary insurance amount (PIA) computation factors based on the Windfall Elimination Provision (WEP). The Social Security Fairness Act (enacted January 2025) repealed the WEP retroactively to benefits payable in or after January 2024. See the [Annual Statistical Supplement, 2024](#) for the final edition of this table.
- Table 2.A17, which showed minimum PIAs and approximate maximum family benefit formulas for individuals first eligible for Social Security benefits before 1979. Actuarial Services releases the official tables for these values at [Benefit Tables For Persons Eligible Before 1979](#).
- Tables 2.A23 and 2.A24, because they covered information no longer pertinent to benefits in current-payment status. See the [Annual Statistical Supplement, 2024](#) for the final editions of these tables.
- Tables 2.A29, 2.A29.1, and 2.A30, which provided retirement earnings test and substantial gainful activity provisions. See instead [Exempt Amounts Under the Earnings Test](#) and [Substantial Gainful Activity](#).
- Tables 2.A31 and 2.A32, which provided information about federal income taxes for Social Security benefits. The Internal Revenue Service (IRS) maintains this information in IRS Publication 915, "[Social Security and Equivalent Railroad Retirement Benefits](#)."

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2025

Year	Annual maximum taxable earnings (dollars)		Contribution rate (percent)								
			Employer and employee, each				Self-employed person				
	OASDI	HI	Total, OASDI and HI	OASI	DI	HI	Total, OASDI and HI	OASI	DI	HI	
1937–1949	3,000	...	1.0	1.0	...	...	...	...	...	...	...
1950	3,000	...	1.5	1.5	...	...	...	...	...	...	...
1951–1953	3,600	...	1.5	1.5	...	...	2.25	2.25	...	...	...
1954	3,600	...	2.0	2.0	...	...	3.0	3.0	...	...	...
1955–1956	4,200	...	2.0	2.0	...	...	3.0	3.0	...	...	...
1957–1958	4,200	...	2.25	2.0	0.25	...	3.375	3.0	0.375	...	...
1959	4,800	...	2.5	2.25	0.25	...	3.75	3.375	0.375	...	...
1960–1961	4,800	...	3.0	2.75	0.25	...	4.5	4.125	0.375	...	...
1962	4,800	...	3.125	2.875	0.25	...	4.7	4.325	0.375	...	...
1963–1965	4,800	...	3.625	3.375	0.25	...	5.4	5.025	0.375	...	...
1966	6,600	6,600	4.2	3.5	0.35	0.35	6.15	5.275	0.525	0.35	0.35
1967	6,600	6,600	4.4	3.55	0.35	0.5	6.4	5.375	0.525	0.5	0.5
1968	7,800	7,800	4.4	3.325	0.475	0.6	6.4	5.0875	0.7125	0.6	0.6
1969	7,800	7,800	4.8	3.725	0.475	0.6	6.9	5.5875	0.7125	0.6	0.6
1970	7,800	7,800	4.8	3.65	0.55	0.6	6.9	5.475	0.825	0.6	0.6
1971	7,800	7,800	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6	0.6
1972	9,000	9,000	5.2	4.05	0.55	0.6	7.5	6.075	0.825	0.6	0.6
1973	10,800	10,800	5.85	4.3	0.55	1.0	8.0	6.205	0.795	1.0	1.0
1974	13,200	13,200	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1975	^a 14,100	^a 14,100	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1976	^a 15,300	^a 15,300	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1977	^a 16,500	^a 16,500	5.85	4.375	0.575	0.9	7.9	6.185	0.815	0.9	0.9
1978	^a 17,700	^a 17,700	6.05	4.275	0.775	1.0	8.1	6.01	1.09	1.0	1.0
1979	22,900	22,900	6.13	4.33	0.75	1.05	8.1	6.01	1.04	1.05	1.05
1980	25,900	25,900	6.13	4.52	0.56	1.05	8.1	6.2725	0.7775	1.05	1.05
1981	29,700	29,700	6.65	4.7	0.65	1.3	9.3	7.025	0.975	1.3	1.3
1982	^a 32,400	^a 32,400	6.7	4.575	0.825	1.3	9.35	6.8125	1.2375	1.3	1.3
1983	^a 35,700	^a 35,700	6.7	4.775	0.625	1.3	9.35	7.1125	0.9375	1.3	1.3
1984	^a 37,800	^a 37,800	^b 7.0	5.2	0.5	1.3	^b 14.0	10.4	1.0	2.6	2.6
1985	^a 39,600	^a 39,600	7.05	5.2	0.5	1.35	^b 14.1	10.4	1.0	2.7	2.7
1986	^a 42,000	^a 42,000	7.15	5.2	0.5	1.45	^b 14.3	10.4	1.0	2.9	2.9
1987	^a 43,800	^a 43,800	7.15	5.2	0.5	1.45	^b 14.3	10.4	1.0	2.9	2.9
1988	^a 45,000	^a 45,000	7.51	5.53	0.53	1.45	^b 15.02	11.06	1.06	2.9	2.9
1989	^a 48,000	^a 48,000	7.51	5.53	0.53	1.45	^b 15.02	11.06	1.06	2.9	2.9
1990	^c 51,300	^c 51,300	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1991	^c 53,400	^d 125,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1992	^c 55,500	130,200	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1993	^a 57,600	^a 135,000	7.65	5.6	0.6	1.45	15.3	11.2	1.2	2.9	2.9
1994	^a 60,600	e	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1995	^a 61,200	e	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1996	^a 62,700	e	7.65	5.26	0.94	1.45	15.3	10.52	1.88	2.9	2.9
1997	^a 65,400	e	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
1998	^a 68,400	e	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
1999	^a 72,600	e	7.65	5.35	0.85	1.45	15.3	10.7	1.7	2.9	2.9
2000	^a 76,200	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2001	^a 80,400	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2002	^a 84,900	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2003	^a 87,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2004	^a 87,900	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2005	^a 90,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2006	^a 94,200	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2007	^a 97,500	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2008	^a 102,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9
2009	^a 106,800	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9	2.9

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A3—Annual maximum taxable earnings and contribution rates, 1937–2025—Continued

Year	Annual maximum taxable earnings (dollars)		Contribution rate (percent)							
			Employer and employee, each				Self-employed person			
	OASDI	HI	Total, OASDI and HI	OASI	DI	HI	Total, OASDI and HI	OASI	DI	HI
2010	^a 106,800	e	^f 7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2011	^a 106,800	e	^g 7.65	5.3	0.9	1.45	^g 15.3	10.6	1.8	2.9
2012	^a 110,100	e	^g 7.65	5.3	0.9	1.45	^g 15.3	10.6	1.8	2.9
2013 ^h	^a 113,700	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2014 ^h	^a 117,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2015 ^h	^a 118,500	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2016 ^{h,i}	^a 118,500	e	7.65	5.015	1.185	1.45	15.3	10.03	2.37	2.9
2017 ^{h,i}	^a 127,200	e	7.65	5.015	1.185	1.45	15.3	10.03	2.37	2.9
2018 ^{h,i}	^a 128,400	e	7.65	5.015	1.185	1.45	15.3	10.03	2.37	2.9
2019 ^h	^a 132,900	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2020 ^h	^a 137,700	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2021 ^h	^a 142,800	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2022 ^h	^a 147,000	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2023 ^h	^a 160,200	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2024 ^h	^a 168,600	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9
2025 ^h	^a 176,100	e	7.65	5.3	0.9	1.45	15.3	10.6	1.8	2.9

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: DI = Disability Insurance; HI = Hospital Insurance; OASI = Old-Age and Survivors Insurance; OASDI = Old-Age, Survivors, and Disability Insurance; . . . = not applicable.

Table shows the contribution (tax) rates used to determine total amounts received by the trust funds. Occasional temporary tax credits and rate reductions affect the rates paid by employers, employees, or self-employed persons, and are summarized in footnotes as applicable.

- a. Based on automatic adjustment, under legislation in 1972 (as modified by legislation in 1973), in proportion to increases in average wage level.
- b. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.
- c. Based on automatic adjustment, under legislation in 1972 (as modified by legislation in 1973), using a transitional rule, specified by the Omnibus Budget Reconciliation Act (OBRA) of 1989, for computing a "deemed" average annual wage for 1988, 1989, and 1990.
- d. Based on legislation in 1990.
- e. Upper limit on earnings subject to HI taxes was repealed by OBRA 1993.
- f. For 2010, most employers were exempt from paying the employer share of OASDI tax on wages paid to certain qualified individuals hired after February 3. Amounts equal to the revenue forgone were transferred from the general fund of the Treasury to the OASI and DI Trust Funds.
- g. For 2011 and 2012, the combined OASDI payroll tax rate was reduced by 2.0 percent for employees and for self-employed workers, resulting in a 4.2 percent effective tax rate for employees and a 10.4 percent effective tax rate for self-employed workers. The authorizing legislation does not specify percentage reductions attributable to the separate OASI and DI Trust Funds. Amounts equal to the revenue forgone were transferred from the general fund of the Treasury to the trust funds.
- h. Beginning in 2013, an additional HI tax of 0.9 percent is assessed on earned income exceeding \$200,000 for individuals and \$250,000 for married couples filing jointly. This additional HI tax rate is not reflected in the contribution rates shown in the table.
- i. Public Law 114-74, the Bipartisan Budget Act of 2015, temporarily re-allocated a portion of the OASI tax rate to DI for calendar years 2016 through 2018.

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A4—Maximum annual amount of contributions, 1937–2025 (in dollars)

