Table 6.B3—Number and percentage distribution of retired-worker awards by monthly benefit, and average monthly benefit: With and without reduction for early retirement, by sex, 2024

|                                   | Total     |         | With reduction for earl | y retirement | Without reduction for early retirement |         |  |
|-----------------------------------|-----------|---------|-------------------------|--------------|--|---------|--|
| Sex and monthly benefit (dollars) | Number    | Percent | Number                  | Percent      | Number                                 | Percent |  |
| All retired workers               | 3,713,055 | 100.0   | 1,919,580               | 100.0        | 1,793,475                              | 100.0   |  |
| Less than 300.00                  | 54,538    | 1.5     | 39,500                  | 2.1          | 15,038                                 | 0.8     |  |
| 300.00-399.90                     | 49,339    | 1.3     | 36,086                  | 1.9          | 13,253                                 | 0.7     |  |
| 400.00-499.90                     | 54,737    | 1.5     | 39,905                  | 2.1          | 14,832                                 | 0.8     |  |
| 500.00-599.90                     | 58,841    | 1.6     | 41,944                  | 2.2          | 16,897                                 | 0.9     |  |
| 600.00-699.90                     | 59,219    | 1.6     | 41,624                  | 2.2          | 17,595                                 | 1.0     |  |
| 700.00-799.90                     | 75,367    | 2.0     | 57,144                  | 3.0          | 18,223                                 | 1.0     |  |
| 800.00-899.90                     | 111,006   | 3.0     | 90,353                  | 4.7          | 20,653                                 | 1.2     |  |
| 900.00-999.90                     | 121,320   | 3.3     | 95,827                  | 5.0          | 25,493                                 | 1.4     |  |
| 1,000.00-1,099.90                 | 145,234   | 3.9     | 107,441                 | 5.6          | 37,793                                 | 2.1     |  |
| 1,100.00-1,199.90                 | 151,398   | 4.1     | 104,998                 | 5.5          | 46,400                                 | 2.6     |  |
| 1,200.00-1,299.90                 | 151,889   | 4.1     | 102,870                 | 5.4          | 49,019                                 | 2.7     |  |
| 1,300.00-1,399.90                 | 148,687   | 4.0     | 95,684                  | 5.0          | 53,003                                 | 3.0     |  |
| 1,400.00-1,499.90                 | 147,137   | 4.0     | 90,883                  | 4.7          | 56,254                                 | 3.1     |  |
| 1,500.00-1,599.90                 | 144,349   | 3.9     | 86,177                  | 4.5          | 58,172                                 | 3.2     |  |
| 1,600.00-1,699.90                 | 140,982   | 3.8     | 81,713                  | 4.3          | 59,269                                 | 3.3     |  |
| 1,700.00-1,799.90                 | 138,189   | 3.7     | 76,022                  | 4.0          | 62,167                                 | 3.5     |  |
| 1,800.00-1,899.90                 | 134,385   | 3.6     | 70,604                  | 3.7          | 63,781                                 | 3.6     |  |
| 1,900.00-1,999.90                 | 125,977   | 3.4     | 66,063                  | 3.4          | 59,914                                 | 3.3     |  |
| 2,000.00-2,099.90                 | 119,536   | 3.2     | 62,161                  | 3.2          | 57,375                                 | 3.2     |  |
| 2,100.00-2,199.90                 | 127,693   | 3.4     | 71,537                  | 3.7          | 56,156                                 | 3.1     |  |
| 2,200.00-2,299.90                 | 122,004   | 3.3     | 67,248                  | 3.5          | 54,756                                 | 3.1     |  |
| 2,300.00-2,399.90                 | 111,995   | 3.0     | 59,797                  | 3.1          | 52,198                                 | 2.9     |  |
| 2,400.00–2,499.90                 | 101,768   | 2.7     | 51,421                  | 2.7          | 50,347                                 | 2.8     |  |
| 2,500.00-2,599.90                 | 92,421    | 2.5     | 44,498                  | 2.3          | 47,923                                 | 2.7     |  |
| 2,600.00-2,699.90                 | 87,232    | 2.3     | 41,069                  | 2.1          | 46,163                                 | 2.6     |  |
| 2,700.00-2,799.90                 | 83,826    | 2.3     | 38,224                  | 2.0          | 45,602                                 | 2.5     |  |
| 2,800.00-2,899.90                 | 73,892    | 2.0     | 31,646                  | 1.6          | 42,246                                 | 2.4     |  |
| 2,900.00–2,999.90                 | 81,364    | 2.2     | 27,186                  | 1.4          | 54,178                                 | 3.0     |  |
| 3,000.00-3,099.90                 | 77,615    | 2.1     | 21,892                  | 1.1          | 55,723                                 | 3.1     |  |
| 3,100.00–3,199.90                 | 70,475    | 1.9     | 18,996                  | 1.0          | 51,479                                 | 2.9     |  |
| 3,200.00–3,299.90                 | 62,271    | 1.7     | 16,017                  | 0.8          | 46,254                                 | 2.6     |  |
| 3,300.00 or more                  | 488,369   | 13.2    | 43,050                  | 2.2          | 445,319                                | 24.8    |  |
| Average benefit (dollars)         | 2,036.02  |         | 1,620.17                |              | 2,481.10                               |         |  |

Table 6.B3—Number and percentage distribution of retired-worker awards by monthly benefit, and average monthly benefit: With and without reduction for early retirement, by sex, 2024—Continued

|                                   | Total     |         | With reduction for e | early retirement | Without reduction for e | arly retirement |
|-----------------------------------|-----------|---------|----------------------|------------------|-------------------------|-----------------|
| Sex and monthly benefit (dollars) | Number    | Percent | Number               | Percent          | Number                  | Percent         |
| Men                               | 1,873,881 | 100.0   | 951,714              | 100.0            | 922,167                 | 100.0           |
| Less than 300.00                  | 20,589    | 1.1     | 15,025               | 1.6              | 5,564                   | 0.6             |
| 300.00-399.90                     | 19,894    | 1.1     | 14,557               | 1.5              | 5,337                   | 0.6             |
| 400.00-499.90                     | 21,855    | 1.2     | 15,926               | 1.7              | 5,929                   | 0.6             |
| 500.00-599.90                     | 23,513    | 1.3     | 16,662               | 1.8              | 6,851                   | 0.7             |
| 600.00-699.90                     | 23,252    | 1.2     | 16,177               | 1.7              | 7,075                   | 0.8             |
| 700.00–799.90                     | 29,152    | 1.6     | 21,856               | 2.3              | 7,296                   | 0.8             |
| 800.00-899.90                     | 43,140    | 2.3     | 35,044               | 3.7              | 8,096                   | 0.9             |
| 900.00-999.90                     | 46,136    | 2.5     | 36,520               | 3.8              | 9,616                   | 1.0             |
| 1,000.00-1,099.90                 | 54,200    | 2.9     | 40,436               | 4.2              | 13,764                  | 1.5             |
| 1,100.00-1,199.90                 | 56,993    | 3.0     | 39,905               | 4.2              | 17,088                  | 1.9             |
| 1,200.00-1,299.90                 | 58,178    | 3.1     | 39,551               | 4.2              | 18,627                  | 2.0             |
| 1,300.00-1,399.90                 | 59,080    | 3.2     | 38,847               | 4.1              | 20,233                  | 2.2             |
| 1,400.00–1,499.90                 | 60,000    | 3.2     | 38,862               | 4.1              | 21,138                  | 2.3             |
| 1,500.00-1,599.90                 | 60,682    | 3.2     | 38,577               | 4.1              | 22,105                  | 2.4             |
| 1,600.00-1,699.90                 | 61,143    | 3.3     | 38,443               | 4.0              | 22,700                  | 2.5             |
| 1,700.00-1,799.90                 | 61,445    | 3.3     | 37,607               | 4.0              | 23,838                  | 2.6             |
| 1,800.00-1,899.90                 | 61,113    | 3.3     | 36,848               | 3.9              | 24,265                  | 2.6             |
| 1,900.00-1,999.90                 | 61,280    | 3.3     | 36,395               | 3.8              | 24,885                  | 2.7             |
| 2,000.00-2,099.90                 | 60,997    | 3.3     | 35,536               | 3.7              | 25,461                  | 2.8             |
| 2,100.00-2,199.90                 | 69,277    | 3.7     | 43,467               | 4.6              | 25,810                  | 2.8             |
| 2,200.00–2,299.90                 | 68,398    | 3.7     | 42,290               | 4.4              | 26,108                  | 2.8             |
| 2,300.00-2,399.90                 | 64,140    | 3.4     | 38,667               | 4.1              | 25,473                  | 2.8             |
| 2,400.00–2,499.90                 | 59,036    | 3.2     | 33,963               | 3.6              | 25,073                  | 2.7             |
| 2,500.00-2,599.90                 | 54,774    | 2.9     | 30,164               | 3.2              | 24,610                  | 2.7             |
| 2,600.00-2,699.90                 | 52,641    | 2.8     | 28,408               | 3.0              | 24,233                  | 2.6             |
| 2,700.00-2,799.90                 | 50,827    | 2.7     | 26,246               | 2.8              | 24,581                  | 2.7             |
| 2,800.00-2,899.90                 | 44,705    | 2.4     | 21,456               | 2.3              | 23,249                  | 2.5             |
| 2,900.00-2,999.90                 | 50,205    | 2.7     | 18,890               | 2.0              | 31,315                  | 3.4             |
| 3,000.00-3,099.90                 | 48,791    | 2.6     | 15,503               | 1.6              | 33,288                  | 3.6             |
| 3,100.00-3,199.90                 | 44,854    | 2.4     | 13,614               | 1.4              | 31,240                  | 3.4             |
| 3,200.00-3,299.90                 | 40,299    | 2.2     | 11,736               | 1.2              | 28,563                  | 3.1             |
| 3,300.00 or more                  | 343,292   | 18.3    | 34,536               | 3.6              | 308,756                 | 33.5            |
| Average benefit (dollars)         | 2,270.02  |         | 1,803.               | 87               | 2,751.09                | )               |

