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The Social Security Retirement Age: An Overview

Introduction

Social Security is a work-based federal insurance program that provides monthly cash benefits to workers and their eligible family members in the event of a worker's retirement, disability, or death. The Social Security *retirement age* (42 U.S.C. §416(l)(1)) is the age at which workers can first claim full (i.e., unreduced) Social Security retired-worker benefits. (Disabled workers are subject to different rules.)

Among other factors, a worker's monthly benefit amount is affected by the age at which he or she claims benefits relative to the retirement age. Workers can claim reduced Social Security retired-worker benefits as early as age 62, the *early retirement age* (42 U.S.C. §416(l)(2)). Workers who claim benefits before the retirement age are subject to a permanent reduction in their benefits (to take into account the longer expected period of benefit receipt, also called an actuarial reduction). Workers who claim benefits after the retirement age receive a permanent increase in their monthly benefits (to take into account the shorter expected period of benefit receipt). The benefit increase applies up to the age of 70. Claiming benefits after age 70 does not result in any further increase in monthly benefits.

The size of the benefit adjustment depends on the number of months before or after the retirement age that the worker claims benefits. The adjustments are intended to provide the worker with roughly the same total lifetime benefits, regardless of when he or she claims benefits, based on average life expectancy.

Retirement Age

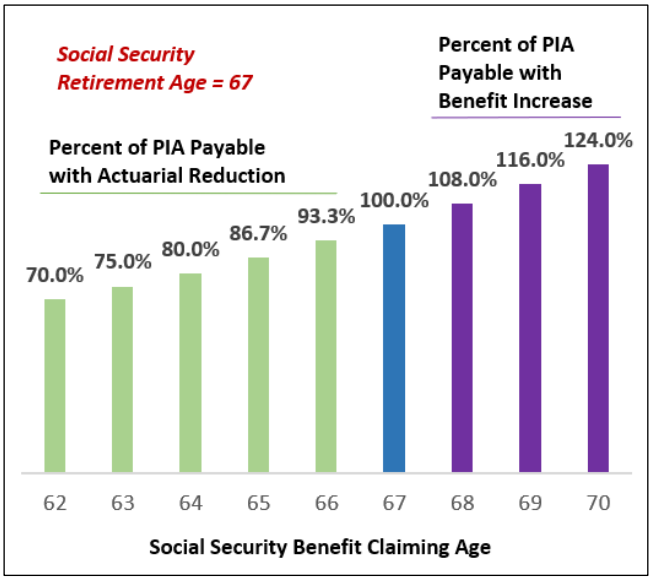
The retirement age was 65 at the inception of Social Security in the 1930s. In 1983, Congress increased the retirement age as part of the Social Security Amendments of 1983 (P.L. 98-21), which made major changes to Social Security's financing and benefit structure to address the system's financial imbalance at the time. Among other changes, the retirement age increased gradually from 65 to 67 for workers born from 1938 to 1960. Under the scheduled increases enacted in 1983, the retirement age is 67 for workers born in 1960 or later (i.e., those attaining age 62 in 2022 or later and age 67 in 2027 or later).

The increase in the Social Security retirement age, one of many provisions in the 1983 amendments designed to improve the system's financial outlook, was based on the rationale that it would reflect increases in longevity and potential improvements in the health status of workers. The 1983 amendments did not change the early retirement age of 62; however, the increase in the retirement age results in larger benefit reductions for workers who claim benefits between the age of 62 and the retirement age.

Actuarial Modification to Benefits: Claiming Before or After the Retirement Age

The primary insurance amount (PIA) is the basic benefit payable to the worker at his or her retirement age. When a worker claims benefits before the retirement age, there is an *actuarial reduction* in the worker's monthly benefits. The reduction for claiming benefits before the retirement age can be sizable and it is permanent; all future monthly benefits are payable at the actuarially reduced amount. For each of the 36 months immediately preceding the retirement age, the monthly rate of reduction from the full retirement benefit is five-ninths of 1%. This equals a 6⅔% reduction to the PIA each year. For each month earlier than three years (36 months) before the retirement age, the monthly rate of reduction is five-twelfths of 1%. This equals a 5% reduction to the PIA each year.

Figure 1. Effect of Claiming Age on Benefit Levels



Source: Congressional Research Service.

Notes: PIA = primary insurance amount. The PIA is the benefit payable to the worker at his or her retirement age.