Year	Employee					Self-employed person				
	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI
1937–1949	30.00	30.00	30.00	...	...	...	...	...	...	...
1950	45.00	45.00	45.00	...	...	...	...	...	...	...
1951–1953	54.00	54.00	54.00	...	...	81.00	81.00	81.00	...	...
1954	72.00	72.00	72.00	...	...	108.00	108.00	108.00	...	...
1955–1956	84.00	84.00	84.00	...	...	126.00	126.00	126.00	...	...
1957–1958	94.50	94.50	84.00	10.50	...	141.75	141.75	126.00	15.75	...
1959	120.00	120.00	108.00	12.00	...	180.00	180.00	162.00	18.00	...
1960–1961	144.00	144.00	132.00	12.00	...	216.00	216.00	198.00	18.00	...
1962	150.00	150.00	138.00	12.00	...	225.60	225.60	207.60	18.00	...
1963–1965	174.00	174.00	162.00	12.00	...	259.20	259.20	241.20	18.00	...
1966	277.20	254.10	231.00	23.10	23.10	405.90	382.80	348.15	34.65	23.10
1967	290.40	257.40	234.30	23.10	33.00	422.40	389.40	354.75	34.65	33.00
1968	343.20	296.40	259.35	37.05	46.80	499.20	452.40	396.83	55.58	46.80
1969	374.40	327.60	290.55	37.05	46.80	538.20	491.40	435.83	55.58	46.80
1970	374.40	327.60	284.70	42.90	46.80	538.20	491.40	427.05	64.35	46.80
1971	405.60	358.80	315.90	42.90	46.80	585.00	538.20	473.85	64.35	46.80
1972	468.00	414.00	364.50	49.50	54.00	675.00	621.00	546.75	74.25	54.00
1973	631.80	523.80	464.40	59.40	108.00	864.00	756.00	670.14	85.86	108.00
1974	772.20	653.40	577.50	75.90	118.80	1,042.80	924.00	816.42	107.58	118.80
1975	824.85	697.95	616.88	81.08	126.90	1,113.90	987.00	872.09	114.92	126.90
1976	895.05	757.35	669.38	87.98	137.70	1,208.70	1,071.00	946.31	124.70	137.70
1977	965.25	816.75	721.88	94.88	148.50	1,303.50	1,155.00	1,020.53	134.48	148.50
1978	1,070.85	893.85	756.68	137.18	177.00	1,433.70	1,256.70	1,063.77	192.93	177.00
1979	1,403.77	1,163.32	991.59	171.75	240.45	1,854.90	1,614.45	1,376.29	238.16	240.45
1980	1,587.67	1,315.72	1,170.68	145.04	271.95	2,097.90	1,825.95	1,624.58	201.37	271.95
1981	1,975.05	1,588.95	1,395.90	193.05	386.10	2,762.10	2,376.00	2,086.43	289.57	386.10
1982	2,170.80	1,749.60	1,482.30	267.30	421.20	3,029.40	2,608.20	2,207.25	400.95	421.20
1983	2,391.90	1,927.80	1,704.68	223.13	464.10	3,337.95	2,873.85	2,539.16	334.69	464.10
1984 ^a	2,646.00	2,154.60	1,965.60	189.00	491.40	5,292.00	4,309.20	3,931.20	378.00	982.80
1985 ^a	2,791.80	2,257.20	2,059.20	198.00	534.60	5,583.60	4,514.40	4,118.40	396.00	1,069.20
1986 ^a	3,003.00	2,394.00	2,184.00	210.00	609.00	6,006.00	4,788.00	4,368.00	420.00	1,218.00
1987 ^a	3,131.70	2,496.60	2,277.60	219.00	635.10	6,263.40	4,993.20	4,555.20	438.00	1,270.20
1988 ^a	3,379.50	2,727.00	2,488.50	238.50	652.50	6,759.00	5,454.00	4,977.00	477.00	1,305.00
1989 ^a	3,604.80	2,908.80	2,654.40	254.40	696.00	7,209.60	5,817.60	5,308.80	508.80	1,392.00
1990	3,924.45	3,180.60	2,872.80	307.80	743.85	7,848.90	6,361.20	5,745.60	615.60	1,487.70
1991	5,123.30	3,310.80	2,990.40	320.40	1,812.50	10,246.60	6,621.60	5,980.80	640.80	3,625.00
1992	5,328.90	3,441.00	3,108.00	333.00	1,887.90	10,657.80	6,882.00	6,216.00	666.00	3,775.80
1993	5,528.70	3,571.20	3,225.60	345.60	1,957.50	11,057.40	7,142.40	6,451.20	691.20	3,915.00
1994	b	3,757.20	3,187.56	569.64	b	b	7,514.40	6,375.12	1,139.28	b
1995	b	3,794.40	3,219.12	575.28	b	b	7,588.80	6,438.24	1,150.56	b
1996	b	3,887.40	3,298.02	589.38	b	b	7,774.80	6,596.04	1,178.76	b
1997	b	4,054.80	3,498.90	555.90	b	b	8,109.60	6,997.80	1,111.80	b
1998	b	4,240.80	3,659.40	581.40	b	b	8,481.60	7,318.80	1,162.80	b
1999	b	4,501.20	3,884.10	617.10	b	b	9,002.40	7,768.20	1,234.20	b
2000	b	4,724.40	4,038.60	685.80	b	b	9,448.80	8,077.20	1,371.60	b
2001	b	4,984.80	4,261.20	723.60	b	b	9,969.60	8,522.40	1,447.20	b
2002	b	5,236.80	4,499.70	764.10	b	b	10,527.60	8,999.40	1,528.20	b
2003	b	5,394.00	4,611.00	783.00	b	b	10,788.00	9,222.00	1,566.00	b
2004	b	5,449.80	4,658.70	791.10	b	b	10,899.60	9,317.40	1,582.20	b
2005	b	5,580.00	4,770.00	810.00	b	b	11,160.00	9,540.00	1,620.00	b
2006	b	5,840.40	4,992.60	847.80	b	b	11,680.80	9,985.20	1,695.60	b
2007	b	6,045.00	5,167.50	877.50	b	b	12,090.00	10,335.00	1,755.00	b
2008	b	6,324.00	5,406.00	918.00	b	b	12,648.00	10,812.00	1,836.00	b
2009	b	6,621.60	5,660.40	961.20	b	b	13,243.20	11,320.80	1,922.40	b

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A4—Maximum annual amount of contributions, 1937–2025 (in dollars)—Continued

Year	Employee					Self-employed person				
	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI	Total, OASDI and HI	Subtotal, OASDI	OASI	DI	HI
2010	b	6,621.60	5,660.40	961.20	b	b	13,243.20	11,320.80	1,922.40	b
2011 ^c	b	6,621.60	5,660.40	961.20	b	b	13,243.20	11,320.80	1,922.40	b
2012 ^c	b	6,826.20	5,835.30	990.90	b	b	13,652.40	11,670.60	1,981.80	b
2013 ^d	b	7,049.40	6,026.10	1,023.30	b	b	14,098.80	12,052.20	2,046.60	b
2014 ^d	b	7,254.00	6,201.00	1,053.00	b	b	14,508.00	12,402.00	2,106.00	b
2015 ^d	b	7,347.00	6,280.50	1,066.50	b	b	14,694.00	12,561.00	2,133.00	b
2016 ^{d,e}	b	7,347.00	5,942.78	1,404.23	b	b	14,694.00	11,885.55	2,808.45	b
2017 ^{d,e}	b	7,886.40	6,379.08	1,507.32	b	b	15,772.80	12,758.16	3,014.64	b
2018 ^{d,e}	b	7,960.80	6,439.26	1,521.54	b	b	15,921.60	12,878.52	3,043.08	b
2019 ^d	b	8,239.80	7,043.70	1,196.10	b	b	16,479.60	14,087.40	2,392.20	b
2020 ^d	b	8,537.40	7,298.10	1,239.30	b	b	17,074.80	14,596.20	2,478.60	b
2021 ^d	b	8,853.60	7,568.40	1,285.20	b	b	17,707.20	15,136.80	2,570.40	b
2022 ^d	b	9,114.00	7,791.00	1,323.00	b	b	18,228.00	15,582.00	2,646.00	b
2023 ^d	b	9,932.40	8,490.60	1,441.80	b	b	19,864.80	16,981.20	2,883.60	b
2024 ^d	b	10,453.20	8,935.80	1,517.40	b	b	20,906.40	17,871.60	3,034.80	b
2025 ^d	b	10,918.20	9,333.30	1,584.90	b	b	21,836.40	18,666.60	3,169.80	b

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: DI = Disability Insurance; HI = Hospital Insurance; OASI = Old-Age and Survivors Insurance; OASDI = Old-Age, Survivors, and Disability Insurance; . . . = not applicable.

Table shows the maximum contributions (taxes) received by the trust funds from an individual worker. Occasional temporary tax credits and rate reductions affect the amounts paid by workers, and are summarized in footnotes as applicable.

- a. In 1984, the 5.7 percent OASDI tax on taxable wages of employees was offset by a tax credit of 0.3 percent, resulting in an effective employee tax rate of 5.4 percent. However, the OASDI trust funds received the full 5.7 percent because of a general revenue transfer equivalent to 0.3 percent of taxable wages. Similar credits of 2.7 percent, 2.3 percent, and 2.0 percent were allowed against the combined OASDI and HI taxes on net earnings from self-employment in 1984, 1985, and from 1986 to 1989, respectively.
- b. Upper limit on earnings subject to HI taxes was repealed by the Omnibus Budget Reconciliation Act (OBRA) of 1993.
- c. For 2011 and 2012, the combined OASDI payroll tax rate was reduced by 2.0 percent for employees and for self-employed workers. Thus, for 2011, the maximum OASDI contribution for employees was \$4,485.60 and for self-employed workers was \$11,107.20; and for 2012, the maximum OASDI contribution for employees was \$4,624.20 and for self-employed workers was \$11,450.40. The authorizing legislation does not specify percentage reductions attributable to the separate OASI and DI Trust Funds. Amounts equal to the revenue forgone were transferred from the general fund of the Treasury to the trust funds.
- d. Beginning in 2013, an additional HI tax of 0.9 percent is assessed on earned income exceeding \$200,000 for individuals and \$250,000 for married couples filing jointly. This additional HI tax amount is not reflected in the contribution amounts shown in the table.
- e. Public Law 114-74, the Bipartisan Budget Act of 2015, temporarily re-allocated a portion of the OASI tax rate to DI for calendar years 2016 through 2018.

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A8—Factors for indexing earnings in a benefit computation, 1951–2025