Table 6.B3—Number and percentage distribution of retired-worker awards by monthly benefit, and average monthly benefit: With and without reduction for early retirement, by sex, 2024—Continued

|                                   | Total     |         | With reduction for ear | ly retirement | Without reduction for early retirement |         |  |
|-----------------------------------|-----------|---------|------------------------|---------------|--|---------|--|
| Sex and monthly benefit (dollars) | Number    | Percent | Number                 | Percent       | Number                                 | Percent |  |
| Women                             | 1,839,174 | 100.0   | 967,866                | 100.0         | 871,308                                | 100.0   |  |
| Less than 300.00                  | 33,949    | 1.8     | 24,475                 | 2.5           | 9,474                                  | 1.1     |  |
| 300.00-399.90                     | 29,445    | 1.6     | 21,529                 | 2.2           | 7,916                                  | 0.9     |  |
| 400.00-499.90                     | 32,882    | 1.8     | 23,979                 | 2.5           | 8,903                                  | 1.0     |  |
| 500.00-599.90                     | 35,328    | 1.9     | 25,282                 | 2.6           | 10,046                                 | 1.2     |  |
| 600.00-699.90                     | 35,967    | 2.0     | 25,447                 | 2.6           | 10,520                                 | 1.2     |  |
| 700.00–799.90                     | 46,215    | 2.5     | 35,288                 | 3.6           | 10,927                                 | 1.3     |  |
| 800.00-899.90                     | 67,866    | 3.7     | 55,309                 | 5.7           | 12,557                                 | 1.4     |  |
| 900.00–999.90                     | 75,184    | 4.1     | 59,307                 | 6.1           | 15,877                                 | 1.8     |  |
| 1,000.00-1,099.90                 | 91,034    | 4.9     | 67,005                 | 6.9           | 24,029                                 | 2.8     |  |
| 1,100.00-1,199.90                 | 94,405    | 5.1     | 65,093                 | 6.7           | 29,312                                 | 3.4     |  |
| 1,200.00-1,299.90                 | 93,711    | 5.1     | 63,319                 | 6.5           | 30,392                                 | 3.5     |  |
| 1,300.00-1,399.90                 | 89,607    | 4.9     | 56,837                 | 5.9           | 32,770                                 | 3.8     |  |
| 1,400.00-1,499.90                 | 87,137    | 4.7     | 52,021                 | 5.4           | 35,116                                 | 4.0     |  |
| 1,500.00-1,599.90                 | 83,667    | 4.5     | 47,600                 | 4.9           | 36,067                                 | 4.1     |  |
| 1,600.00-1,699.90                 | 79,839    | 4.3     | 43,270                 | 4.5           | 36,569                                 | 4.2     |  |
| 1,700.00-1,799.90                 | 76,744    | 4.2     | 38,415                 | 4.0           | 38,329                                 | 4.4     |  |
| 1,800.00-1,899.90                 | 73,272    | 4.0     | 33,756                 | 3.5           | 39,516                                 | 4.5     |  |
| 1,900.00-1,999.90                 | 64,697    | 3.5     | 29,668                 | 3.1           | 35,029                                 | 4.0     |  |
| 2,000.00-2,099.90                 | 58,539    | 3.2     | 26,625                 | 2.8           | 31,914                                 | 3.7     |  |
| 2,100.00-2,199.90                 | 58,416    | 3.2     | 28,070                 | 2.9           | 30,346                                 | 3.5     |  |
| 2,200.00-2,299.90                 | 53,606    | 2.9     | 24,958                 | 2.6           | 28,648                                 | 3.3     |  |
| 2,300.00-2,399.90                 | 47,855    | 2.6     | 21,130                 | 2.2           | 26,725                                 | 3.1     |  |
| 2,400.00–2,499.90                 | 42,732    | 2.3     | 17,458                 | 1.8           | 25,274                                 | 2.9     |  |
| 2,500.00-2,599.90                 | 37,647    | 2.0     | 14,334                 | 1.5           | 23,313                                 | 2.7     |  |
| 2,600.00-2,699.90                 | 34,591    | 1.9     | 12,661                 | 1.3           | 21,930                                 | 2.5     |  |
| 2,700.00-2,799.90                 | 32,999    | 1.8     | 11,978                 | 1.2           | 21,021                                 | 2.4     |  |
| 2,800.00-2,899.90                 | 29,187    | 1.6     | 10,190                 | 1.1           | 18,997                                 | 2.2     |  |
| 2,900.00–2,999.90                 | 31,159    | 1.7     | 8,296                  | 0.9           | 22,863                                 | 2.6     |  |
| 3,000.00-3,099.90                 | 28,824    | 1.6     | 6,389                  | 0.7           | 22,435                                 | 2.6     |  |
| 3,100.00-3,199.90                 | 25,621    | 1.4     | 5,382                  | 0.6           | 20,239                                 | 2.3     |  |
| 3,200.00-3,299.90                 | 21,972    | 1.2     | 4,281                  | 0.4           | 17,691                                 | 2.0     |  |
| 3,300.00 or more                  | 145,077   | 7.9     | 8,514                  | 0.9           | 136,563                                | 15.7    |  |
| Average benefit (dollars)         | 1,797.60  |         | 1,439.54               |               | 2,195.35                               |         |  |

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

NOTES: Because of differences in data sources and calculation methods, statistics reported in this table may differ from those reported by the Office of the Chief Actuary.

Benefits awarded before the December cost-of-living increase are converted to the December rates before percentages are computed.

Totals do not necessarily equal the sum of rounded components.

## 6.B OASDI Benefits Awarded: Retired Workers

Table 6.B4—Number and percentage distribution of retired-worker awards by primary insurance amount, and average primary insurance amount: With and without reduction for early retirement, by sex, 2024

