

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Social Security Benefits in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with a—		Percent change in Social Security benefits at the—		
	Benefit decrease	Benefit increase	10th %ile	Median	90th %ile
Total	0%	12%	0%	0%	1%
Sex					
Female	1%	13%	0%	0%	3%
Male	0%	10%	0%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	0%	28%	0%	0%	9%
White, non-Hispanic	0%	8%	0%	0%	0%
Black or African American, non-Hispanic	0%	15%	0%	0%	3%
All other races, non-Hispanic	0%	17%	0%	0%	5%
Country of birth					
United States	0%	9%	0%	0%	0%
Other countries	0%	27%	0%	0%	9%
Age					
60–69	0%	29%	0%	0%	8%
70–79	0%	6%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	0%	14%	0%	0%	3%
Divorced	0%	12%	0%	0%	2%
Widowed	0%	5%	0%	0%	0%
Never married	0%	9%	0%	0%	0%
Highest education level					
Graduate	0%	6%	0%	0%	0%
Bachelor	1%	9%	0%	0%	0%
Associate	0%	11%	0%	0%	1%
High school	0%	12%	0%	0%	2%
Less than high school	0%	25%	0%	0%	9%
Current-law poverty status					
Above poverty	0%	11%	0%	0%	1%
In poverty	0%	28%	0%	0%	14%
Current-law household income quintile					
Highest	1%	6%	0%	0%	0%
Second highest	0%	8%	0%	0%	0%
Middle	0%	11%	0%	0%	1%
Second lowest	0%	14%	0%	0%	2%
Lowest	0%	19%	0%	0%	7%
Current-law benefit type					
Retired worker only	0%	13%	0%	0%	2%
Widow(er) (includes dually entitled)	0%	3%	0%	0%	0%
Spousal (includes dually entitled)	3%	15%	0%	0%	2%
Disabled worker only	0%	25%	0%	0%	7%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Social Security Benefits in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with a—		Percent change in Social Security benefits at the—		
	Benefit decrease	Benefit increase	10th %ile	Median	90th %ile
Total	1%	26%	0%	0%	7%
Sex					
Female	1%	31%	0%	0%	8%
Male	0%	21%	0%	0%	6%
Race and ethnicity					
Hispanic or Latino, any race	1%	39%	0%	0%	10%
White, non-Hispanic	1%	20%	0%	0%	5%
Black or African American, non-Hispanic	0%	35%	0%	0%	9%
All other races, non-Hispanic	1%	33%	0%	0%	9%
Country of birth					
United States	1%	22%	0%	0%	5%
Other countries	1%	41%	0%	0%	11%
Age					
60–69	0%	35%	0%	0%	10%
70–79	1%	29%	0%	0%	8%
80–89	1%	20%	0%	0%	5%
90 or older	0%	5%	0%	0%	0%
Marital status					
Married	1%	30%	0%	0%	8%
Divorced	0%	26%	0%	0%	7%
Widowed	0%	18%	0%	0%	5%
Never married	0%	23%	0%	0%	7%
Highest education level					
Graduate	1%	16%	0%	0%	4%
Bachelor	1%	18%	0%	0%	4%
Associate	1%	24%	0%	0%	5%
High school	1%	32%	0%	0%	8%
Less than high school	1%	49%	0%	0%	19%
Current-law poverty status					
Above poverty	1%	25%	0%	0%	6%
In poverty	0%	62%	0%	7%	60%
Current-law household income quintile					
Highest	1%	12%	0%	0%	1%
Second highest	1%	18%	0%	0%	4%
Middle	1%	22%	0%	0%	5%
Second lowest	1%	31%	0%	0%	7%
Lowest	0%	48%	0%	0%	20%
Current-law benefit type					
Retired worker only	0%	27%	0%	0%	7%
Widow(er) (includes dually entitled)	0%	14%	0%	0%	3%
Spousal (includes dually entitled)	10%	39%	0%	0%	12%
Disabled worker only	0%	39%	0%	0%	11%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Social Security Benefits in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with a—		Percent change in Social Security benefits at the—		
	Benefit decrease	Benefit increase	10th %ile	Median	90th %ile
Total	1%	28%	0%	0%	8%
Sex					
Female	1%	33%	0%	0%	9%
Male	0%	22%	0%	0%	6%
Race and ethnicity					
Hispanic or Latino, any race	1%	33%	0%	0%	10%
White, non-Hispanic	1%	23%	0%	0%	6%
Black or African American, non-Hispanic	1%	40%	0%	0%	10%
All other races, non-Hispanic	1%	36%	0%	0%	9%