Year	Annual maximum taxable earnings (dollars)	Average annual wage ^a (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in ^b —							
			2010	2011	2012	2013	2014	2015	2016	2017
1951	3,600	2,799.16	14.7669194	14.5442240	14.8879771	15.3544671	15.8339180	16.0362966	16.6055245	17.1832371
1952	3,600	2,973.32	13.9019581	13.6923069	14.0159250	14.4550906	14.9064581	15.0969825	15.6328683	16.1767418
1953	3,600	3,139.44	13.1663513	12.9677936	13.2742878	13.6902155	14.1176993	14.2981423	14.8056723	15.3207674
1954	3,600	3,155.64	13.0987597	12.9012213	13.2061420	13.6199345	14.0452238	14.2247405	14.7296650	15.2421157
1955	4,200	3,301.44	12.5202851	12.3314705	12.6229251	13.0184435	13.4249509	13.5965397	14.0791655	14.5689850
1956	4,200	3,532.36	11.7017999	11.5253287	11.7977301	12.1673923	12.5473253	12.7076968	13.1587720	13.6165708
1957	4,200	3,641.72	11.3503976	11.1792258	11.4434471	11.8020084	12.1705321	12.3260877	12.7636172	13.2076684
1958	4,200	3,673.80	11.2512848	11.0816076	11.3435217	11.6989520	12.0642577	12.2184550	12.6521640	13.0923376
1959	4,800	3,855.80	10.7202059	10.5585378	10.8080891	11.1467426	11.4948052	11.6417242	12.0549614	12.4743581
1960	4,800	4,007.12	10.3153811	10.1598180	10.3999456	10.7258106	11.0607294	11.2021003	11.5997325	12.0032916
1961	4,800	4,086.76	10.1143620	9.9618304	10.1972785	10.5167933	10.8451854	10.9838013	11.3736848	11.7693797
1962	4,800	4,291.40	9.6320478	9.4867899	9.7110104	10.0152887	10.3280212	10.4600270	10.8313185	11.2081442
1963	4,800	4,396.64	9.4014907	9.2597097	9.4785632	9.7755582	10.0808049	10.2096510	10.5720550	10.9398609
1964	4,800	4,576.32	9.0323601	8.8961458	9.1064065	9.3917405	9.6850024	9.8087896	10.1569645	10.5103293
1965	4,800	4,658.72	8.8726023	8.7387974	8.9453391	9.2256264	9.5137012	9.6352990	9.9773157	10.3244303
1966	6,600	4,938.36	8.3701816	8.2439535	8.4387995	8.7032152	8.9749775	9.0896897	9.4123393	9.7397982
1967	6,600	5,213.44	7.9285405	7.8089726	7.9935379	8.2440020	8.5014252	8.6100847	8.9157102	9.2258912
1968	7,800	5,571.76	7.4186559	7.3067774	7.4794733	7.7138301	7.9546983	8.0563700	8.3423407	8.6325739
1969	7,800	5,893.76	7.0133446	6.9075785	7.0708393	7.2923923	7.5201009	7.6162178	7.8865648	8.1609414
1970	7,800	6,186.24	6.6817598	6.5809943	6.7365362	6.9476144	7.1645571	7.2561297	7.5136949	7.7750993
1971	7,800	6,497.08	6.3620842	6.2661396	6.4142399	6.6152195	6.8217830	6.9089745	7.1542170	7.4031149
1972	9,000	7,133.80	5.7942429	5.7068617	5.8417435	6.0247848	6.2129118	6.2923211	6.5156747	6.7423575
1973	10,800	7,580.16	5.4530472	5.3708114	5.4977507	5.6700136	5.8470626	5.9217958	6.1319972	6.3453318
1974	13,200	8,030.76	5.1470807	5.0694592	5.1892760	5.3518733	5.5189882	5.5895283	5.7879354	5.9892999
1975	14,100	8,630.92	4.7891731	4.7169491	4.8284343	4.9797252	5.1352197	5.2008546	5.3854653	5.5728277
1976	15,300	9,226.48	4.4800368	4.4124747	4.5167637	4.6582890	4.8037464	4.8651447	5.0378389	5.2131073
1977	16,500	9,779.44	4.2267216	4.1629797	4.2613718	4.3948948	4.5321276	4.5900542	4.7529838	4.9183420
1978	17,700	10,556.03	3.9157685	3.8567160	3.9478696	4.0715695	4.1987063	4.2523714	4.4033145	4.5565075
1979	22,900	11,479.46	3.6007765	3.5464743	3.6302953	3.7440446	3.8609543	3.9103024	4.0491034	4.1899732
1980	25,900	12,513.46	3.3032407	3.2534255	3.3303203	3.4346703	3.5419197	3.5871901	3.7145218	3.8437514
1981	29,700	13,773.10	3.0011377	2.9558785	3.0257408	3.1205473	3.2179880	3.2591181	3.3748045	3.4922153
1982	32,400	14,531.34	2.8445395	2.8016418	2.8678587	2.9577183	3.0500745	3.0890585	3.1987084	3.3099927
1983	35,700	15,239.24	2.7124036	2.6714987	2.7346397	2.8203250	2.9083911	2.9455642	3.0501206	3.1562355
1984	37,800	16,135.07	2.5618092	2.5231753	2.5828106	2.6637387	2.7469153	2.7820245	2.8807759	2.9809992
1985	39,600	16,822.51	2.4571226	2.4200675	2.4772659	2.5548869	2.6346645	2.6683390	2.7630550	2.8591827
1986	42,000	17,321.82	2.3862949	2.3503079	2.4058575	2.4812410	2.5587190	2.5914228	2.6834086	2.7767654
1987	43,800	18,426.51	2.2432338	2.2094043	2.2616236	2.3324878	2.4053209	2.4360641	2.5225352	2.6102952
1988	45,000	19,334.04	2.1379375	2.1056960	2.1554641	2.2230020	2.2924164	2.3217165	2.4041287	2.4877692
1989	48,000	20,099.55	2.0565122	2.0254986	2.0733713	2.1383369	2.2051076	2.2332918	2.3125652	2.3930202
1990	51,300	21,027.98	1.9657128	1.9360685	1.9818275	2.0439248	2.1077474	2.1346872	2.2104605	2.2873633
1991	53,400	21,811.60	1.8950911	1.8665119	1.9106269	1.9704932	2.0320229	2.0579948	2.1310459	2.2051858
1992	55,500	22,935.42	1.8022330	1.7750540	1.8170075	1.8739404	1.9324551	1.9571545	2.0266261	2.0971332
1993	57,600	23,132.67	1.7868655	1.7599183	1.8015140	1.8579615	1.9159773	1.9404660	2.0093452	2.0792511
1994	60,600	23,753.53	1.7401611	1.7139183	1.7544268	1.8093989	1.8658982	1.8897469	1.9568258	2.0249045
1995	61,200	24,705.66	1.6730972	1.6478657	1.6868131	1.7396665	1.7939885	1.8169181	1.8814118	1.9468668
1996	62,700	25,913.90	1.5950887	1.5710337	1.6081651	1.6585543	1.7103435	1.7322040	1.7936906	1.8560938
1997	65,400	27,426.00	1.5071454	1.4844166	1.5195008	1.5671119	1.6160457	1.6367009	1.6947976	1.7537603
1998	68,400	28,861.44	1.4321867	1.4105883	1.4439276	1.4891707	1.5356708	1.5552987	1.6105059	1.6665360
1999	72,600	30,469.84	1.3565864	1.3361281	1.3677075	1.4105624	1.4546079	1.4731997	1.5254927	1.5785652
2000	76,200	32,154.82	1.2854984	1.2661122	1.2960368	1.3366460	1.3783834	1.3960010	1.4455537	1.4958451
2001	80,400	32,921.92	1.2555455	1.2366110	1.2658384	1.3055013	1.3462663	1.3634733	1.4118715	1.4609910
2002	84,900	33,252.09	1.2430789	1.2243324	1.2532695	1.2925386	1.3328988	1.3499350	1.3978526	1.4464844
2003	87,000	34,064.95	1.2134164	1.1951173	1.2233639	1.2616960	1.3010931	1.3177228	1.3644969	1.4119683
2004	87,900	35,648.55	1.1595134	1.1420271	1.1690189	1.2056482	1.2432952	1.2591861	1.3038825	1.3492451
2005	90,000	36,952.94	1.1185841	1.1017150	1.1277541	1.1630904	1.1994085	1.2147385	1.2578572	1.3016185
2006	94,200	38,651.41	1.0694298	1.0533021	1.0781969	1.1119804	1.1467025	1.1613589	1.2025828	1.2444211
2007	97,500	40,405.48	1.0230041	1.0075764	1.0313905	1.0637074	1.0969222	1.1109424	1.1503766	1.1903987
2008	102,000	41,334.97	1.0000000	0.9849193	1.0081979	1.0397881	1.0722560	1.0859609	1.1245084	1.1636305
2009	106,800	40,711.61	1.0000000	1.0000000	1.0236350	1.0557089	1.0886740	1.1025887	1.1417264	1.1814475

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A8—Factors for indexing earnings in a benefit computation, 1951–2025—Continued