| Sex and primary insurance amount | Total     |         | With reduction for ear | ly retirement | Without reduction for e | arly retirement |
|----------------------------------|-----------|---------|------------------------|---------------|-------------------------|-----------------|
| (dollars)                        | Number    | Percent | Number                 | Percent       | Number                  | Percent         |
| All retired workers              | 3,713,055 | 100.0   | 1,919,580              | 100.0         | 1,793,475               | 100.0           |
| Less than 300.00                 | 41,260    | 1.1     | 22,321                 | 1.2           | 18,939                  | 1.1             |
| 300.00-399.90                    | 43,774    | 1.2     | 27,514                 | 1.4           | 16,260                  | 0.9             |
| 400.00-499.90                    | 50,804    | 1.4     | 32,525                 | 1.7           | 18,279                  | 1.0             |
| 500.00-599.90                    | 54,725    | 1.5     | 34,100                 | 1.8           | 20,625                  | 1.2             |
| 600.00-699.90                    | 55,934    | 1.5     | 35,043                 | 1.8           | 20,891                  | 1.2             |
| 700.00–799.90                    | 56,250    | 1.5     | 34,691                 | 1.8           | 21,559                  | 1.2             |
| 800.00-899.90                    | 57,643    | 1.6     | 33,598                 | 1.8           | 24,045                  | 1.3             |
| 900.00-999.90                    | 63,615    | 1.7     | 33,938                 | 1.8           | 29,677                  | 1.7             |
| 1,000.00-1,099.90                | 97,156    | 2.6     | 47,786                 | 2.5           | 49,370                  | 2.8             |
| 1,100.00-1,199.90                | 147,454   | 4.0     | 89,328                 | 4.7           | 58,126                  | 3.2             |
| 1,200.00-1,299.90                | 146,148   | 3.9     | 86,923                 | 4.5           | 59,225                  | 3.3             |
| 1,300.00-1,399.90                | 145,558   | 3.9     | 85,124                 | 4.4           | 60,434                  | 3.4             |
| 1,400.00-1,499.90                | 145,530   | 3.9     | 83,817                 | 4.4           | 61,713                  | 3.4             |
| 1,500.00-1,599.90                | 142,921   | 3.8     | 81,352                 | 4.2           | 61,569                  | 3.4             |
| 1,600.00-1,699.90                | 141,587   | 3.8     | 79,721                 | 4.2           | 61,866                  | 3.4             |
| 1,700.00-1,799.90                | 138,797   | 3.7     | 77,033                 | 4.0           | 61,764                  | 3.4             |
| 1,800.00-1,899.90                | 136,103   | 3.7     | 74,649                 | 3.9           | 61,454                  | 3.4             |
| 1,900.00-1,999.90                | 131,453   | 3.5     | 71,262                 | 3.7           | 60,191                  | 3.4             |
| 2,000.00-2,099.90                | 128,408   | 3.5     | 68,489                 | 3.6           | 59,919                  | 3.3             |
| 2,100.00-2,199.90                | 123,669   | 3.3     | 65,397                 | 3.4           | 58,272                  | 3.2             |
| 2,200.00-2,299.90                | 117,941   | 3.2     | 61,840                 | 3.2           | 56,101                  | 3.1             |
| 2,300.00-2,399.90                | 111,932   | 3.0     | 58,588                 | 3.1           | 53,344                  | 3.0             |
| 2,400.00–2,499.90                | 105,083   | 2.8     | 54,760                 | 2.9           | 50,323                  | 2.8             |
| 2,500.00-2,599.90                | 99,388    | 2.7     | 51,135                 | 2.7           | 48,253                  | 2.7             |
| 2,600.00-2,699.90                | 94,373    | 2.5     | 48,116                 | 2.5           | 46,257                  | 2.6             |
| 2,700.00-2,799.90                | 91,584    | 2.5     | 44,898                 | 2.3           | 46,686                  | 2.6             |
| 2,800.00-2,899.90                | 90,208    | 2.4     | 41,236                 | 2.1           | 48,972                  | 2.7             |
| 2,900.00-2,999.90                | 116,260   | 3.1     | 47,111                 | 2.5           | 69,149                  | 3.9             |
| 3,000.00-3,099.90                | 131,963   | 3.6     | 64,310                 | 3.4           | 67,653                  | 3.8             |
| 3,100.00-3,199.90                | 117,248   | 3.2     | 57,530                 | 3.0           | 59,718                  | 3.3             |
| 3,200.00-3,299.90                | 100,393   | 2.7     | 46,969                 | 2.4           | 53,424                  | 3.0             |
| 3,300.00 or more                 | 487,893   | 13.1    | 178,476                | 9.3           | 309,417                 | 17.3            |
| Average primary insurance amount |           |         |                        |               |                         |                 |
| (dollars)                        | 2,116.13  |         | 1,992.45               |               | 2,248.50                | )               |

Table 6.B4—Number and percentage distribution of retired-worker awards by primary insurance amount, and average primary insurance amount: With and without reduction for early retirement, by sex, 2024—Continued

| Sex and primary insurance amount | Total     |         | With reduction for early | y retirement | Without reduction for ea | rly retirement |
|----------------------------------|-----------|---------|--------------------------|--------------|--------------------------|----------------|
| (dollars)                        | Number    | Percent | Number                   | Percent      | Number                   | Percent        |
| Men                              | 1,873,881 | 100.0   | 951,714                  | 100.0        | 922,167                  | 100.0          |
| Less than 300.00                 | 14,015    | 0.7     | 7,258                    | 0.8          | 6,757                    | 0.7            |
| 300.00-399.90                    | 15,271    | 0.8     | 9,279                    | 1.0          | 5,992                    | 0.6            |
| 400.00-499.90                    | 17,992    | 1.0     | 11,380                   | 1.2          | 6,612                    | 0.7            |
| 500.00-599.90                    | 19,863    | 1.1     | 12,281                   | 1.3          | 7,582                    | 0.8            |
| 600.00–699.90                    | 20,250    | 1.1     | 12,714                   | 1.3          | 7,536                    | 8.0            |
| 700.00–799.90                    | 20,587    | 1.1     | 12,832                   | 1.3          | 7,755                    | 0.8            |
| 800.00-899.90                    | 20,855    | 1.1     | 12,317                   | 1.3          | 8,538                    | 0.9            |
| 900.00-999.90                    | 22,485    | 1.2     | 12,338                   | 1.3          | 10,147                   | 1.1            |
| 1,000.00-1,099.90                | 33,574    | 1.8     | 17,245                   | 1.8          | 16,329                   | 1.8            |
| 1,100.00-1,199.90                | 51,862    | 2.8     | 32,365                   | 3.4          | 19,497                   | 2.1            |
| 1,200.00-1,299.90                | 52,205    | 2.8     | 31,788                   | 3.3          | 20,417                   | 2.2            |
| 1,300.00-1,399.90                | 53,001    | 2.8     | 31,742                   | 3.3          | 21,259                   | 2.3            |
| 1,400.00-1,499.90                | 54,115    | 2.9     | 32,009                   | 3.4          | 22,106                   | 2.4            |
| 1,500.00-1,599.90                | 54,830    | 2.9     | 31,929                   | 3.4          | 22,901                   | 2.5            |
| 1,600.00-1,699.90                | 56,370    | 3.0     | 32,481                   | 3.4          | 23,889                   | 2.6            |
| 1,700.00-1,799.90                | 57,366    | 3.1     | 32,375                   | 3.4          | 24,991                   | 2.7            |
| 1,800.00-1,899.90                | 58,518    | 3.1     | 32,767                   | 3.4          | 25,751                   | 2.8            |
| 1,900.00-1,999.90                | 59,106    | 3.2     | 32,781                   | 3.4          | 26,325                   | 2.9            |
| 2,000.00-2,099.90                | 60,241    | 3.2     | 33,167                   | 3.5          | 27,074                   | 2.9            |
| 2,100.00-2,199.90                | 60,507    | 3.2     | 33,069                   | 3.5          | 27,438                   | 3.0            |
| 2,200.00-2,299.90                | 60,285    | 3.2     | 32,637                   | 3.4          | 27,648                   | 3.0            |
| 2,300.00-2,399.90                | 59,584    | 3.2     | 32,269                   | 3.4          | 27,315                   | 3.0            |
| 2,400.00–2,499.90                | 57,535    | 3.1     | 31,135                   | 3.3          | 26,400                   | 2.9            |
| 2,500.00-2,599.90                | 56,143    | 3.0     | 30,005                   | 3.2          | 26,138                   | 2.8            |
| 2,600.00-2,699.90                | 54,853    | 2.9     | 29,002                   | 3.0          | 25,851                   | 2.8            |
| 2,700.00-2,799.90                | 54,342    | 2.9     | 27,732                   | 2.9          | 26,610                   | 2.9            |
| 2,800.00-2,899.90                | 53,656    | 2.9     | 25,713                   | 2.7          | 27,943                   | 3.0            |
| 2,900.00–2,999.90                | 71,137    | 3.8     | 29,948                   | 3.1          | 41,189                   | 4.5            |
| 3,000.00-3,099.90                | 84,131    | 4.5     | 42,104                   | 4.4          | 42,027                   | 4.6            |
| 3,100.00-3,199.90                | 76,950    | 4.1     | 38,631                   | 4.1          | 38,319                   | 4.2            |
| 3,200.00-3,299.90                | 67,727    | 3.6     | 32,478                   | 3.4          | 35,249                   | 3.8            |
| 3,300.00 or more                 | 374,525   | 20.0    | 135,943                  | 14.3         | 238,582                  | 25.9           |
| Average primary insurance amount |           |         |                          |              |                          |                |
| (dollars)                        | 2,374.84  |         | 2,233.72                 |              | 2,520.48                 |                |