Workers who claim benefits after the retirement age receive a benefit increase. As with the actuarial reduction for early retirement, the benefit increase is permanent. The increase is 8% of the PIA per year (two-thirds of 1% per month) for workers born in 1943 or later (i.e., workers who turned age 62 in 2005 or later). The maximum age at which the benefit increase applies is 70. Any further delay in claiming benefits past age 70 does not result in a higher benefit. (The

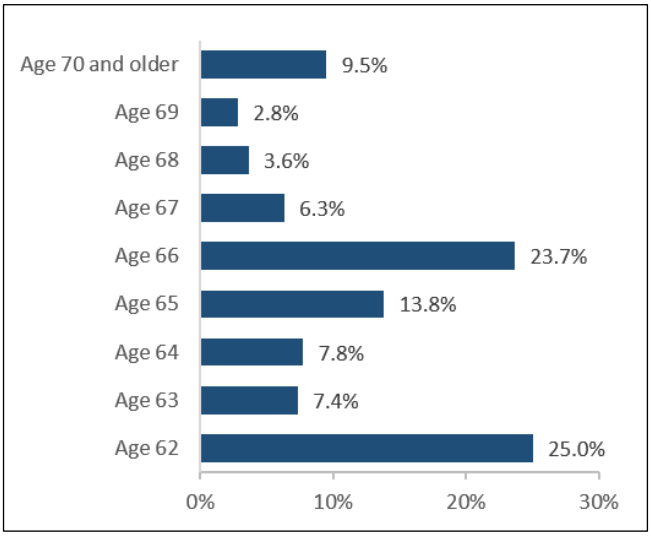
retirement age and actuarial adjustment for spousal and widow(er) beneficiaries are slightly different from those for retired workers.)

Figure 1 illustrates the effect of claiming age on benefit levels based on a retirement age of 67. If the worker claims retirement benefits at age 62, for example, his or her benefit would be equal to 70% of the full benefit amount—a 30% permanent reduction to the PIA based on claiming retirement benefits five years before attaining age 67. If the worker delays claiming retirement benefits until age 70, his or her benefit would be equal to 124% of the full benefit amount—a 24% permanent increase to the PIA for claiming benefits three years after age 67.

Age Distribution of New Retired-Worker Beneficiaries

Statistics published by the Social Security Administration (SSA) show that a majority of retired-worker beneficiaries claim benefits before the retirement age. **Figure 2** shows the age distribution of new retired-worker beneficiaries in 2025. Of the approximately 3.5 million new retired-worker beneficiaries that year, 25% claimed benefits at age 62 (the first year of eligibility) and 54% were under the age of 66 (the retirement age for those born in 1959). Approximately 24% of new retired-worker beneficiaries claimed benefits at age 66, while 22% were age 67 or older. The percentage of retired-worker beneficiaries who claim benefits at earlier ages has declined in recent years. In 2010, for example, more than one-half (52%) of new retired-worker beneficiaries were age 62, and 81% were under the age of 66. (For more information, see CRS In Focus IF11115, *Social Security Retirement Benefit Claiming Age*.)

Figure 2. Age Distribution of New Retired-Worker Beneficiaries in 2025



Source: Social Security Administration, *Annual Statistical Supplement, 2026 (in progress),* Table 6.A4.

Notes: Figure does not include disabled-worker beneficiaries who were automatically converted to retired-worker beneficiaries upon attaining the retirement age.

Recent Legislation

Historically, SSA, as well as many other agencies and researchers, has referred to the age at which an individual becomes eligible for the full (unreduced) monthly benefit as the "full retirement age" or "normal retirement age." Age 62 has generally been referred to as the "early eligibility age," while the increase in benefits available to workers who delay claiming benefits beyond the retirement age has been referred to as "delayed retirement credits."

Congress passed the Claiming Age Clarity Act (H.R. 5284) in the House on December 1, 2025, and in the Senate on September 29, 2026. The legislation would require SSA, no later than 12 months after the act's enactment, to (1) replace *early eligibility age* with *minimum monthly benefit age*, (2) replace *full retirement age* and *normal retirement age* with *standard monthly benefit age*, and (3) remove the term *delayed retirement credit* and name age 70 as *maximum monthly benefit age*. For more information on the legislation, see CRS Insight IN12630, *Claiming Age Clarity Act (H.R. 5284): Background for Congress*.

Proposals to Increase the Retirement Age

The 1983 provision that increased the retirement age from 65 to 67 is fully phased in for those who turn age 62 in 2022 or later. The increase in the retirement age essentially reduces monthly benefits at all claiming ages, thus reducing the program cost on average. Research also shows that increasing the retirement age encourages many people to work longer and delay benefit claiming, thereby increasing payroll tax contributions for the Social Security program and the average claiming age for Social Security benefits.

Over the years, many proposals have been put forth to increase the retirement age, increase the early retirement age, or both. Supporters of increasing the retirement age contend that the average life expectancy is increasing, health conditions of older workers are improving, and job characteristics are more suitable for older workers. Opponents of increasing the retirement age often argue that gains in life expectancy and health status, as well as changes in job characteristics, have not been equally distributed across individuals with different characteristics such as sex, race, educational attainment, or income level. Therefore, some researchers argue that increasing the retirement age may adversely affect Social Security benefits for certain workers, particularly low-wage or lower-educated workers.

Additional Information

CRS Report R44670, *The Social Security Retirement Age*.

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