Year	Annual maximum taxable earnings (dollars)	Average annual wage ^a (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in ^b —							
			2018	2019	2020	2021	2022	2023	2024	2025
1951	3,600	2,799.16	17.3774097	17.9774968	18.6290887	19.3272232	19.8733191	21.6404457	22.7908122	23.8006402
1952	3,600	2,973.32	16.3595408	16.9244784	17.5379038	18.1951455	18.7092543	20.3728727	21.4558574	22.4065355
1953	3,600	3,139.44	15.4938938	16.0289383	16.6099050	17.2323695	17.7192748	19.2948647	20.3205444	21.2209184
1954	3,600	3,155.64	15.4143533	15.9466511	16.5246353	17.1439042	17.6283099	19.1958113	20.2162256	21.1119773
1955	4,200	3,301.44	14.7336162	15.2424063	15.7948653	16.3867858	16.8497989	18.3480754	19.3234255	20.1796186
1956	4,200	3,532.36	13.7704396	14.2459687	14.7623119	15.3155369	15.7482816	17.1486117	18.0602005	18.8604219
1957	4,200	3,641.72	13.3569165	13.8181656	14.3190031	14.8556149	15.2753644	16.6336429	17.5178569	18.2940479
1958	4,200	3,673.80	13.2402825	13.6975039	14.1939681	14.7258942	15.1419783	16.4883962	17.3648892	18.1343024
1959	4,800	3,855.80	12.6153198	13.0509596	13.5239898	14.0308081	14.4272525	15.7101172	16.5452383	17.2783339
1960	4,800	4,007.12	12.1389302	12.5581190	13.0132864	13.5009658	13.8824393	15.1168595	15.9204441	16.6258560
1961	4,800	4,086.76	11.9023750	12.3133950	12.7596923	13.2378681	13.6119077	14.8222724	15.6101973	16.3018626
1962	4,800	4,291.40	11.3347975	11.7262176	12.1512327	12.6066062	12.9628093	14.1154565	14.8658084	15.5244908
1963	4,800	4,396.64	11.0634826	11.4455334	11.8603752	12.3048487	12.6525256	13.775824	14.5099735	15.1528895
1964	4,800	4,576.32	10.6290972	10.9961476	11.3947014	11.8217236	12.1557496	13.2366334	13.9402686	14.5579418
1965	4,800	4,658.72	10.4410976	10.8016558	11.1931604	11.6126296	11.9407477	13.0025136	13.6937034	14.3004516
1966	6,600	4,938.36	9.8498591	10.1900003	10.5593355	10.9550519	11.2645899	12.2662321	12.9182826	13.4906730
1967	6,600	5,213.44	9.3301448	9.6523390	10.0021867	10.3770236	10.6702293	11.6190212	12.2366672	12.7788562
1968	7,800	5,571.76	8.7301230	9.0315968	9.3589458	9.7096770	9.9840266	10.8718017	11.4497268	11.9570477
1969	7,800	5,893.76	8.2531610	8.5381641	8.8476287	9.1791980	9.4385587	10.2778311	10.8241818	11.3037857
1970	7,800	6,186.24	7.8629588	8.1344872	8.4293206	8.7452136	8.9923120	9.7919043	10.3124240	10.7693526
1971	7,800	6,497.08	7.4867710	7.7453087	8.0260363	8.3268160	8.5620925	9.3234299	9.8190464	10.2541142
1972	9,000	7,133.80	6.8185469	7.0540091	7.3096807	7.5836146	7.7978917	8.4912767	8.9426575	9.3388937
1973	10,800	7,580.16	6.4170347	6.6386316	6.8792479	7.1370512	7.3387105	7.9912654	8.4160664	8.7889702
1974	13,200	8,030.76	6.0569797	6.2661429	6.4932584	6.7365965	6.9269409	7.5428814	7.9438472	8.2958275
1975	14,100	8,630.92	5.6358013	5.8304202	6.0417429	6.2681603	6.4452689	7.0183793	7.3914635	7.7189685
1976	15,300	9,226.48	5.2720160	5.4540724	5.6517545	5.8635568	6.0292333	6.5653499	6.9143520	7.2207169
1977	16,500	9,779.44	4.9739198	5.1456822	5.3321867	5.5320131	5.6883216	6.1941246	6.5233930	6.8124351
1978	17,700	10,556.03	4.6079966	4.7671227	4.9399064	5.1250319	5.2698410	5.7384329	6.0434775	6.3112553
1979	22,900	11,479.46	4.2373204	4.3836461	4.5425307	4.7127644	4.8459248	5.2768223	5.5573285	5.8035657
1980	25,900	12,513.46	3.8871863	4.0214209	4.1671768	4.3233438	4.4455011	4.8407930	5.0981207	5.3240111
1981	29,700	13,773.10	3.5316777	3.6536357	3.7860612	3.9279458	4.0389310	4.3980709	4.6318643	4.8370955
1982	32,400	14,531.34	3.3473960	3.4629903	3.5885059	3.7229870	3.8281810	4.1685811	4.3901753	4.5846976
1983	35,700	15,239.24	3.1919013	3.3021260	3.4218111	3.5500451	3.6503526	3.9749404	4.1862409	4.3717272
1984	37,800	16,135.07	3.0146848	3.1187897	3.2318298	3.3529442	3.4476826	3.7542490	3.9538180	4.1290059
1985	39,600	16,822.51	2.8914918	2.9913426	3.0997634	3.2159285	3.3067955	3.6008342	3.7922480	3.9602770
1986	42,000	17,321.82	2.8081431	2.9051156	3.0104111	3.1232278	3.2114755	3.4970384	3.6829346	3.8461201
1987	43,800	18,426.51	2.6397918	2.7309507	2.8299336	2.9359868	3.0189439	3.2873870	3.4621385	3.6155409
1988	45,000	19,334.04	2.5158813	2.6027612	2.6970980	2.7981731	2.8772362	3.1330788	3.2996275	3.4458292
1989	48,000	20,099.55	2.4200616	2.5036327	2.5943765	2.6916021	2.7676540	3.0137525	3.1739581	3.3145916
1990	51,300	21,027.98	2.3132108	2.3930920	2.4798293	2.5727621	2.6454562	2.8806890	3.0338211	3.1682454
1991	53,400	21,811.60	2.2301046	2.3071159	2.3907370	2.4803311	2.5504135	2.7771952	2.9248258	3.0544206
1992	55,500	22,935.42	2.1208310	2.1940688	2.2735925	2.3587966	2.4254450	2.6411145	2.7815113	2.9047560
1993	57,600	23,132.67	2.1027469	2.1753602	2.2542058	2.3386833	2.4047635	2.6185940	2.7577936	2.8799875
1994	60,600	23,753.53	2.0477862	2.1185015	2.1952863	2.2775558	2.3419088	2.5501502	2.6857116	2.8047116
1995	61,200	24,705.66	1.9688666	2.0368567	2.1106823	2.1897812	2.2516541	2.4518701	2.5822071	2.6966209
1996	62,700	25,913.90	1.8770679	1.9418879	2.0122714	2.0876823	2.1466703	2.3375513	2.4618112	2.5708905
1997	65,400	27,426.00	1.7735780	1.8348243	1.9013272	1.9725804	2.0283162	2.2086732	2.3260822	2.4291475
1998	68,400	28,861.44	1.6853681	1.7435682	1.8067636	1.8744730	1.9274367	2.0988236	2.2103932	2.3083325
1999	72,600	30,469.84	1.5964032	1.6515312	1.7113907	1.7755259	1.8256939	1.9880337	2.0937140	2.1864834
2000	76,200	32,154.82	1.5127483	1.5649875	1.6217102	1.6824846	1.7300237	1.8838566	1.9839990	2.0719071
2001	80,400	32,921.92	1.4775004	1.5285223	1.5839234	1.6432817	1.6897131	1.8399616	1.9377706	2.0236305
2002	84,900	33,252.09	1.4628299	1.5133452	1.5681962	1.6269651	1.6729354	1.8216921	1.9185299	2.0035372
2003	87,000	34,064.95	1.4279237	1.4772336	1.5307758	1.5881424	1.6330158	1.7782228	1.8727498	1.9557287
2004	87,900	35,648.55	1.3644917	1.4116111	1.4627748	1.5175930	1.5604730	1.6992296	1.7895575	1.8688502
2005	90,000	36,952.94	1.3163269	1.3617831	1.4111408	1.4640240	1.5053904	1.6392490	1.7263885	1.8028823
2006	94,200	38,651.41	1.2584832	1.3019419	1.3491306	1.3996899	1.4392386	1.5672150	1.6505253	1.7236577
2007	97,500	40,405.48	1.2038503	1.2454224	1.2905626	1.3389270	1.3767588	1.4991796	1.5788732	1.6488308
2008	102,000	41,334.97	1.1767796	1.2174169	1.2615420	1.3088189	1.3457999	1.4654679	1.5433695	1.6117539
2009	106,800	40,711.61	1.1947980	1.2360575	1.2808582	1.3288590	1.3664063	1.4879065	1.5670009	1.6364325

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A8—Factors for indexing earnings in a benefit computation, 1951–2025—Continued

Year	Annual maximum taxable earnings (dollars)	Average annual wage ^a (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in ^b —							
			2010	2011	2012	2013	2014	2015	2016	2017
2010	106,800	41,673.83	1.0000000	1.0000000	1.0000000	1.0313333	1.0635372	1.0771307	1.1153647	1.1541687
2011	106,800	42,979.61	1.0000000	1.0000000	1.0000000	1.0000000	1.0312255	1.0444059	1.0814784	1.1191035
2012	110,100	44,321.67	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0127813	1.0487312	1.0852170
2013	113,700	44,888.16	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0354962	1.0715215
2014	117,000	46,481.52	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0347904
2015	118,500	48,098.63	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2016	118,500	48,642.15	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2017	127,200	50,321.89	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2018	128,400	52,145.80	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2019	132,900	54,099.99	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2020	137,700	55,628.60	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2021	142,800	60,575.07	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2022	147,000	63,795.13	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2023	160,200	66,621.80	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2024	168,600	69,846.57	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2025	176,100	--	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A8—Factors for indexing earnings in a benefit computation, 1951–2025—Continued

Year	Annual maximum taxable earnings (dollars)	Average annual wage ^a (dollars)	Factors for workers who were first eligible (attained age 62, became disabled, or died) in ^b —							
			2018	2019	2020	2021	2022	2023	2024	2025
2010	106,800	41,673.83	1.1672109	1.2075178	1.2512841	1.2981766	1.3348569	1.4535518	1.5308199	1.5986484
2011	106,800	42,979.61	1.1317495	1.1708317	1.2132683	1.2587362	1.2943021	1.4093909	1.4843115	1.5500792
2012	110,100	44,321.67	1.0974801	1.1353789	1.1765306	1.2206217	1.2551106	1.3667145	1.4393666	1.5031428
2013	113,700	44,888.16	1.0836298	1.1210504	1.1616827	1.2052174	1.2392711	1.3494665	1.4212017	1.4841731
2014	117,000	46,481.52	1.0464836	1.0826214	1.1218609	1.1639032	1.1967896	1.3032076	1.3724837	1.4332965
2015	118,500	48,098.63	1.0113001	1.0462229	1.0841431	1.1247720	1.1565527	1.2593928	1.3263399	1.3851081
2016	118,500	48,642.15	1.0000000	1.0345326	1.0720291	1.1122039	1.1436295	1.2453206	1.3115195	1.3696311
2017	127,200	50,321.89	1.0000000	1.0000000	1.0362449	1.0750787	1.1054553	1.2037519	1.2677411	1.3239129
2018	128,400	52,145.80	1.0000000	1.0000000	1.0000000	1.0374755	1.0667897	1.1616481	1.2233992	1.2776063
2019	132,900	54,099.99	1.0000000	1.0000000	1.0000000	1.0000000	1.0282553	1.1196873	1.1792078	1.2314568
2020	137,700	55,628.60	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0889195	1.1468045	1.1976178
2021	142,800	60,575.07	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0531582	1.0998221
2022	147,000	63,795.13	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0443086
2023	160,200	66,621.80	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2024	168,600	69,846.57	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000
2025	176,100	--	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000	1.0000000

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: -- = not available.

- a. National average wage levels. For years before 1978, average wages were determined from wages earned during the first quarter of the year and reported to the Social Security Administration (SSA) for Social Security tax purposes. These wages were then multiplied by 4 to obtain the average wage for the year. For 1973–1977 from data collected on all taxable wages reported to SSA; for 1957–1972, based on 1 percent statistical sample; for 1951–1956, based on 1/10 of 1 percent statistical sample. For 1978–1984, from wage data collected by the Internal Revenue Service during processing of annual tax returns. For years after 1984, from W-2 data processed by SSA. For years after 1977, the average wage amounts have been adjusted to be consistent with the pre-1978 series.
- b. The indexing factor for a given year represents the ratio of the average annual wage for the second year before the year of first eligibility to the average annual wage for the year to be indexed. Multiplying a worker's covered earnings, up to the maximum taxable amounts for various years after 1951, by the indicated factors gives the indexed earnings. Earnings in the year before the year of first eligibility, and any earnings thereafter, are not indexed. The actual taxable earnings for those years are considered in calculating the average indexed monthly earnings (AIME).

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2025 (in dollars)