Table 6.B4—Number and percentage distribution of retired-worker awards by primary insurance amount, and average primary insurance amount: With and without reduction for early retirement, by sex, 2024—Continued

| Sex and primary insurance amount | Total     |         | With reduction for early | retirement | Without reduction for ea | rly retirement |
|----------------------------------|-----------|---------|--------------------------|------------|--------------------------|----------------|
| (dollars)                        | Number    | Percent | Number                   | Percent    | Number                   | Percent        |
| Women                            | 1,839,174 | 100.0   | 967,866                  | 100.0      | 871,308                  | 100.0          |
| Less than 300.00                 | 27,245    | 1.5     | 15,063                   | 1.6        | 12,182                   | 1.4            |
| 300.00-399.90                    | 28,503    | 1.5     | 18,235                   | 1.9        | 10,268                   | 1.2            |
| 400.00–499.90                    | 32,812    | 1.8     | 21,145                   | 2.2        | 11,667                   | 1.3            |
| 500.00-599.90                    | 34,862    | 1.9     | 21,819                   | 2.3        | 13,043                   | 1.5            |
| 600.00-699.90                    | 35,684    | 1.9     | 22,329                   | 2.3        | 13,355                   | 1.5            |
| 700.00-799.90                    | 35,663    | 1.9     | 21,859                   | 2.3        | 13,804                   | 1.6            |
| 800.00-899.90                    | 36,788    | 2.0     | 21,281                   | 2.2        | 15,507                   | 1.8            |
| 900.00-999.90                    | 41,130    | 2.2     | 21,600                   | 2.2        | 19,530                   | 2.2            |
| 1,000.00-1,099.90                | 63,582    | 3.5     | 30,541                   | 3.2        | 33,041                   | 3.8            |
| 1,100.00-1,199.90                | 95,592    | 5.2     | 56,963                   | 5.9        | 38,629                   | 4.4            |
| 1,200.00-1,299.90                | 93,943    | 5.1     | 55,135                   | 5.7        | 38,808                   | 4.5            |
| 1,300.00-1,399.90                | 92,557    | 5.0     | 53,382                   | 5.5        | 39,175                   | 4.5            |
| 1,400.00–1,499.90                | 91,415    | 5.0     | 51,808                   | 5.4        | 39,607                   | 4.5            |
| 1,500.00-1,599.90                | 88,091    | 4.8     | 49,423                   | 5.1        | 38,668                   | 4.4            |
| 1,600.00-1,699.90                | 85,217    | 4.6     | 47,240                   | 4.9        | 37,977                   | 4.4            |
| 1,700.00-1,799.90                | 81,431    | 4.4     | 44,658                   | 4.6        | 36,773                   | 4.2            |
| 1,800.00-1,899.90                | 77,585    | 4.2     | 41,882                   | 4.3        | 35,703                   | 4.1            |
| 1,900.00-1,999.90                | 72,347    | 3.9     | 38,481                   | 4.0        | 33,866                   | 3.9            |
| 2,000.00-2,099.90                | 68,167    | 3.7     | 35,322                   | 3.6        | 32,845                   | 3.8            |
| 2,100.00-2,199.90                | 63,162    | 3.4     | 32,328                   | 3.3        | 30,834                   | 3.5            |
| 2,200.00-2,299.90                | 57,656    | 3.1     | 29,203                   | 3.0        | 28,453                   | 3.3            |
| 2,300.00-2,399.90                | 52,348    | 2.8     | 26,319                   | 2.7        | 26,029                   | 3.0            |
| 2,400.00-2,499.90                | 47,548    | 2.6     | 23,625                   | 2.4        | 23,923                   | 2.7            |
| 2,500.00-2,599.90                | 43,245    | 2.4     | 21,130                   | 2.2        | 22,115                   | 2.5            |
| 2,600.00-2,699.90                | 39,520    | 2.1     | 19,114                   | 2.0        | 20,406                   | 2.3            |
| 2,700.00-2,799.90                | 37,242    | 2.0     | 17,166                   | 1.8        | 20,076                   | 2.3            |
| 2,800.00-2,899.90                | 36,552    | 2.0     | 15,523                   | 1.6        | 21,029                   | 2.4            |
| 2,900.00-2,999.90                | 45,123    | 2.5     | 17,163                   | 1.8        | 27,960                   | 3.2            |
| 3,000.00-3,099.90                | 47,832    | 2.6     | 22,206                   | 2.3        | 25,626                   | 2.9            |
| 3,100.00-3,199.90                | 40,298    | 2.2     | 18,899                   | 2.0        | 21,399                   | 2.5            |
| 3,200.00-3,299.90                | 32,666    | 1.8     | 14,491                   | 1.5        | 18,175                   | 2.1            |
| 3,300.00 or more                 | 113,368   | 6.2     | 42,533                   | 4.4        | 70,835                   | 8.1            |
| Average primary insurance amount |           |         |                          |            |                          |                |
| (dollars)                        | 1,852.53  |         | 1,755.21                 |            | 1,960.64                 |                |

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

NOTES: Because of differences in data sources and calculation methods, statistics reported in this table may differ from those reported by the Office of the Chief Actuary.

Primary insurance amounts awarded before the December cost-of-living increase are converted to the December rates before percentages are computed.

Totals do not necessarily equal the sum of rounded components.

Table 6.B5—Number and average age of retired-worker awardees, and percentage distribution by age: By sex and year of award action, selected years 1940–2024