Country of birth					
United States	1%	24%	0%	0%	6%
Other countries	1%	42%	0%	0%	16%
Age					
60–69	0%	34%	0%	0%	10%
70–79	1%	29%	0%	0%	8%
80–89	1%	24%	0%	0%	6%
90 or older	1%	17%	0%	0%	4%
Marital status					
Married	1%	32%	0%	0%	8%
Divorced	0%	27%	0%	0%	7%
Widowed	0%	24%	0%	0%	7%
Never married	0%	23%	0%	0%	7%
Highest education level					
Graduate	1%	17%	0%	0%	4%
Bachelor	1%	21%	0%	0%	6%
Associate	1%	27%	0%	0%	6%
High school	1%	35%	0%	0%	9%
Less than high school	1%	45%	0%	0%	25%
Current-law poverty status					
Above poverty	1%	27%	0%	0%	7%
In poverty	0%	63%	0%	12%	74%
Current-law household income quintile					
Highest	1%	13%	0%	0%	2%
Second highest	1%	19%	0%	0%	4%
Middle	1%	25%	0%	0%	5%
Second lowest	0%	33%	0%	0%	7%
Lowest	0%	50%	0%	1%	28%
Current-law benefit type					
Retired worker only	0%	27%	0%	0%	7%
Widow(er) (includes dually entitled)	0%	21%	0%	0%	6%
Spousal (includes dually entitled)	9%	46%	0%	0%	18%
Disabled worker only	0%	37%	0%	0%	11%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Social Security Taxes Paid in 2030

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Percent of population with a—		Percent change in Social Security taxes paid at the—			Change in taxes paid (in 2024\$) at the—		
	Tax decrease	Tax increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	0%	0%	0%	0%	\$0	\$0	\$0
Sex								
Female	0%	0%	0%	0%	0%	\$0	\$0	\$0
Male	0%	0%	0%	0%	0%	\$0	\$0	\$0
Race and ethnicity								
Hispanic or Latino, any race	0%	0%	0%	0%	0%	\$0	\$0	\$0
White, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
All other races, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Country of birth								
United States	0%	0%	0%	0%	0%	\$0	\$0	\$0
Other countries	0%	0%	0%	0%	0%	\$0	\$0	\$0
Age								
31–39	0%	0%	0%	0%	0%	\$0	\$0	\$0
40–49	0%	0%	0%	0%	0%	\$0	\$0	\$0
50–59	0%	0%	0%	0%	0%	\$0	\$0	\$0
60–69	0%	0%	0%	0%	0%	\$0	\$0	\$0
70 or older	0%	0%	0%	0%	0%	\$0	\$0	\$0
Marital status								
Married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Divorced	0%	0%	0%	0%	0%	\$0	\$0	\$0
Widowed	0%	0%	0%	0%	0%	\$0	\$0	\$0
Never married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Highest education level								
Graduate	0%	0%	0%	0%	0%	\$0	\$0	\$0
Bachelor	0%	0%	0%	0%	0%	\$0	\$0	\$0
Associate	0%	0%	0%	0%	0%	\$0	\$0	\$0
High school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Less than high school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law household income quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law payroll taxes quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Social Security Taxes Paid in 2050

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Percent of population with a—		Percent change in Social Security taxes paid at the—			Change in taxes paid (in 2024\$) at the—		
	Tax decrease	Tax increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	0%	0%	0%	0%	\$0	\$0	\$0
Sex								
Female	0%	0%	0%	0%	0%	\$0	\$0	\$0
Male	0%	0%	0%	0%	0%	\$0	\$0	\$0
Race and ethnicity								
Hispanic or Latino, any race	0%	0%	0%	0%	0%	\$0	\$0	\$0
White, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
All other races, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Country of birth								
United States	0%	0%	0%	0%	0%	\$0	\$0	\$0
Other countries	0%	0%	0%	0%	0%	\$0	\$0	\$0
Age								
31–39	0%	0%	0%	0%	0%	\$0	\$0	\$0
40–49	0%	0%	0%	0%	0%	\$0	\$0	\$0
50–59	0%	0%	0%	0%	0%	\$0	\$0	\$0
60–69	0%	0%	0%	0%	0%	\$0	\$0	\$0