Year	Annual maximum taxable earnings	Average annual wage ^a	Annual maximum indexed earnings for workers who were first eligible (attained age 62, became disabled, or died) in ^b —							
			2018	2019	2020	2021	2022	2023	2024	2025
1951	3,600	2,799.16	62,558.67	64,718.99	67,064.72	69,578.00	71,543.95	77,905.60	82,046.92	85,682.30
1952	3,600	2,973.32	58,894.35	60,928.12	63,136.45	65,502.52	67,353.32	73,342.34	77,241.09	80,663.53
1953	3,600	3,139.44	55,778.02	57,704.18	59,795.66	62,036.53	63,789.39	69,461.51	73,153.96	76,395.31
1954	3,600	3,155.64	55,491.67	57,407.94	59,488.69	61,718.06	63,461.92	69,104.92	72,778.41	76,003.12
1955	4,200	3,301.44	61,881.19	64,018.11	66,338.43	68,824.50	70,769.16	77,061.92	81,158.39	84,754.40
1956	4,200	3,532.36	57,835.85	59,833.07	62,001.71	64,325.26	66,142.78	72,024.17	75,852.84	79,213.77
1957	4,200	3,641.72	56,099.05	58,036.30	60,139.81	62,393.58	64,156.53	69,861.30	73,575.00	76,835.00
1958	4,200	3,673.80	55,609.19	57,529.52	59,614.67	61,848.76	63,596.31	69,251.26	72,932.53	76,164.07
1959	4,800	3,855.80	60,553.53	62,644.61	64,915.15	67,347.88	69,250.81	75,408.56	79,417.14	82,936.00
1960	4,800	4,007.12	58,266.86	60,278.97	62,463.77	64,804.64	66,635.71	72,560.93	76,418.13	79,804.11
1961	4,800	4,086.76	57,131.40	59,104.30	61,246.52	63,541.77	65,337.16	71,146.91	74,928.95	78,248.94
1962	4,800	4,291.40	54,407.03	56,285.84	58,325.92	60,511.71	62,221.48	67,754.19	71,355.88	74,517.56
1963	4,800	4,396.64	53,104.72	54,938.56	56,929.80	59,063.27	60,732.12	66,132.40	69,647.87	72,733.87
1964	4,800	4,576.32	51,019.67	52,781.51	54,694.57	56,744.27	58,347.60	63,535.84	66,913.29	69,878.12
1965	4,800	4,658.72	50,117.27	51,847.95	53,727.17	55,740.62	57,315.59	62,412.07	65,729.78	68,642.17
1966	6,600	4,938.36	65,009.07	67,254.00	69,691.61	72,303.34	74,346.29	80,957.13	85,260.67	89,038.44
1967	6,600	5,213.44	61,578.96	63,705.44	66,014.43	68,488.36	70,423.51	76,685.54	80,762.00	84,340.45
1968	7,800	5,571.76	68,094.96	70,446.46	72,999.78	75,735.48	77,875.41	84,800.05	89,307.87	93,264.97
1969	7,800	5,893.76	64,374.66	66,597.68	69,011.50	71,597.74	73,620.76	80,167.08	84,428.62	88,169.53
1970	7,800	6,186.24	61,331.08	63,449.00	65,748.70	68,212.67	70,140.03	76,376.85	80,436.91	84,000.95
1971	7,800	6,497.08	58,396.81	60,413.41	62,603.08	64,949.17	66,784.32	72,722.75	76,588.56	79,982.09
1972	9,000	7,133.80	61,366.92	63,486.08	65,787.13	68,252.53	70,181.03	76,421.49	80,483.92	84,050.04
1973	10,800	7,580.16	69,303.98	71,697.22	74,295.88	77,080.15	79,258.07	86,305.67	90,893.52	94,920.88
1974	13,200	8,030.76	79,952.13	82,713.09	85,711.01	88,923.07	91,435.62	99,566.03	104,858.78	109,504.92
1975	14,100	8,630.92	79,464.80	82,208.92	85,188.58	88,381.06	90,878.29	98,959.15	104,219.64	108,837.46
1976	15,300	9,226.48	80,661.84	83,447.31	86,471.84	89,712.42	92,247.27	100,449.85	105,789.58	110,476.97
1977	16,500	9,779.44	82,069.68	84,903.76	87,981.08	91,278.22	93,857.31	102,203.06	107,635.98	112,405.18
1978	17,700	10,556.03	81,561.54	84,378.07	87,436.34	90,713.06	93,276.19	101,570.26	106,969.55	111,709.22
1979	22,900	11,479.46	97,034.64	100,385.50	104,023.95	107,922.30	110,971.68	120,839.23	127,262.82	132,901.65
1980	25,900	12,513.46	100,678.12	104,154.80	107,929.88	111,974.61	115,138.48	125,376.54	132,041.33	137,891.89
1981	29,700	13,773.10	104,890.83	108,512.98	112,446.02	116,659.99	119,956.25	130,622.71	137,566.37	143,661.74
1982	32,400	14,531.34	108,455.63	112,200.89	116,267.59	120,624.78	124,033.07	135,062.03	142,241.68	148,544.20
1983	35,700	15,239.24	113,950.88	117,885.90	122,158.65	126,736.61	130,317.59	141,905.37	149,448.80	156,070.66
1984	37,800	16,135.07	113,955.08	117,890.25	122,163.17	126,741.29	130,322.40	141,910.61	149,454.32	156,076.42
1985	39,600	16,822.51	114,503.08	118,457.17	122,750.63	127,350.77	130,949.10	142,593.04	150,173.02	156,826.97
1986	42,000	17,321.82	117,942.01	122,014.86	126,437.27	131,175.57	134,881.97	146,875.61	154,683.25	161,537.04
1987	43,800	18,426.51	115,622.88	119,615.64	123,951.09	128,596.22	132,229.74	143,987.55	151,641.67	158,360.69
1988	45,000	19,334.04	113,214.66	117,124.26	121,369.41	125,917.79	129,475.63	140,988.54	148,483.24	155,062.31
1989	48,000	20,099.55	116,162.96	120,174.37	124,530.07	129,196.90	132,847.39	144,660.12	152,349.99	159,100.40
1990	51,300	21,027.98	118,667.71	122,765.62	127,215.24	131,982.70	135,711.90	147,779.34	155,635.02	162,530.99
1991	53,400	21,811.60	119,087.59	123,199.99	127,665.36	132,449.68	136,192.08	148,302.22	156,185.70	163,106.06
1992	55,500	22,935.42	117,706.12	121,770.82	126,184.39	130,913.21	134,612.20	146,581.85	154,373.88	161,213.96
1993	57,600	23,132.67	121,118.22	125,300.75	129,842.26	134,708.16	138,514.38	150,831.01	158,848.91	165,887.28
1994	60,600	23,753.53	124,095.84	128,381.19	133,034.35	138,019.88	141,919.67	154,539.10	162,754.12	169,965.52
1995	61,200	24,705.66	120,494.64	124,655.63	129,173.76	134,014.61	137,801.23	150,054.45	158,031.07	165,033.20
1996	62,700	25,913.90	117,692.16	121,756.37	126,169.42	130,897.68	134,596.23	146,564.46	154,355.56	161,194.84
1997	65,400	27,426.00	115,992.00	119,997.51	124,346.80	129,006.76	132,651.88	144,447.22	152,125.77	158,866.25
1998	68,400	28,861.44	115,279.18	119,260.07	123,582.63	128,213.95	131,836.67	143,559.53	151,190.89	157,889.94
1999	72,600	30,469.84	115,898.87	119,901.16	124,246.96	128,903.18	132,545.37	144,331.25	152,003.64	158,738.70
2000	76,200	32,154.82	115,271.42	119,252.04	123,574.32	128,205.33	131,827.80	143,549.87	151,180.72	157,879.32
2001	80,400	32,921.92	118,791.03	122,893.20	127,347.44	132,119.85	135,852.93	147,932.92	155,796.76	162,699.89
2002	84,900	33,252.09	124,194.25	128,483.01	133,139.85	138,129.34	142,032.22	154,661.66	162,883.19	170,100.31
2003	87,000	34,064.95	124,229.36	128,519.33	133,177.49	138,168.39	142,072.37	154,705.38	162,929.24	170,148.40
2004	87,900	35,648.55	119,938.82	124,080.62	128,577.90	133,396.42	137,165.58	149,362.28	157,302.10	164,271.93
2005	90,000	36,952.94	118,469.42	122,560.48	127,002.67	131,762.16	135,485.13	147,532.41	155,374.96	162,259.40
2006	94,200	38,651.41	118,549.12	122,642.93	127,088.10	131,850.79	135,576.27	147,631.65	155,479.48	162,368.55
2007	97,500	40,405.48	117,375.41	121,428.68	125,829.85	130,545.39	134,233.98	146,170.01	153,940.14	160,761.00
2008	102,000	41,334.97	120,031.52	124,176.52	128,677.28	133,499.53	137,271.59	149,477.72	157,423.68	164,398.90
2009	106,800	40,711.61	127,604.43	132,010.94	136,795.66	141,922.14	145,932.19	158,908.42	167,355.70	174,770.99

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A9—Indexed earnings for workers with maximum earnings, 1951–2025 (in dollars)—Continued

Year	Annual maximum taxable earnings	Average annual wage ^a	Annual maximum indexed earnings for workers who were first eligible (attained age 62, became disabled, or died) in ^b —							
			2018	2019	2020	2021	2022	2023	2024	2025
2010	106,800	41,673.83	124,658.13	128,962.90	133,637.14	138,645.26	142,562.72	155,239.33	163,491.57	170,735.64
2011	106,800	42,979.61	120,870.84	125,044.83	129,577.06	134,433.02	138,231.47	150,522.95	158,524.47	165,548.46
2012	110,100	44,321.67	120,832.56	125,005.22	129,536.02	134,390.44	138,187.68	150,475.27	158,474.26	165,496.02
2013	113,700	44,888.16	123,208.71	127,463.43	132,083.33	137,033.21	140,905.13	153,434.35	161,590.64	168,750.48
2014	117,000	46,481.52	122,438.59	126,666.71	131,257.73	136,176.67	140,024.38	152,475.29	160,580.60	167,695.69
2015	118,500	48,098.63	119,839.06	123,977.42	128,470.96	133,285.48	137,051.49	149,238.05	157,171.27	164,135.30
2016	118,500	48,642.15	118,500.00	122,592.11	127,035.45	131,796.16	135,520.10	147,570.49	155,415.07	162,301.28
2017	127,200	50,321.89	127,200.00	127,200.00	131,810.35	136,750.01	140,613.91	153,117.24	161,256.67	168,401.72
2018	128,400	52,145.80	128,400.00	128,400.00	128,400.00	133,211.85	136,975.79	149,155.62	157,084.46	164,044.64
2019	132,900	54,099.99	132,900.00	132,900.00	132,900.00	132,900.00	136,655.13	148,806.44	156,716.72	163,660.61
2020	137,700	55,628.60	137,700.00	137,700.00	137,700.00	137,700.00	137,700.00	149,944.22	157,914.98	164,911.97
2021	142,800	60,575.07	142,800.00	142,800.00	142,800.00	142,800.00	142,800.00	142,800.00	150,390.99	157,054.59
2022	147,000	63,795.13	147,000.00	147,000.00	147,000.00	147,000.00	147,000.00	147,000.00	147,000.00	153,513.36
2023	160,200	66,621.80	160,200.00	160,200.00	160,200.00	160,200.00	160,200.00	160,200.00	160,200.00	160,200.00
2024	168,600	69,846.57	168,600.00	168,600.00	168,600.00	168,600.00	168,600.00	168,600.00	168,600.00	168,600.00
2025	176,100	--	176,100.00	176,100.00	176,100.00	176,100.00	176,100.00	176,100.00	176,100.00	176,100.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: -- = not available.

- a. National average wage levels. For years before 1978, average wages were determined from wages earned during the first quarter of the year and reported to the Social Security Administration (SSA) for Social Security tax purposes. These wages were then multiplied by 4 to obtain the average wage for the year. For 1973–1977 from data collected on all taxable wages reported to SSA; for 1957–1972, based on 1 percent statistical sample; for 1951–1956, based on 1/10 of 1 percent statistical sample. For 1978–1984, from wage data collected by the Internal Revenue Service during processing of annual tax returns. For years after 1984, from W-2 data processed by SSA. For years after 1977, the average wage amounts have been adjusted to be consistent with the pre-1978 series.
- b. A worker's earnings for each year after 1950 and through the second year before the year of first eligibility are indexed by multiplying covered earnings, up to the maximum taxable amounts, by specified indexing factors (see Table 2.A8). The indexing factor for a given year represents the ratio of the average annual wage for the second year before the year of first eligibility to the average annual wage for the year to be indexed. For example, if the year of first eligibility is 2024, the indexing factor for 1982 is $\$63,795.13 \div 14,531.34$ or 4.3901753. Multiplication of maximum taxable earnings of \$32,400 for 1982 by this factor gives maximum indexed earnings of \$142,241.68 for 1982.