|                     |             |              |                |      |      |      | Percentage | distribution | on by age <sup>b</sup> |               |                 |              |             |
|---------------------|-------------|--------------|----------------|------|------|------|------------|--------------|------------------------|---------------|-----------------|--------------|-------------|
| Year of             |             |              |                |      |      |      |            |              | FRA <sup>d</sup>       |               |                 |              |             |
| award               | Number      | Average      | Total, all     |      |      |      | 65 to      |              | Newly                  | Disability    | FRA to          |              |             |
| action <sup>a</sup> | (thousands) | age          | ages           | 62   | 63   | 64   | FRA °      | Total        | entitled <sup>e</sup>  | conversions f | 69 <sup>g</sup> | 70–74 7      | 5 or older  |
|                     |             | <u> </u>     | <u> </u>       | -    |      |      | Men        |              |                        |               |                 |              | -           |
| 1040                | 117         | 60 1         | 100.0          |      |      |      |            | 17 1         | 17 1                   |               | E0 0            | 16 5         | 7.6         |
| 1940<br>1945        | 117<br>166  | 68.1<br>69.6 | 100.0<br>100.0 |      |      |      |            | 17.1<br>15.9 | 17.1<br>15.9           |               | 58.8<br>43.3    | 16.5<br>28.1 | 7.6<br>12.7 |
| 1945                |             |              |                |      |      |      |            |              |                        |               |                 |              |             |
| 1955                | 444<br>629  | 68.7<br>68.4 | 100.0<br>100.0 |      |      |      |            | 21.9         | 21.9<br>29.4           |               | 47.3            | 21.0<br>24.7 | 9.8         |
|                     |             |              |                |      |      |      |            | 29.4         |                        |               | 38.0            |              | 7.8         |
| 1960                | 630         | 66.8         | 100.0          | 45.0 |      |      |            | 48.1         | 42.3                   | 5.8           | 36.6            | 13.2         | 2.1         |
| 1965                | 743         | 65.7         | 100.0          | 15.6 | 10.0 | 6.0  |            | 31.6         | 25.8                   | 5.8           | 25.9            | 7.7          | 3.2         |
| 1970                | 814         | 64.4         | 100.0          | 19.0 | 12.8 | 8.5  |            | 48.7         | 39.6                   | 9.1           | 9.3             | 1.3          | 0.4         |
| 1975                | 902         | 64.0         | 100.0          | 25.8 | 14.1 | 9.0  |            | 43.6         | 32.0                   | 11.6          | 6.5             | 0.7          | 0.2         |
| 1980                | 942         | 63.9         | 100.0          | 30.1 | 13.1 | 8.5  |            | 42.4         | 31.8                   | 10.6          | 5.2             | 0.6          | 0.1         |
| 1985                | 986         | 63.7         | 100.0          | 45.5 | 8.2  | 11.6 |            | 31.2         | 18.2                   | 13.1          | 2.9             | 0.5          | 0.2         |
| 1986                | 1,011       | 63.7         | 100.0          | 47.0 | 8.2  | 11.8 |            | 29.2         | 17.2                   | 12.0          | 3.1             | 0.6          | 0.1         |
| 1987                | 970         | 63.6         | 100.0          | 47.6 | 8.1  | 11.4 |            | 28.8         | 16.8                   | 12.0          | 3.4             | 0.6          | 0.1         |
| 1988                | 944         | 63.7         | 100.0          | 48.2 | 8.1  | 9.9  |            | 28.6         | 16.6                   | 12.0          | 4.1             | 0.9          | 0.2         |
| 1989                | 983         | 63.7         | 100.0          | 48.0 | 7.1  | 9.3  |            | 30.1         | 17.5                   | 12.6          | 4.6             | 0.7          | 0.2         |
| 1990                | 964         | 63.7         | 100.0          | 47.2 | 7.6  | 11.3 |            | 27.6         | 16.4                   | 11.1          | 5.1             | 1.0          | 0.2         |
| 1991                | 996         | 63.7         | 100.0          | 46.8 | 8.1  | 10.9 |            | 27.9         | 17.2                   | 10.7          | 5.1             | 0.9          | 0.2         |
| 1992                | 989         | 63.7         | 100.0          | 48.2 | 7.3  | 11.4 |            | 27.2         | 16.6                   | 10.6          | 5.0             | 8.0          | 0.1         |
| 1993                | 980         | 63.7         | 100.0          | 48.7 | 8.0  | 11.0 |            | 26.7         | 16.1                   | 10.5          | 4.5             | 0.9          | 0.2         |
| 1994                | 923         | 63.6         | 100.0          | 49.0 | 7.4  | 11.4 |            | 27.1         | 15.7                   | 11.5          | 4.0             | 1.0          | 0.1         |
| 1995                | 916         | 63.7         | 100.0          | 49.3 | 7.3  | 10.5 |            | 27.5         | 15.8                   | 11.8          | 4.0             | 1.1          | 0.3         |
| 1996                | 895         | 63.6         | 100.0          | 49.9 | 7.1  | 9.7  |            | 27.6         | 14.9                   | 12.6          | 4.5             | 1.1          | 0.1         |
| 1997 <sup>h</sup>   | 904         | 63.7         | 100.0          | 50.5 | 6.6  | 9.7  |            | 26.9         | 14.9                   | 12.0          | 4.7             | 1.3          | 0.2         |
| 1998                | 909         | 63.8         | 100.0          | 49.6 | 7.1  | 9.9  |            | 27.3         | 14.7                   | 12.6          | 4.6             | 1.3          | 0.2         |
| 1999                | 940         | 63.7         | 100.0          | 49.3 | 7.3  | 9.8  |            | 27.4         | 14.8                   | 12.6          | 4.7             | 1.3          | 0.2         |
| 2000                | 1,115       | 64.1         | 100.0          | 41.6 | 6.1  | 9.4  |            | 31.7         | 20.3                   | 11.4          | 9.9             | 1.1          | 0.2         |
| 2001                | 992         | 63.7         | 100.0          | 46.8 | 6.7  | 12.1 |            | 30.8         | 18.1                   | 12.7          | 2.8             | 0.7          | 0.2         |
| 2002                | 1,001       | 63.7         | 100.0          | 46.4 | 7.1  | 13.8 |            | 29.7         | 17.1                   | 12.6          | 2.1             | 0.7          | 0.2         |
| 2003                | 969         | 63.6         | 100.0          | 49.5 | 6.9  | 13.2 | 3.7        | 23.3         | 11.7                   | 11.6          | 2.7             | 0.5          | 0.1         |
| 2004                | 1,010       | 63.6         | 100.0          | 50.3 | 7.1  | 11.1 | 5.2        | 22.9         | 11.6                   | 11.3          | 2.7             | 0.5          | 0.1         |
| 2005                | 1,061       | 63.6         | 100.0          | 50.2 | 7.2  | 9.6  | 7.2        | 22.4         | 11.2                   | 11.2          | 2.7             | 0.5          | 0.2         |
| 2006                | 1,057       | 63.8         | 100.0          | 45.6 | 7.7  | 9.2  | 9.7        | 23.9         | 11.8                   | 12.1          | 3.1             | 0.7          | 0.2         |
| 2007                | 1,075       | 64.0         | 100.0          | 42.4 | 7.4  | 9.3  | 12.1       | 24.6         | 12.0                   | 12.1          | 3.2             | 0.7          | 0.2         |
| 2008                | 1,200       | 64.0         | 100.0          | 42.5 | 7.0  | 8.4  | 13.4       | 24.7         | 12.4                   | 12.3          | 3.2             | 0.6          | 0.2         |
| 2009                | 1,452       | 64.0         | 100.0          | 44.3 | 7.2  | 7.4  | 11.7       | 25.3         | 12.7                   | 12.6          | 3.4             | 0.6          | 0.1         |
| 2010                | 1,387       | 64.1         | 100.0          | 42.6 | 8.3  | 6.9  | 10.6       | 26.6         | 13.5                   | 13.0          | 4.1             | 0.7          | 0.2         |
| 2011                | 1,340       | 64.0         | 100.0          | 41.4 | 7.2  | 7.5  | 10.3       | 27.8         | 14.3                   | 13.6          | 4.7             | 0.9          | 0.2         |
| 2012                | 1,419       | 64.2         | 100.0          | 37.2 | 6.5  | 6.7  | 11.5       | 31.5         | 16.2                   | 15.3          | 5.2             | 1.2          | 0.2         |
| 2013                | 1,447       | 64.3         | 100.0          | 34.8 | 6.0  | 6.1  | 10.8       | 34.7         | 17.8                   | 16.9          | 5.8             | 1.6          | 0.2         |
| 2014                | 1,433       | 64.4         | 100.0          | 34.5 | 6.1  | 6.0  | 10.3       | 33.9         | 17.0                   | 16.9          | 7.1             | 1.9          | 0.1         |
| 2015                | 1,475       | 64.5         | 100.0          | 31.9 | 6.2  | 5.9  | 10.1       | 34.3         | 17.6                   | 16.8          | 9.0             | 2.4          | 0.2         |
| 2016                | 1,519       | 64.6         | 100.0          | 30.4 | 6.0  | 5.9  | 9.8        | 34.6         | 18.1                   | 16.4          | 10.1            | 3.0          | 0.2         |
| 2017                | 1,531       | 64.7         | 100.0          | 29.0 | 6.0  | 6.0  | 10.4       | 35.4         | 18.5                   | 17.0          | 9.0             | 4.1          | 0.2         |
| 2018                | 1,581       | 64.8         | 100.0          | 27.4 | 5.9  | 6.0  | 10.4       | 35.8         | 19.0                   | 16.7          | 10.1            | 4.3          | 0.2         |
| 2019                | 1,620       | 64.9         | 100.0          | 25.7 | 5.7  | 6.0  | 10.5       | 36.0         | 19.4                   | 16.6          | 11.0            | 5.0          | 0.2         |
| 2020                | 1,706       | 65.0         | 100.0          | 23.5 | 5.8  | 6.1  | 10.6       | 36.0         | 19.6                   | 16.4          | 12.1            | 5.9          | 0.1         |
| 2020                | 1,700       | 65.1         | 100.0          | 24.1 | 6.3  | 6.5  | 11.8       | 30.2         | 15.8                   | 14.4          | 13.3            | 7.5          | 0.1         |
| 2021                | 1,719       | 65.2         | 100.0          | 22.9 | 6.4  | 6.7  | 13.3       | 28.4         | 15.0                   | 13.4          | 13.8            | 8.4          | 0.1         |
| 2023                | 1,822       | 65.2         | 100.0          | 22.5 | 6.3  | 6.6  | 14.2       | 27.4         | 14.7                   | 12.7          | 14.2            | 8.6          | 0.2         |
| 2024                | 1,874       | 65.2         | 100.0          | 22.0 | 6.2  | 6.5  | 15.3       | 27.0         | 14.5                   | 12.5          | 14.5            | 8.4          | 0.2         |

Table 6.B5—Number and average age of retired-worker awardees, and percentage distribution by age: By sex and year of award action, selected years 1940–2024—Continued