70 or older	0%	0%	0%	0%	0%	\$0	\$0	\$0
Marital status								
Married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Divorced	0%	0%	0%	0%	0%	\$0	\$0	\$0
Widowed	0%	0%	0%	0%	0%	\$0	\$0	\$0
Never married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Highest education level								
Graduate	0%	0%	0%	0%	0%	\$0	\$0	\$0
Bachelor	0%	0%	0%	0%	0%	\$0	\$0	\$0
Associate	0%	0%	0%	0%	0%	\$0	\$0	\$0
High school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Less than high school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law household income quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law payroll taxes quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Social Security Taxes Paid in 2070

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Percent of population with a—		Percent change in Social Security taxes paid at the—			Change in taxes paid (in 2024\$) at the—		
	Tax decrease	Tax increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	0%	0%	0%	0%	\$0	\$0	\$0
Sex								
Female	0%	0%	0%	0%	0%	\$0	\$0	\$0
Male	0%	0%	0%	0%	0%	\$0	\$0	\$0
Race and ethnicity								
Hispanic or Latino, any race	0%	0%	0%	0%	0%	\$0	\$0	\$0
White, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
All other races, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Country of birth								
United States	0%	0%	0%	0%	0%	\$0	\$0	\$0
Other countries	0%	0%	0%	0%	0%	\$0	\$0	\$0
Age								
31–39	0%	0%	0%	0%	0%	\$0	\$0	\$0
40–49	0%	0%	0%	0%	0%	\$0	\$0	\$0
50–59	0%	0%	0%	0%	0%	\$0	\$0	\$0
60–69	0%	0%	0%	0%	0%	\$0	\$0	\$0
70 or older	0%	0%	0%	0%	0%	\$0	\$0	\$0
Marital status								
Married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Divorced	0%	0%	0%	0%	0%	\$0	\$0	\$0
Widowed	0%	0%	0%	0%	0%	\$0	\$0	\$0
Never married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Highest education level								
Graduate	0%	0%	0%	0%	0%	\$0	\$0	\$0
Bachelor	0%	0%	0%	0%	0%	\$0	\$0	\$0
Associate	0%	0%	0%	0%	0%	\$0	\$0	\$0
High school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Less than high school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law household income quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law payroll taxes quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Household Income in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with an—		Percent change in household income at the—		
	Income decrease	Income increase	10th %ile	Median	90th %ile
Total	0%	7%	0%	0%	0%
Sex					
Female	0%	7%	0%	0%	0%
Male	0%	7%	0%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	0%	21%	0%	0%	3%
White, non-Hispanic	0%	5%	0%	0%	0%
Black or African American, non-Hispanic	0%	10%	0%	0%	0%
All other races, non-Hispanic	0%	11%	0%	0%	1%
Country of birth					
United States	0%	5%	0%	0%	0%
Other countries	0%	20%	0%	0%	3%
Age					
60–69	0%	18%	0%	0%	2%
70–79	0%	4%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	0%	8%	0%	0%	0%
Divorced	0%	9%	0%	0%	0%
Widowed	0%	4%	0%	0%	0%
Never married	0%	6%	0%	0%	0%
Highest education level					
Graduate	0%	3%	0%	0%	0%
Bachelor	0%	4%	0%	0%	0%
Associate	0%	6%	0%	0%	0%
High school	0%	8%	0%	0%	0%
Less than high school	0%	19%	0%	0%	3%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	2%	0%	0%	0%
Middle	0%	6%	0%	0%	0%
Second lowest	0%	11%	0%	0%	1%
Lowest	0%	18%	0%	0%	4%
Current-law benefit type					
Retired worker only	0%	8%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	2%	0%	0%	0%
Spousal (includes dually entitled)	0%	6%	0%	0%	0%