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A11—Formulas for computing primary insurance amount (PIA) from average indexed monthly earnings (AIME), and cost-of-living adjustments (COLAs), for workers who were first eligible in 1979 or later, by year of first eligibility

Eligibility year	Calculation of PIA (based on percentage of AIME) (dollars)			First applicable COLA	
	90 percent of the first	Plus 32 percent of the next	Plus 15 percent of the amount above	Effective date	Percentage increase
<i>Enacted in 1977</i>					
1979	180	905	1,085	June 1979	9.9
1980	194	977	1,171	June 1980	14.3
<i>Enacted in 1981</i>					
1981	211	1,063	1,274	June 1981	11.2
1982	230	1,158	1,388	June 1982	7.4
<i>Enacted in 1983</i>					
1983	254	1,274	1,528	December 1983	3.5
1984	267	1,345	1,612	December 1984	3.5
1985	280	1,411	1,691	December 1985	3.1
1986	297	1,493	1,790	December 1986	1.3
1987	310	1,556	1,866	December 1987	4.2
1988	319	1,603	1,922	December 1988	4.0
1989	339	1,705	2,044	December 1989	4.7
1990	356	1,789	2,145	December 1990	5.4
1991	370	1,860	2,230	December 1991	3.7
1992	387	1,946	2,333	December 1992	3.0
1993	401	2,019	2,420	December 1993	2.6
1994	422	2,123	2,545	December 1994	2.8
1995	426	2,141	2,567	December 1995	2.6
1996	437	2,198	2,635	December 1996	2.9
1997	455	2,286	2,741	December 1997	2.1
1998	477	2,398	2,875	December 1998	1.3
1999	505	2,538	3,043	December 1999	^a 2.5
2000	531	2,671	3,202	December 2000	3.5
2001	561	2,820	3,381	December 2001	2.6
2002	592	2,975	3,567	December 2002	1.4
2003	606	3,047	3,653	December 2003	2.1
2004	612	3,077	3,689	December 2004	2.7
2005	627	3,152	3,779	December 2005	4.1
2006	656	3,299	3,955	December 2006	3.3
2007	680	3,420	4,100	December 2007	2.3
2008	711	3,577	4,288	December 2008	5.8
2009	744	3,739	4,483	December 2009	0.0
2010	761	3,825	4,586	December 2010	0.0
2011	749	3,768	4,517	December 2011	3.6
2012	767	3,857	4,624	December 2012	1.7
2013	791	3,977	4,768	December 2013	1.5
2014	816	4,101	4,917	December 2014	1.7
2015	826	4,154	4,980	December 2015	0.0
2016	856	4,301	5,157	December 2016	0.3
2017	885	4,451	5,336	December 2017	2.0
2018	895	4,502	5,397	December 2018	2.8
2019	926	4,657	5,583	December 2019	1.6

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A11—Formulas for computing primary insurance amount (PIA) from average indexed monthly earnings (AIME), and cost-of-living adjustments (COLAs), for workers who were first eligible in 1979 or later, by year of first eligibility—Continued

Eligibility year	Calculation of PIA (based on percentage of AIME) (dollars)			First applicable COLA	
	90 percent of the first	Plus 32 percent of the next	Plus 15 percent of the amount above	Effective date	Percentage increase
<i>Enacted in 1983 (cont.)</i>					
2020	960	4,825	5,785	December 2020	1.3
2021	996	5,006	6,002	December 2021	5.9
2022	1,024	5,148	6,172	December 2022	8.7
2023	1,115	5,606	6,721	December 2023	3.2
2024	1,174	5,904	7,078	December 2024	2.5
2025	1,226	6,165	7,391	December 2025	--

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: Eligible workers are those who attained age 62, became disabled, or died in the given year.

For workers newly eligible during 1979–1981, the minimum PIA (based on indexed earnings) is \$122, as established by the 1977 Amendments to the Social Security Act. Automatic COLAs for benefits based on this minimum PIA begin in the year of initial benefit receipt or attainment of age 65, whichever is earlier. In 1981, the minimum PIA provision was eliminated for workers newly eligible after 1981 (or after 1991 for members of certain religious orders).

For workers who attained age 62 during 1979–1983, the PIA cannot be less than that derived using the benefit formula in effect before January 1979.

-- = not available.

a. The COLA for December 1999 was originally determined to be 2.4 percent, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: statistics@ssa.gov.

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A12a—Special minimum primary insurance amount (PIA): Minimum covered earnings required to qualify for a year of coverage, 1937–2025 (in dollars)

Year	Earnings required to qualify for a year of coverage
<i>Enacted in 1972^a</i>	
1937–1950	b
1951–1954	900
1955–1958	1,050
1959–1965	1,200
1966–1967	1,650
1968–1971	1,950
1972	2,250
1973	2,700
1974	3,300
1975	3,525
1976	3,825
1977	4,125
1978	4,425
<i>Enacted in 1977^c</i>	
1979	4,725
1980	5,100
1981	5,550
1982	6,075
1983	6,675
1984	7,050
1985	7,425
1986	7,875
1987	8,175
1988	8,400
1989	8,925
1990	9,525
<i>Enacted in 1990^d</i>	
1991	5,940
1992	6,210
1993	6,435
1994	6,750
1995	6,795
1996	6,975
1997	7,290
1998	7,605
1999	8,055
2000	8,505
2001	8,955
2002	9,450
2003	9,675
2004	9,765
2005	10,035
2006	10,485
2007	10,890
2008	11,385
2009	11,880
2010	11,880
2011	11,880
2012	12,285
2013	12,645
2014	13,050
2015	13,230
2016	13,230
2017	14,175
2018	14,310
2019	14,805

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A12a—Special minimum primary insurance amount (PIA): Minimum covered earnings required to qualify for a year of coverage, 1937–2025 (in dollars)—Continued

Year	Earnings required to qualify for a year of coverage
<i>Enacted in 1990^d (cont.)</i>	
2020	15,345
2021	15,930
2022	16,380
2023	17,820
2024	18,765
2025	19,620

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: The special minimum PIA is payable to some persons who have had covered employment or self-employment for many years at low earnings. The formula computes a benefit based on years of coverage rather than earnings, and it applies only if the resulting benefit exceeds the benefit computed by any other method. The usual rates of actuarial reduction apply for retirement before the full retirement age. Although delayed retirement credits are not applicable to the benefit derived from the special minimum PIA, the benefit will be raised if necessary to equal the benefit derived from the regularly computed PIA plus any delayed retirement credits.

- a. For 1951–1978, the amount of Social Security covered earnings needed for a year of coverage is 25 percent of the effective annual maximum taxable earnings.
- b. For 1937–1950, the years of coverage are determined by the number (not exceeding 14) obtained by dividing total creditable wages in 1937–1950 by \$900 (any remainder is disregarded).
- c. For 1979–1990, the amount of Social Security covered earnings needed for a year of coverage is 25 percent of what the annual maximum taxable earnings would have been if the statutory increases in the maximum under the 1977 amendments had not been enacted (the "old law" contribution and benefit base).
- d. For 1991 and following, the amount of Social Security covered earnings needed for a year of coverage is 15 percent of the old law base.

CONTACT: statistics@ssa.gov.

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A12b—Factors used in computing the special minimum primary insurance amount (PIA), by effective date

Effective date	Amount ^a per year of coverage over 10 years (dollars)	Maximum amount ^a for workers with 30 or more years of coverage (dollars)
	<i>Enacted in 1972</i>	
January 1973	8.50	170.00
	<i>Enacted in 1973</i>	
March 1974	9.00	180.00
	<i>Enacted in 1977 ^b</i>	
January 1979	11.50	230.00
June 1979	12.64	252.80
June 1980	14.45	289.00
June 1981	16.07	321.40
June 1982	17.26	345.10
December 1983	17.86	357.10
December 1984	18.49	369.50
December 1985	19.06	380.90
December 1986	19.31	385.80
December 1987	20.12	402.00
December 1988	20.92	418.00
December 1989	21.90	437.60
December 1990	23.08	461.20
December 1991	23.93	478.20
December 1992	24.65	492.50
December 1993	25.29	505.30
December 1994	26.00	519.40
December 1995	26.68	532.90
December 1996	27.45	548.30
December 1997	28.03	559.80
December 1998	28.39	567.00
December 1999	^c 29.10	^c 581.10
December 2000	30.12	601.40
December 2001	30.90	617.00
December 2002	31.33	625.60
December 2003	31.99	638.70
December 2004	32.85	655.90
December 2005	34.20	682.70
December 2006	35.33	705.20
December 2007	36.14	721.40
December 2008	38.24	763.20
December 2009	38.24	763.20
December 2010	38.24	763.20
December 2011	39.62	790.60
December 2012	40.29	804.00
December 2013	40.89	816.00
December 2014	41.59	829.80
December 2015	41.59	832.20
December 2016	41.71	832.20
December 2017	42.54	848.80
December 2018	43.73	872.50
December 2019	44.43	886.46

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A12b—Factors used in computing the special minimum primary insurance amount (PIA), by effective date—Continued

Effective date	Amount ^a per year of coverage over 10 years (dollars)	Maximum amount ^a for workers with 30 or more years of coverage (dollars)
<i>Enacted in 1977 ^b (cont.)</i>		
December 2020	45.01	897.98
December 2021	47.67	950.96
December 2022	51.82	1,033.69
December 2023	53.48	1,066.77
December 2024	54.82	1,093.44

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: The special minimum PIA is payable to some persons who have had covered employment or self-employment for many years at low earnings. The formula computes a benefit based on years of coverage rather than earnings, and it applies only if the resulting benefit exceeds the benefit computed by any other method. The usual rates of actuarial reduction apply for retirement before the full retirement age. Although delayed retirement credits are not applicable to the benefit derived from the special minimum PIA, the benefit will be raised if necessary to equal the benefit derived from the regularly computed PIA plus any delayed retirement credits.

- a. The amount effective for a given month applies, as of that month, to all workers from the date of entitlement to benefits.
- b. The 1977 Amendments to the Social Security Act established an initial 1979 factor of \$11.50 per year of coverage and automatic annual cost-of-living increases thereafter, beginning with the June 1979 increase. Factors are obtained by applying cost-of-living increases to the previous year's factor and rounding each one to nearest cent. An approximate PIA may be computed by multiplying factor in year of entitlement by the number of years of coverage in excess of 10 with a maximum of 20. Actual PIAs are published yearly in the *Federal Register*.
- c. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: statistics@ssa.gov.