|                     |             |         | Percentage distribution by age <sup>b</sup> |      |      |            |       |              |                  |               |                 |              |             |
|---------------------|-------------|---------|---|------|------|------------|-------|--------------|------------------|---------------|-----------------|--------------|-------------|
| Year of             |             |         |   |      |      |            |       |              | FRA <sup>d</sup> |               |                 |              |             |
| award               | Number      | Average | Total, all                                  |      |      |            | 65 to |              | Newly            | Disability    | FRA to          |              |             |
| action <sup>a</sup> | (thousands) | age     | ages  | 62   | 63   | 64         | FRA ° | Total        | entitled e       | conversions f | 69 <sup>g</sup> | 70–74        | 75 or older |
|                     |             |         |   |      |      |            | Women |              |                  |               |                 |              |             |
| 1940                | 15          | 67.4    | 100.0                                       |      |      |            |       | 20.0         | 20.0             |               | 60.0            | 10.5         | 4.3         |
| 1940                | 15<br>20    | 68.5    | 100.0<br>100.0                              |      |      |            |       | 20.8<br>24.0 | 20.8<br>24.0     |               | 62.3<br>45.0    | 12.5<br>23.6 | 4.3<br>7.3  |
| 1950                | 123         | 68.0    | 100.0                                       |      |      |            |       | 22.3         | 22.3             |               | 53.6            | 19.6         | 4.4         |
| 1955                | 281         | 67.8    | 100.0                                       |      |      |            |       | 36.6         | 36.6             |               | 38.7            | 18.1         | 6.6         |
| 1960                | 351         | 65.2    | 100.0                                       | 27.1 | 13.3 | 8.1        |       | 18.4         | 17.4             | 1.0           | 22.2            | 8.2          | 2.7         |
| 1965                | 440         | 65.3    | 100.0                                       | 32.6 | 12.1 | 6.0        |       | 19.9         | 16.9             | 3.0           | 17.4            | 6.7          | 5.4         |
| 1970                | 524         | 63.9    | 100.0                                       | 35.8 | 14.3 | 7.2        |       | 31.3         | 25.7             | 5.5           | 9.2             | 1.7          | 0.6         |
| 1975                | 603         | 63.7    | 100.0                                       | 41.6 | 13.7 | 7.0        |       | 29.3         | 22.0             | 7.3           | 6.8             | 1.2          | 0.4         |
| 1980                | 671         | 63.5    | 100.0                                       | 45.9 | 11.5 | 6.5        |       | 29.9         | 22.1             | 7.7           | 5.0             | 0.9          | 0.2         |
| 1985                | 697         | 63.4    | 100.0                                       | 57.9 | 7.4  | 9.8        |       | 21.3         | 12.2             | 9.1           | 2.6             | 0.8          | 0.2         |
| 1986                | 713         | 63.4    | 100.0                                       | 57.5 | 7.9  | 10.4       |       | 21.6         | 12.6             | 8.9           | 2.5             | 0.0          | 0.2         |
| 1987                | 681         | 63.3    | 100.0                                       | 58.9 | 7.2  | 9.6        |       | 20.8         | 11.8             | 9.0           | 2.6             | 0.7          | 0.2         |
| 1988                | 667         | 63.3    | 100.0                                       | 59.4 | 6.9  | 7.9        |       | 21.8         | 12.8             | 9.0           | 3.1             | 0.7          | 0.2         |
| 1989                | 674         | 63.4    | 100.0                                       | 57.9 | 6.5  | 9.4        |       | 21.6         | 12.8             | 8.8           | 3.3             | 1.0          | 0.3         |
| 1990                | 679         | 63.5    |   | 55.9 | 7.2  |            |       |              | 12.7             | 8.9           | 4.1             | 1.0          | 0.5         |
| 1990                |             | 63.5    | 100.0                                       | 56.1 | 7.2  | 9.8        |       | 21.5         |                  |               | 3.8             |              |             |
| 1991                | 685<br>708  | 63.5    | 100.0<br>100.0                              | 56.7 | 6.9  | 9.5<br>9.8 |       | 22.3<br>21.5 | 13.9<br>12.5     | 8.4<br>9.0    | 3.6             | 0.9          | 0.3<br>0.3  |
| 1992                | 706         | 63.5    | 100.0                                       | 56.0 | 6.8  | 10.2       |       | 21.5         | 13.6             | 8.8           | 3.1             | 1.1<br>1.1   | 0.3         |
| 1994                | 690         | 63.4    | 100.0                                       | 57.6 | 6.7  | 10.2       |       | 21.0         | 11.8             | 9.1           | 3.1             | 1.0          | 0.3         |
|                     |             |         |   |      |      |            | • • • |              |                  |               |                 |              |             |
| 1995                | 684         | 63.5    | 100.0                                       | 55.4 | 6.6  | 10.1       |       | 22.6         | 12.8             | 9.7           | 3.5             | 1.4          | 0.4         |
| 1996                | 684         | 63.4    | 100.0                                       | 57.4 | 5.9  | 9.4        |       | 22.7         | 12.5             | 10.2          | 3.4             | 1.0          | 0.3         |
| 1997 <sup>h</sup>   | 809         | 65.4    | 100.0                                       | 48.2 | 5.5  | 7.5        |       | 19.5         | 10.5             | 8.9           | 4.4             | 6.4          | 8.5         |
| 1998                | 733         | 64.0    | 100.0                                       | 53.1 | 7.0  | 8.9        |       | 22.0         | 12.4             | 9.6           | 4.1             | 2.4          | 2.5         |
| 1999                | 737         | 63.6    | 100.0                                       | 55.1 | 6.8  | 9.2        |       | 22.6         | 12.5             | 10.1          | 3.8             | 1.8          | 0.7         |
| 2000                | 854         | 63.8    | 100.0                                       | 52.2 | 5.9  | 9.3        |       | 23.6         | 13.9             | 9.7           | 6.5             | 2.2          | 0.4         |
| 2001                | 795         | 63.7    | 100.0                                       | 51.3 | 7.1  | 11.5       |       | 23.7         | 12.8             | 10.9          | 3.1             | 2.6          | 0.6         |
| 2002                | 811         | 63.6    | 100.0                                       | 52.9 | 6.6  | 12.2       |       | 23.9         | 12.7             | 11.2          | 2.3             | 1.8          | 0.3         |
| 2003                | 822         | 63.6    | 100.0                                       | 54.3 | 6.4  | 12.2       | 3.1   | 18.0         | 7.8              | 10.2          | 3.7             | 1.9          | 0.4         |
| 2004                | 874         | 63.6    | 100.0                                       | 55.0 | 6.7  | 10.6       | 4.5   | 17.6         | 7.5              | 10.1          | 3.8             | 1.6          | 0.3         |
| 2005                | 939         | 63.6    | 100.0                                       | 54.3 | 6.9  | 9.5        | 6.2   | 17.1         | 7.4              | 9.7           | 3.8             | 1.8          | 0.3         |
| 2006                | 942         | 63.8    | 100.0                                       | 50.2 | 7.5  | 9.4        | 8.4   | 18.2         | 7.7              | 10.5          | 4.0             | 2.0          | 0.4         |
| 2007                | 961         | 63.9    | 100.0                                       | 47.6 | 7.3  | 10.0       | 10.6  | 18.9         | 7.8              | 11.1          | 3.7             | 1.6          | 0.2         |
| 2008                | 1,079       | 63.9    | 100.0                                       | 48.3 | 6.9  | 9.0        | 11.6  | 18.9         | 7.7              | 11.2          | 3.2             | 1.5          | 0.7         |
| 2009                | 1,288       | 63.9    | 100.0                                       | 49.8 | 6.5  | 7.2        | 10.2  | 20.5         | 8.6              | 11.9          | 3.9             | 1.5          | 0.5         |
| 2010                | 1,248       | 63.9    | 100.0                                       | 47.9 | 8.1  | 7.0        | 9.8   | 21.6         | 9.3              | 12.2          | 3.8             | 1.6          | 0.2         |
| 2011                | 1,238       | 63.8    | 100.0                                       | 46.5 | 7.3  | 8.0        | 9.8   | 22.1         | 9.7              | 12.4          | 4.2             | 1.8          | 0.2         |
| 2012                | 1,316       | 64.0    | 100.0                                       | 42.4 | 6.9  | 7.5        | 11.4  | 25.2         | 11.2             | 14.1          | 4.5             | 2.0          | 0.2         |
| 2013                | 1,347       | 64.2    | 100.0                                       | 40.2 | 6.4  | 6.9        | 10.7  | 27.8         | 12.3             | 15.4          | 4.9             | 3.0          | 0.2         |
| 2014                | 1,339       | 64.2    | 100.0                                       | 39.7 | 6.6  | 6.9        | 10.3  | 27.5         | 11.9             | 15.5          | 5.7             | 3.1          | 0.2         |
| 2015                | 1,364       | 64.4    | 100.0                                       | 37.4 | 6.6  | 6.8        | 10.0  | 27.9         | 12.3             | 15.7          | 6.7             | 4.1          | 0.5         |
| 2016                | 1,392       | 64.5    | 100.0                                       | 35.5 | 6.5  | 6.8        | 9.9   | 28.7         | 12.8             | 15.9          | 7.4             | 5.0          | 0.2         |
| 2017                | 1,444       | 64.6    | 100.0                                       | 32.9 | 6.3  | 6.8        | 10.3  | 29.9         | 13.6             | 16.3          | 7.7             | 5.9          | 0.2         |
| 2018                | 1,501       | 64.7    | 100.0                                       | 31.0 | 6.4  | 6.9        | 10.3  | 30.5         | 14.3             | 16.2          | 8.4             | 6.3          | 0.2         |
| 2019                | 1,554       | 64.8    | 100.0                                       | 28.9 | 6.2  | 7.1        | 10.6  | 30.8         | 14.6             | 16.2          | 9.0             | 7.2          | 0.2         |
| 2020                | 1,662       | 65.0    | 100.0                                       | 25.7 | 6.0  | 6.9        | 10.7  | 33.0         | 17.1             | 15.9          | 10.0            | 7.5          | 0.1         |
| 2021                | 1,579       | 65.0    | 100.0                                       | 26.1 | 6.4  | 7.2        | 12.0  | 28.1         | 14.1             | 14.0          | 11.5            | 8.6          | 0.1         |
| 2022                | 1,695       | 65.1    | 100.0                                       | 24.5 | 6.6  | 7.3        | 13.4  | 26.5         | 13.4             | 13.1          | 12.2            | 9.3          | 0.2         |
| 2023                | 1,793       | 65.2    | 100.0                                       | 24.0 | 6.6  | 7.2        | 14.3  | 25.6         | 13.1             | 12.5          | 12.5            | 9.6          | 0.2         |
| 2024                | 1,839       | 65.2    | 100.0                                       | 23.3 | 6.4  | 7.0        | 15.3  | 25.3         | 13.0             | 12.3          | 13.2            | 9.1          | 0.4         |
|                     | .,          |         |   |      |      |            |       |              |                  | 0             |                 |              |             |

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1985–2001 are based on a 1 percent sample. All other years are 100 percent data.

NOTES: Because of differences in data sources and calculation methods, statistics reported in this table may differ from those reported by the Office of the Chief Actuary.

Percentage distributions for 2003–2009 differ slightly from those in prior editions of this table because of changes in the methodology of calculating age (see footnote b) and in the presentation of legislated FRA (see footnotes c–g).

Totals do not necessarily equal the sum of rounded components.

FRA = full retirement age; . . . = not applicable.

## Table 6.B5—Number and average age of retired-worker awardees, and percentage distribution by age: By sex and year of award action, selected years 1940–2024—Continued

- a. Reflects the date the award action was posted on the Master Beneficiary Record. Entitlement can be retroactive and thus precede the date of award. For data by year of entitlement, see Table 6.B5.1.
- b. Age on birthday in year of award for 1940–1980. Age in month of award for 1985–2002. Age in month of entitlement for 2003 and later. (In previous editions of this table, the transition from age in month of award to age in month of entitlement did not take effect until 2006.)
- c. Workers entitled in the period between attainment of age 65 and the month prior to attaining FRA.
- d. FRA is 65 for workers attaining age 65 before 2003. It increases in 2-month increments for workers attaining age 65 in each of the years 2003 through 2008. It is 66 for workers attaining age 65 in the years 2008 through 2019. It again increases in 2-month increments for workers attaining age 65 in the years 2020 through 2025. It is 67 for workers attaining age 65 in 2025 or later.
- e. For 1940–2002, includes workers entitled in the period between attainment of age 65 and the month prior to attaining age 66. Beginning with 2003, includes workers entitled only in the month they attain FRA.
- f. Disabled-worker benefit automatically converts to a retired-worker benefit in the month the worker attains FRA.
- g. For 1940–2002, includes workers entitled in the period between attainment of age 66 and the month prior to attaining age 70. Beginning with 2003, includes workers entitled in the period between the month after attaining FRA and the month prior to attaining age 70.
- h. In response to a March 1997 audit by the Social Security Administration (SSA) Office of the Inspector General, notifications of eligibility for higher benefits were mailed to approximately 200,000 surviving spouses, resulting in higher numbers for 1997. SSA subsequently initiated the Widow(er)'s Insurance Benefits/Retirement Insurance Benefits (WIB/RIB) outreach program to identify and notify surviving spouses who are eligible for higher retirement benefits at FRA and age 70.

Table 6.B5.1—Number and average age of retired-worker awardees, and percentage distribution by age at entitlement: By sex and year of entitlement, 1998–2024

|             |             |         |            | Percentage distribution by age at month of entitlement |     |      |        |                 |       |        |                 |       |               |       |          |
|-------------|-------------|---------|------------|--|-----|------|--------|-----------------|-------|--------|-----------------|-------|---------------|-------|----------|
|             |             |         |            |  |     |      |        | 65 <sup>a</sup> |       |        | 66 <sup>a</sup> |       |               |       |          |
| Year of     | Number      | Average | Total, all |  |     |      | Before |                 | After | Before |                 | After | Disability    |       | 70       |
| entitlement | (thousands) | age     | ages       | 62   | 63  | 64   | FRA    | At FRA          | FRA   | FRA    | At FRA          | FRA   | conversions b | 67–69 | or older |
|             |             |         |            |  | -   | -    | -      | Men             |       | -      | -               |       |               |       |          |
| 1998        | 902         | 63.4    | 100.0      | 50.8   | 6.7 | 10.6 |        | 12.1            | 2.5   |        |                 | 1.4   | 12.7          | 2.1   | 1.1      |
| 1999        | 964         | 63.5    | 100.0      | 49.0   | 6.8 | 10.8 |        | 12.3            | 3.2   |        |                 | 1.8   | 12.3          | 2.7   | 1.2      |
| 2000        | 1,092       | 63.6    | 100.0      | 44.8   | 6.1 | 9.7  |        | 15.5            | 4.5   |        |                 | 2.8   | 11.6          | 4.2   | 8.0      |
| 2001        | 977         | 63.4    | 100.0      | 48.3   | 6.6 | 12.3 |        | 16.2            | 1.3   |        |                 | 0.7   | 12.9          | 1.1   | 0.7      |
| 2002        | 998         | 63.4    | 100.0      | 47.7   | 6.8 | 13.6 |        | 15.8            | 1.2   |        |                 | 0.6   | 12.6          | 0.9   | 0.6      |
| 2003        | 973         | 63.3    | 100.0      | 49.6   | 6.9 | 13.1 | 3.8    | 11.5            | 1.2   |        |                 | 0.6   | 11.7          | 0.9   | 0.6      |
| 2004        | 1,012       | 63.3    | 100.0      | 50.3   | 7.2 | 11.1 | 5.3    | 11.5            | 1.1   |        |                 | 0.7   | 11.3          | 0.9   | 0.7      |
| 2005        | 1,058       | 63.4    | 100.0      | 49.6   | 7.1 | 9.5  | 7.3    | 11.4            | 1.0   |        |                 | 0.9   | 10.9          | 1.2   | 1.0      |
| 2006        | 1,042       | 63.5    | 100.0      | 45.7   | 7.8 | 9.3  | 9.9    | 11.3            | 0.8   |        |                 | 1.0   | 12.3          | 1.1   | 0.8      |
| 2007        | 1,069       | 63.6    | 100.0      | 42.6   | 7.5 | 9.4  | 12.2   | 11.8            | 0.6   |        |                 | 1.4   | 12.5          | 1.3   | 0.8      |
| 2008        | 1,191       | 63.6    | 100.0      | 42.6   | 7.1 | 8.4  | 13.5   | 12.0            | 0.3   |        |                 | 1.7   | 12.4          | 1.4   | 0.7      |
| 2009        | 1,454       | 63.8    | 100.0      | 44.0   | 7.2 | 7.3  | 11.7   |                 |       |        | 13.5            | 1.9   | 12.1          | 1.5   | 8.0      |
| 2010        | 1,384       | 63.9    | 100.0      | 42.6   | 8.3 | 6.9  | 10.6   |                 |       |        | 13.5            | 2.2   | 13.0          | 2.0   | 0.9      |
| 2011        | 1,348       | 64.0    | 100.0      | 41.3   | 7.1 | 7.5  | 10.3   |                 |       |        | 14.3            | 2.4   | 13.4          | 2.4   | 1.2      |
| 2012        | 1,422       | 64.2    | 100.0      | 37.0   | 6.4 | 6.6  | 11.4   |                 |       |        | 16.5            | 2.6   | 15.3          | 2.7   | 1.4      |
| 2013        | 1,459       | 64.3    | 100.0      | 34.7   | 6.0 | 6.1  | 10.7   |                 |       |        | 17.7            | 3.2   | 16.8          | 3.0   | 1.7      |
| 2014        | 1,443       | 64.4    | 100.0      | 34.2   | 6.1 | 5.9  | 10.2   |                 |       |        | 17.0            | 3.5   | 16.9          | 4.0   | 2.2      |
| 2015        | 1,488       | 64.6    | 100.0      | 31.6   | 6.1 | 5.8  | 10.0   |                 |       |        | 17.6            | 4.3   | 16.7          | 5.4   | 2.5      |
| 2016        | 1,508       | 64.6    | 100.0      | 30.7   | 6.1 | 6.0  | 9.9    |                 |       |        | 18.1            | 4.1   | 16.5          | 5.3   | 3.3      |
| 2017        | 1,539       | 64.7    | 100.0      | 28.9   | 5.9 | 6.0  | 10.4   |                 |       |        | 18.5            | 4.1   | 16.8          | 5.2   | 4.2      |
| 2018        | 1,599       | 64.8    | 100.0      | 27.2   | 5.9 | 6.0  | 10.3   |                 |       |        | 19.1            | 4.4   | 16.6          | 6.0   | 4.6      |
| 2019        | 1,631       | 64.9    | 100.0      | 25.6   | 5.7 | 6.0  | 10.5   |                 |       |        | 19.4            | 4.5   | 16.6          | 6.6   | 5.1      |
| 2020        | 1,700       | 65.0    | 100.0      | 23.5   | 5.8 | 6.1  | 10.6   |                 |       |        | 19.5            | 5.0   | 16.4          | 7.0   | 6.1      |
| 2021        | 1,629       | 65.1    | 100.0      | 24.0   | 6.3 | 6.5  | 10.8   |                 |       | 1.1    | 15.8            | 5.6   | 14.2          | 7.8   | 7.9      |
| 2022        | 1,728       | 65.2    | 100.0      | 22.8   | 6.4 | 6.6  | 11.2   |                 |       | 2.0    | 15.0            | 5.5   | 13.3          | 8.4   | 8.7      |
| 2023        | 1,813       | 65.2    | 100.0      | 22.6   | 6.3 | 6.7  | 11.1   |                 |       | 3.1    | 14.7            | 4.7   | 12.8          | 9.2   | 8.8      |
| 2024        | 1,730       | 65.1    | 100.0      | 22.8   | 6.3 | 6.6  | 11.7   |                 |       | 4.2    | 14.1            | 3.9   | 13.4          | 9.0   | 8.0      |