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A13—Formulas enacted in 1977 for computing Old-Age and Survivors Insurance (OASI) maximum family benefit from primary insurance amount (PIA) and cost-of-living adjustments (COLAs) for workers who were first eligible in 1979 or later, by year of first eligibility

Eligibility year	Calculation of maximum family benefit (based on percentage of PIA) (dollars)				First applicable COLA	
	150 percent of the first	Plus 272 percent of the next	Plus 134 percent of the next	Plus 175 percent of the amount above	Effective date	Percentage increase
1979	230	102	101	433	June 1979	9.9
1980	248	110	109	467	June 1980	14.3
1981	270	120	118	508	June 1981	11.2
1982	294	131	129	554	June 1982	7.4
1983	324	144	142	610	December 1983	3.5
1984	342	151	150	643	December 1984	3.5
1985	358	159	158	675	December 1985	3.1
1986	379	169	166	714	December 1986	1.3
1987	396	175	174	745	December 1987	4.2
1988	407	181	179	767	December 1988	4.0
1989	433	193	190	816	December 1989	4.7
1990	455	201	200	856	December 1990	5.4
1991	473	209	208	890	December 1991	3.7
1992	495	219	217	931	December 1992	3.0
1993	513	227	226	966	December 1993	2.6
1994	539	240	237	1,016	December 1994	2.8
1995	544	241	239	1,024	December 1995	2.6
1996	559	247	246	1,052	December 1996	2.9
1997	581	258	255	1,094	December 1997	2.1
1998	609	271	267	1,147	December 1998	1.3
1999	645	286	283	1,214	December 1999	^a 2.5
2000	679	301	298	1,278	December 2000	3.5
2001	717	317	315	1,349	December 2001	2.6
2002	756	336	332	1,424	December 2002	1.4
2003	774	344	340	1,458	December 2003	2.1
2004	782	347	343	1,472	December 2004	2.7
2005	801	355	352	1,508	December 2005	4.1
2006	838	372	368	1,578	December 2006	3.3
2007	869	386	381	1,636	December 2007	2.3
2008	909	403	399	1,711	December 2008	5.8
2009	950	422	417	1,789	December 2009	0.0
2010	972	431	427	1,830	December 2010	0.0
2011	957	425	421	1,803	December 2011	3.6
2012	980	435	430	1,845	December 2012	1.7
2013	1,011	448	444	1,903	December 2013	1.5
2014	1,042	463	457	1,962	December 2014	1.7
2015	1,056	468	463	1,987	December 2015	0.0
2016	1,093	485	480	2,058	December 2016	0.3
2017	1,131	502	497	2,130	December 2017	2.0
2018	1,144	507	503	2,154	December 2018	2.8
2019	1,184	524	520	2,228	December 2019	1.6
2020	1,226	544	539	2,309	December 2020	1.3
2021	1,272	565	558	2,395	December 2021	5.9
2022	1,308	581	574	2,463	December 2022	8.7
2023	1,425	631	626	2,682	December 2023	3.2
2024	1,500	666	659	2,825	December 2024	2.5
2025	1,567	695	688	2,950	December 2025	--

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The 1977 amendments provided for annual automatic adjustments of bend points (PIA brackets) in the maximum family benefit formula in proportion to increases in the average wage level. As a result, separate formulas are applicable to workers first eligible in successive calendar years.

Eligible workers are those who attained age 62 or died in the given year.

-- = not available.

a. The COLA for December 1999 was originally determined to be 2.4 percent, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A19—Illustrative benefit growth: Cumulative effect of statutory and automatic increases ^a in benefits using a 100 dollar base benefit, selected years

Base date	Aug. 1950	Sept. 1954	Jan. 1965	Jan. 1970	June 1975	June 1980	Dec. 1985	Dec. 1990	Dec. 1995	Dec. 2000	Dec. 2005	Dec. 2010	Dec. 2015	Dec. 2020	Dec. 2021	Dec. 2022	Dec. 2023	Dec. 2024
Aug. 1950	100	225	258	335	530	799	1,053	1,276	1,475	1,665	1,890	2,112	2,296	2,482	2,628	2,857	2,948	3,022
Sept. 1954	...	100	114	149	235	355	468	567	655	740	839	937	1,017	1,100	1,165	1,266	1,307	1,340
Jan. 1965	100	130	206	310	409	495	573	646	733	819	888	958	1,015	1,103	1,138	1,166
Jan. 1970	100	158	239	315	381	441	497	563	629	682	736	779	847	874	896
June 1975	100	151	199	241	278	314	356	397	430	463	490	533	550	564
June 1980	100	132	160	185	209	235	262	283	303	321	349	360	369
Dec. 1985	100	121	140	158	179	198	214	229	243	264	272	279
Dec. 1990	100	116	131	148	163	174	185	196	213	220	226
Dec. 1995	100	113	127	141	152	163	173	188	194	199
Dec. 2000	100	113	125	134	142	150	163	168	172
Dec. 2005	100	111	117	124	131	142	147	151
Dec. 2010	100	106	113	120	130	134	137
Dec. 2015	100	106	112	122	126	129
Dec. 2020	100	106	115	119	122
Dec. 2021	100	109	112	115
Dec. 2022	100	103	106
Dec. 2023	100	103
Dec. 2024	100

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: Growth reflects cost-of-living adjustments only. The amounts shown in the table are computed using unrounded data, with results rounded to the nearest dollar. ... = not applicable.

a. Ad hoc benefit increases were enacted by statute before 1975. Since then, automatic annual increases have been determined by formula (see <https://www.ssa.gov/history/briefhistory3.html>, "The Story of COLAs," and Table 2.A13).

CONTACT: statistics@ssa.gov.

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A26—Monthly benefit for selected beneficiary families with first eligibility in 2024, by average indexed monthly earnings for stipulated yearly wage levels, effective December 2024 (in dollars)

Beneficiary family	Federal minimum wage ^a	75 percent of average wage	Average wage ^b	150 percent of average wage	Maximum taxable earnings ^c
Retired-worker families^d					
Average indexed monthly earnings	1,841.00	3,992.00	5,322.00	7,984.00	13,100.00
Primary insurance amount	1,301.70	2,007.20	2,443.40	3,158.70	3,945.30
Maximum family benefit	1,952.60	3,583.90	4,462.30	5,528.60	6,905.10
Monthly benefit amount for retired worker claiming benefits at age 62					
Worker alone	911.00	1,405.00	1,710.00	2,211.00	2,761.00
Worker with spouse claiming benefits at—					
Full retirement age or older ^e	1,561.00	2,408.00	2,931.00	3,790.00	4,733.00
Age 62	1,334.00	2,057.00	2,504.00	3,237.00	4,043.00
Survivor families^f					
Average indexed monthly earnings	1,719.00	4,000.00	5,334.00	8,001.00	13,319.00
Primary insurance amount	1,261.70	2,009.90	2,447.40	3,161.40	3,979.00
Maximum family benefit	1,892.60	3,591.10	4,467.60	5,533.20	6,964.10
Monthly benefit amount for survivor of worker deceased at age 40					
1 surviving child	946.00	1,507.00	1,835.00	2,371.00	2,984.00
Widowed mother or father and 1 child	1,892.00	3,014.00	3,670.00	4,742.00	5,968.00
Widowed mother or father and 2 children	1,890.00	3,591.00	4,467.00	5,532.00	6,963.00
Disabled-worker families^g					
Average indexed monthly earnings	1,741.00	3,994.00	5,326.00	7,989.00	13,200.00
Primary insurance amount	1,268.90	2,007.90	2,444.80	3,159.50	3,960.70
Maximum family benefit ^h	1,516.70	3,011.90	3,667.20	4,739.20	5,941.00
Monthly benefit amount for disabled worker age 50					
Worker alone	1,268.00	2,007.00	2,444.00	3,159.00	3,960.00
Worker, spouse, and 1 child	1,514.00	3,011.00	3,666.00	4,737.00	5,940.00

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

- a. Annual earnings are calculated by multiplying the federal minimum wage by 2,080 hours (see Department of Labor "History of Federal Minimum Wage Rates Under the Fair Labor Standards Act" at <https://www.dol.gov/agencies/whd/minimum-wage/history/chart>). Increases in the minimum wage during the year are prorated.
- b. See Table 2.A8.
- c. See Table 2.A9.
- d. Assumes the worker began to work at age 22, retired at age 62 in 2024 with maximum reduction, and had no prior period of disability.
- e. The full retirement age is the earliest age at which an unreduced spousal benefit is payable.
- f. Assumes the deceased worker began to work at age 22, died in 2024 at age 40, had no earnings in that year, and had no prior period of disability.
- g. Assumes the worker began to work at age 22, became disabled at age 50 in 2024, had no earnings in that year, and had no prior period of disability.
- h. The Amendments of 1980 to the Social Security Act provide for a different family maximum amount in disability cases. For disabled workers entitled after June 1980, the maximum is the smaller of (1) 85 percent of the worker's average indexed monthly earnings (or 100 percent of the primary insurance amount, if larger) or (2) 150 percent of the primary insurance amount.

CONTACT: statistics@ssa.gov.

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A27—Maximum monthly retired-worker benefits for individuals who retired at age 62, by year in which they attained age 62, 1982–2025 (in dollars)

Year of attainment of age 62	Full retirement age (FRA)	Maximum benefit	
		At retirement	Effective December 2024 ^a
1982	65	477.90	1,628.20
1983	65	530.00	1,681.30
1984	65	563.30	1,726.30
1985	65	595.40	1,764.30
1986	65	634.90	1,824.40
1987	65	666.70	1,891.40
1988	65	691.40	1,882.90
1989	65	739.10	1,935.10
1990	65	780.00	1,950.80
1991	65	815.60	1,935.10
1992	65	860.00	1,968.00
1993	65	899.80	1,999.20
1994	65	954.50	2,067.00
1995	65	972.60	2,048.80
1996	65	1,006.80	2,067.20
1997	65	1,056.40	2,108.40
1998	65	1,117.30	2,184.20
1999	65	1,191.90	^b 2,300.00
2000	65 and 2 months	1,248.20	2,350.00
2001	65 and 4 months	1,314.30	2,391.00
2002	65 and 6 months	1,382.70	2,451.50
2003	65 and 8 months	1,412.00	2,469.10
2004	65 and 10 months	1,422.60	2,436.70
2005	66	1,452.90	2,423.40
2006	66	1,530.90	2,453.10
2007	66	1,598.20	2,478.80
2008	66	1,682.00	2,550.10
2009	66	1,769.50	2,535.90
2010	66	1,820.00	2,608.20
2011	66	1,803.50	2,584.60
2012	66	1,855.70	2,567.10
2013	66	1,923.20	2,616.10
2014	66	1,992.90	2,671.00
2015	66	2,025.30	2,668.90
2016	66	2,102.40	2,770.80
2017	66 and 2 months	2,153.90	2,830.00
2018	66 and 4 months	2,158.50	2,780.50
2019	66 and 6 months	2,209.70	2,769.00
2020	66 and 8 months	2,265.30	2,794.10
2021	66 and 10 months	2,324.60	2,830.40
2022	67	2,364.30	2,718.40
2023	67	2,572.50	2,721.10
2024	67	2,710.40	2,778.10
2025	67	2,831.30	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: Assumes the worker began to work at age 22 and had no prior disability.

Because a worker cannot claim benefits until the first full calendar month throughout which he or she is aged 62, values reflect benefits claimed at age 62 and 1 month.

Because the FRA varies by year of birth, the cumulative reduction percentage for workers claiming at age 62 also varies by year of birth. See "Old-Age, Survivors, and Disability Insurance Program Reference for Statistical Publications" Table 9 (<https://www.ssa.gov/policy/about/oasdi-reference.html#table9>) for maximum reduction percentages by year of birth and year of attainment of age 62.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

... = not applicable.

a. Values reflect cumulative cost-of-living adjustments.

b. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

CONTACT: statistics@ssa.gov.