Table 6.B5.1—Number and average age of retired-worker awardees, and percentage distribution by age at entitlement: By sex and year of entitlement, 1998–2024—Continued

|             |             |         |            |      |     | F    | Percentag | e distribut     | ion by age | e at month | n of entitle    | ment  |               |       |          |
|-------------|-------------|---------|------------|------|-----|------|-----------|-----------------|------------|------------|-----------------|-------|---------------|-------|----------|
|             |             |         |            |      |     |      |           | 65 <sup>a</sup> | Ĭ          |            | 66 <sup>a</sup> |       |               |       |          |
| Year of     | Number      | Average | Total, all |      |     |      | Before    |                 | After      | Before     |                 | After | Disability    |       | 70       |
| entitlement | (thousands) | age     | -          | 62   | 63  | 64   | FRA       | At FRA          | FRA        | FRA        | At FRA          | FRA   | conversions b | 67–69 | or older |
|             |             |         |            | •    | •   | •    | •         | Women           | -          | •          | •               |       |               |       |          |
|             |             |         |            |      |     |      |           |                 |            |            |                 |       |               |       |          |
| 1998        | 727         | 63.5    | 100.0      | 55.9 | 6.0 | 9.6  |           | 9.7             | 1.9        |            |                 | 1.2   | 9.7           | 2.6   | 3.4      |
| 1999        | 755         | 63.3    | 100.0      | 55.4 | 6.2 | 10.0 |           | 10.3            | 2.2        |            |                 | 1.4   | 9.9           | 2.5   | 2.1      |
| 2000        | 837         | 63.5    | 100.0      | 52.7 | 6.0 | 9.5  |           | 11.6            | 3.1        |            |                 | 1.8   | 9.8           | 3.3   | 2.1      |
| 2001        | 785         | 63.3    | 100.0      | 54.6 | 6.1 | 11.4 |           | 11.4            | 1.1        |            |                 | 0.7   | 11.0          | 1.8   | 1.8      |
| 2002        | 817         | 63.4    | 100.0      | 53.3 | 6.2 | 12.5 |           | 11.2            | 1.2        |            |                 | 0.6   | 11.1          | 1.6   | 2.2      |
| 2003        | 823         | 63.3    | 100.0      | 54.5 | 6.5 | 12.3 | 3.2       | 7.7             | 1.1        |            |                 | 0.7   | 10.3          | 1.8   | 2.0      |
| 2004        | 879         | 63.3    | 100.0      | 54.9 | 6.7 | 10.6 | 4.5       | 7.5             | 1.0        |            |                 | 0.8   | 10.0          | 2.0   | 1.9      |
| 2005        | 939         | 63.4    | 100.0      | 54.1 | 6.8 | 9.5  | 6.2       | 7.5             | 0.8        |            |                 | 0.9   | 9.7           | 2.1   | 2.3      |
| 2006        | 938         | 63.5    | 100.0      | 50.4 | 7.6 | 9.5  | 8.5       | 7.6             | 0.7        |            |                 | 1.0   | 10.6          | 2.2   | 2.0      |
| 2007        | 965         | 63.6    | 100.0      | 47.5 | 7.3 | 10.0 | 10.6      | 7.5             | 0.5        |            |                 | 1.2   | 11.1          | 2.0   | 2.2      |
| 2008        | 1,077       | 63.6    | 100.0      | 48.0 | 6.8 | 8.8  | 11.6      | 7.5             | 0.2        |            |                 | 1.6   | 11.2          | 1.9   | 2.4      |
| 2009        | 1,280       | 63.7    | 100.0      | 49.9 | 6.5 | 7.2  | 10.2      |                 |            |            | 9.3             | 1.6   | 11.5          | 2.0   | 1.6      |
| 2010        | 1,246       | 63.7    | 100.0      | 47.9 | 8.1 | 7.0  | 9.8       |                 |            |            | 9.3             | 1.7   | 12.3          | 2.1   | 1.8      |
| 2011        | 1,245       | 63.8    | 100.0      | 46.5 | 7.2 | 8.0  | 9.8       |                 |            |            | 9.9             | 1.9   | 12.3          | 2.4   | 2.1      |
| 2012        | 1,323       | 64.0    | 100.0      | 42.1 | 6.8 | 7.4  | 11.3      |                 |            |            | 11.3            | 2.0   | 14.0          | 2.6   | 2.5      |
| 2013        | 1,353       | 64.1    | 100.0      | 40.2 | 6.4 | 6.9  | 10.7      |                 |            |            | 12.4            | 2.4   | 15.4          | 2.7   | 2.9      |
| 2014        | 1,357       | 64.3    | 100.0      | 39.2 | 6.6 | 6.8  | 10.2      |                 |            |            | 11.9            | 2.5   | 15.4          | 3.3   | 4.1      |
| 2015        | 1,361       | 64.3    | 100.0      | 37.3 | 6.6 | 6.8  | 10.1      |                 |            |            | 12.3            | 2.8   | 15.8          | 4.1   | 4.1      |
| 2016        | 1,393       | 64.5    | 100.0      | 35.6 | 6.5 | 6.8  | 9.9       |                 |            |            | 12.8            | 2.9   | 15.8          | 4.5   | 5.2      |
| 2017        | 1,449       | 64.6    | 100.0      | 32.7 | 6.3 | 6.8  | 10.2      |                 |            |            | 13.7            | 3.1   | 16.1          | 4.8   | 6.2      |
| 2018        | 1,519       | 64.7    | 100.0      | 30.7 | 6.3 | 6.9  | 10.2      |                 |            |            | 14.4            | 3.4   | 16.1          | 5.3   | 6.6      |
| 2019        | 1,563       | 64.8    | 100.0      | 28.8 | 6.2 | 7.1  | 10.6      |                 |            |            | 14.6            | 3.5   | 16.2          | 5.6   | 7.4      |
| 2020        | 1,660       | 65.0    | 100.0      | 25.7 | 6.0 | 6.9  | 10.8      |                 |            |            | 17.2            | 4.1   | 15.9          | 5.8   | 7.6      |
| 2021        | 1,604       | 65.0    | 100.0      | 25.9 | 6.4 | 7.2  | 11.0      |                 |            | 1.0        | 14.1            | 4.9   | 13.8          | 6.8   | 9.0      |
| 2022        | 1,705       | 65.1    | 100.0      | 24.3 | 6.6 | 7.3  | 11.5      |                 |            | 1.9        | 13.4            | 4.8   | 13.0          | 7.6   | 9.7      |
| 2023        | 1,786       | 65.2    | 100.0      | 24.0 | 6.6 | 7.3  | 11.6      |                 |            | 2.8        | 13.1            | 4.1   | 12.5          | 8.1   | 9.9      |
| 2024        | 1,700       | 65.1    | 100.0      | 24.3 | 6.6 | 7.1  | 12.2      |                 |            | 3.8        | 12.7            | 3.4   | 13.2          | 8.2   | 8.6      |

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

NOTES: The data in this table differ from those in Table 6.B5 because awards are summarized here by the year in which entitlement began rather than by the year the award action was posted on the Master Beneficiary Record. The year of entitlement often precedes the year of action because of retroactive entitlements, delayed award actions, and other reasons. Because entitlements can be awarded retroactively, data for current and prior years are subject to revision with each annual update of this table.

Because of differences in data sources and calculation methods, statistics reported in this table may differ from those reported by the Office of the Chief Actuary. Totals do not necessarily equal the sum of rounded components.

FRA = full retirement age; . . . = not applicable.

a. FRA is 65 for workers attaining age 65 before 2003. It increases in 2-month increments for workers attaining age 65 in each of the years 2003 through 2008. It is 66 for workers attaining age 65 in the years 2008 through 2019. It again increases in 2-month increments for workers attaining age 65 in the years 2020 through 2025. It is 67 for workers attaining age 65 in 2025 or later.

b. Disabled-worker benefit automatically converts to a retired-worker benefit in the month the worker attains FRA.