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A28—Minimum and maximum monthly retired-worker benefits for individuals who retired at their full retirement age of 65, by year in which they attained age 65, 1940–2002 (in dollars)

Year of attainment of age 65	Minimum benefit		Maximum benefit			
	At retirement	Effective December 2024 ^a	At retirement		Effective December 2024 ^a	
			Men	Women	Men	Women
1940	10.00	460.60	41.20	41.20	1,120.60	1,120.60
1941	10.00	460.60	41.60	41.60	1,120.60	1,120.60
1942	10.00	460.60	42.00	42.00	1,133.60	1,133.60
1943	10.00	460.60	42.40	42.40	1,133.60	1,133.60
1944	10.00	460.60	42.80	42.80	1,133.60	1,133.60
1945	10.00	460.60	43.20	43.20	1,146.20	1,146.20
1946	10.00	460.60	43.60	43.60	1,160.00	1,160.00
1947	10.00	460.60	44.00	44.00	1,170.90	1,170.90
1948	10.00	460.60	44.40	44.40	1,170.90	1,170.90
1949	10.00	460.60	44.80	44.80	1,182.90	1,182.90
1950	10.00	460.60	45.20	45.20	1,197.50	1,197.50
1951	20.00	460.60	68.50	68.50	1,197.50	1,197.50
1952	20.00	460.60	68.50	68.50	1,197.50	1,197.50
1953	25.00	460.60	85.00	85.00	1,323.00	1,323.00
1954	25.00	460.60	85.00	85.00	1,323.00	1,323.00
1955	30.00	460.60	98.50	98.50	1,323.00	1,323.00
1956	30.00	460.60	103.50	103.50	1,397.70	1,397.70
1957	30.00	460.60	108.50	108.50	1,461.40	1,461.40
1958	30.00	460.60	108.50	108.50	1,461.40	1,461.40
1959	33.00	460.60	116.00	116.00	1,461.40	1,461.40
1960	33.00	460.60	119.00	119.00	1,498.10	1,498.10
1961	33.00	460.60	120.00	120.00	1,509.80	1,509.80
1962	40.00	460.60	121.00	123.00	1,523.40	1,549.30
1963	40.00	460.60	122.00	125.00	1,535.40	1,572.30
1964	40.00	460.60	123.00	127.00	1,549.30	1,599.00
1965	44.00	460.60	131.70	135.90	1,549.30	1,599.00
1966	44.00	460.60	132.70	135.90	1,561.00	1,599.00
1967	44.00	460.60	135.90	140.00	1,599.00	1,646.20
1968	^b 55.00	460.60	^b 156.00	^b 161.60	1,623.10	1,681.60
1969	55.00	460.60	160.50	167.30	1,670.80	1,741.00
1970	64.00	460.60	189.80	196.40	1,717.50	1,778.50
1971	70.40	460.60	213.10	220.40	1,752.50	1,811.20
1972	70.40	460.60	216.10	224.70	1,778.50	1,848.20
1973	84.50	460.60	266.10	276.40	1,823.90	1,894.70
1974	84.50	460.60	274.60	284.90	1,881.20	1,952.90
1975	93.80	460.60	316.30	333.70	1,952.90	2,060.40
1976	101.40	460.60	364.00	378.80	2,079.60	2,164.20
1977	107.90	460.60	412.70	422.40	2,216.80	2,268.30
1978	114.30	460.60	459.80	459.80	2,332.00	2,332.00
1979	121.80	460.60	503.40	503.40	2,396.80	2,396.80
1980	133.90	460.60	572.00	572.00	2,478.30	2,478.30
1981	153.10	460.60	677.00	677.00	2,566.00	2,566.00
1982	^c 170.30	460.60	^c 679.30	^c 679.30	2,314.30	2,314.30
1983	^c 166.40	418.80	709.50	709.50	2,251.30	2,251.30
1984	^c 150.50	365.50	703.60	703.60	2,157.00	2,157.00
1985	d	d	717.20	717.20	2,124.60	2,124.60
1986	d	d	760.10	760.10	2,183.80	2,183.80
1987	d	d	789.20	789.20	2,238.70	2,238.70
1988	d	d	838.60	838.60	2,283.10	2,283.10
1989	d	d	899.60	899.60	2,354.80	2,354.80
1990	d	d	975.00	975.00	2,438.40	2,438.40
1991	d	d	1,022.90	1,022.90	2,426.80	2,426.80
1992	d	d	1,088.70	1,088.70	2,491.50	2,491.50
1993	d	d	1,128.80	1,128.80	2,508.10	2,508.10
1994	d	d	1,147.50	1,147.50	2,485.00	2,485.00

(Continued)

2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A28—Minimum and maximum monthly retired-worker benefits for individuals who retired at their full retirement age of 65, by year in which they attained age 65, 1940–2002 (in dollars)—Continued

Year of attainment of age 65	Minimum benefit		Maximum benefit			
	At retirement	Effective December 2024 ^a	At retirement		Effective December 2024 ^a	
			Men	Women	Men	Women
1995	d	d	1,199.10	1,199.10	2,526.30	2,526.30
1996	d	d	1,248.90	1,248.90	2,564.60	2,564.60
1997	d	d	1,326.60	1,326.60	2,647.80	2,647.80
1998	d	d	1,342.80	1,342.80	2,624.90	2,624.90
1999	d	d	1,373.10	1,373.10	2,649.60	2,649.60
2000	d	d	1,435.30	1,435.30	2,702.40	2,702.40
2001	d	d	^e 1,538.20	^e 1,538.20	2,797.90	2,797.90
2002	d	d	1,660.50	1,660.50	2,944.20	2,944.20

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The worker is assumed to have begun working at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

a. Values reflect cumulative cost-of-living adjustments.

b. Effective February 1968.

c. Derived from transitional guarantee computation based on primary insurance amount (PIA) table of 1978.

d. In 1981, legislation eliminated the minimum PIA for workers who attain age 62 in 1982 or later. (The minimum is retained until 1991 for members of religious orders who are under a vow of poverty, provided that the order had elected Social Security coverage before December 29, 1981.)

e. The cost-of-living adjustment (COLA) for December 1999 was originally determined to be 2.4 percent, based on the Consumer Price Index (CPI). The underlying CPI was later recomputed by the Bureau of Labor Statistics; a 2.5 percent COLA would have been consistent with the recomputed CPI. Pursuant to Public Law 106-554, benefits were calculated and paid in August 2001 and later as if the COLA for December 1999 had been 2.5 percent. Affected beneficiaries received a one-time payment to cover the shortfall that occurred before August 2001.

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A28.1—Maximum monthly retired-worker benefits for individuals who retired at full retirement age (FRA), by year in which they attained FRA, 2003–2025 (in dollars)

Year of attainment of FRA	FRA	Maximum benefit	
		At retirement	Effective December 2024 ^a
2003	65 and 2 months	1,741.10	3,044.60
2004	65 and 2 months	1,797.40	3,078.70
	65 and 4 months	1,825.40	3,126.30
2005	65 and 4 months	1,893.80	3,158.50
	65 and 6 months	1,939.00	3,234.00
2006	65 and 6 months	2,037.10	3,263.90
	65 and 8 months	2,053.20	3,289.80
2007	65 and 8 months	2,141.00	3,321.10
	65 and 10 months	2,116.30	3,282.30
2008	65 and 10 months	2,185.40	3,313.80
2009	66	2,323.80	3,330.30
2010	66	2,346.80	3,363.20
2011	66	2,366.10	3,391.00
2012	66	2,513.60	3,477.60
2013	66	2,533.50	3,446.50
2014	66	2,642.60	3,541.70
2015	66	2,663.80	3,510.70
2016	66	2,639.40	3,478.50
2017	66	2,687.30	3,530.90
2018	66	2,788.90	3,592.50
2019	66	2,861.10	3,585.20
2020	66	3,011.50	3,714.30
2021	66 and 2 months	3,148.10	3,833.10
2022	66 and 2 months	3,345.80	3,846.90
	66 and 4 months	3,313.80	3,810.20
2023	66 and 4 months	3,616.00	3,824.90
	66 and 6 months	3,627.10	3,836.60
2024	66 and 6 months	3,760.80	3,854.80
	66 and 8 months	3,822.80	3,918.30
2025	66 and 8 months	3,938.10	...
	66 and 10 months	4,018.80	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The worker is assumed to have begun working at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

... = not applicable.

a. Values reflect cumulative cost-of-living adjustments.

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2.A Program Provisions: Old-Age, Survivors, and Disability Insurance

Table 2.A28.2—Maximum monthly retired-worker benefits for individuals who retired at the maximum delayed retirement credit age of 70, by year in which they attained age 70, 1987–2025 (in dollars)

Year of attainment of age 70	Full retirement age	Maximum benefit	
		At retirement	Effective December 2024 ^a
1987	65	1,056.80	2,998.70
1988	65	1,080.40	2,941.90
1989	65	1,063.60	2,784.90
1990	65	1,085.00	2,713.60
1991	65	1,163.90	2,761.80
1992	65	1,231.70	2,818.40
1993	65	1,289.00	2,864.10
1994	65	1,358.40	2,941.90
1995	65	1,474.00	3,105.40
1996	65	1,501.20	3,082.90
1997	65	1,609.90	3,213.20
1998	65	1,648.00	3,221.20
1999	65	1,684.30	3,250.20
2000	65	1,752.90	3,300.30
2001	65	1,879.00	3,418.50
2002	65	1,988.20	3,525.30
2003	65	2,045.60	3,576.80
2004	65	2,111.40	3,616.40
2005	65	2,252.30	3,756.40
2006	65	2,420.80	3,878.50
2007	65	2,672.70	4,145.60
2008	65 and 2 months	2,794.40	4,236.80
2009	65 and 4 months	3,054.50	4,377.40
2010	65 and 6 months	3,119.40	4,470.60
2011	65 and 8 months	3,193.10	4,576.10
2012	65 and 10 months	3,266.10	4,518.40
2013	66	3,350.80	4,557.90
2014	66	3,425.40	4,590.90
2015	66	3,501.10	4,613.90
2016	66	3,576.10	4,712.90
2017	66	3,538.20	4,649.00
2018	66	3,698.20	4,763.80
2019	66	3,770.40	4,724.90
2020	66	3,790.90	4,675.70
2021	66	3,895.80	4,743.60
2022	66	4,194.50	4,822.80
2023	66	4,555.00	4,818.20
2024	66	4,873.50	4,995.40
2025	66 and 2 months	5,108.50	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2024; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2025," *Federal Register*, vol. 89, no. 207 (October 25, 2024). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: The worker is assumed to have begun working at age 22, retired at the beginning of the year with unreduced benefits, had no earnings after retirement, and had no prior period of disability.

Values reflect the Old-Age and Survivors Insurance benefit formula computations that apply to all beneficiaries. Final payment amounts may differ because of deductions or other adjustments that apply case by case.

... = not applicable.

a. Values reflect cumulative cost-of-living adjustments.

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