Disabled worker only	0%	19%	0%	0%	2%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Household Income in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with an—		Percent change in household income at the—		
	Income decrease	Income increase	10th %ile	Median	90th %ile
Total	0%	19%	0%	0%	3%
Sex					
Female	0%	21%	0%	0%	3%
Male	0%	17%	0%	0%	2%
Race and ethnicity					
Hispanic or Latino, any race	0%	31%	0%	0%	6%
White, non-Hispanic	0%	14%	0%	0%	1%
Black or African American, non-Hispanic	0%	26%	0%	0%	4%
All other races, non-Hispanic	1%	24%	0%	0%	4%
Country of birth					
United States	0%	15%	0%	0%	1%
Other countries	0%	32%	0%	0%	6%
Age					
60–69	0%	25%	0%	0%	4%
70–79	0%	22%	0%	0%	3%
80–89	0%	14%	0%	0%	1%
90 or older	0%	3%	0%	0%	0%
Marital status					
Married	0%	21%	0%	0%	2%
Divorced	0%	20%	0%	0%	3%
Widowed	0%	14%	0%	0%	2%
Never married	0%	18%	0%	0%	3%
Highest education level					
Graduate	0%	11%	0%	0%	1%
Bachelor	0%	11%	0%	0%	1%
Associate	0%	17%	0%	0%	2%
High school	0%	23%	0%	0%	4%
Less than high school	1%	40%	0%	0%	8%
Current-law poverty status					
Above poverty	0%	17%	0%	0%	2%
In poverty	1%	58%	0%	4%	40%
Current-law household income quintile					
Highest	0%	2%	0%	0%	0%
Second highest	0%	7%	0%	0%	0%
Middle	0%	15%	0%	0%	1%
Second lowest	0%	27%	0%	0%	3%
Lowest	1%	45%	0%	0%	11%
Current-law benefit type					
Retired worker only	0%	19%	0%	0%	2%
Widow(er) (includes dually entitled)	0%	11%	0%	0%	1%
Spousal (includes dually entitled)	2%	23%	0%	0%	4%
Disabled worker only	0%	32%	0%	0%	6%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Household Income in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with an—		Percent change in household income at the—		
	Income decrease	Income increase	10th %ile	Median	90th %ile
Total	0%	22%	0%	0%	3%
Sex					
Female	0%	25%	0%	0%	4%
Male	0%	19%	0%	0%	3%
Race and ethnicity					
Hispanic or Latino, any race	0%	27%	0%	0%	5%
White, non-Hispanic	0%	18%	0%	0%	2%
Black or African American, non-Hispanic	0%	31%	0%	0%	5%
All other races, non-Hispanic	1%	26%	0%	0%	5%
Country of birth					
United States	0%	18%	0%	0%	2%
Other countries	1%	34%	0%	0%	8%
Age					
60–69	0%	26%	0%	0%	4%
70–79	0%	23%	0%	0%	4%
80–89	0%	19%	0%	0%	3%
90 or older	0%	13%	0%	0%	1%
Marital status					
Married	0%	24%	0%	0%	3%
Divorced	0%	22%	0%	0%	4%
Widowed	0%	20%	0%	0%	4%
Never married	0%	18%	0%	0%	3%
Highest education level					
Graduate	0%	12%	0%	0%	1%
Bachelor	0%	15%	0%	0%	2%
Associate	0%	20%	0%	0%	3%
High school	0%	28%	0%	0%	5%
Less than high school	1%	38%	0%	0%	9%
Current-law poverty status					
Above poverty	0%	21%	0%	0%	3%
In poverty	1%	61%	0%	9%	58%
Current-law household income quintile					
Highest	0%	2%	0%	0%	0%
Second highest	0%	9%	0%	0%	0%
Middle	0%	19%	0%	0%	1%
Second lowest	0%	31%	0%	0%	4%
Lowest	1%	49%	0%	0%	17%
Current-law benefit type					
Retired worker only	0%	21%	0%	0%	3%
Widow(er) (includes dually entitled)	0%	17%	0%	0%	3%
Spousal (includes dually entitled)	2%	31%	0%	0%	6%
Disabled worker only	0%	30%	0%	0%	6%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Official Poverty Measure in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Official poverty rate		Number of population in poverty (in thousands)			Percent change in the number in poverty
	Under current law	With proposal	Under current law	With proposal	Change	
Total	5%	5%	3,465	3,306	-159	-4%
Sex						
Female	5%	5%	1,958	1,873	-84	-4%
Male	5%	4%	1,507	1,433	-74	-4%
Race and ethnicity						
Hispanic or Latino, any race	8%	8%	672	638	-33	-5%
White, non-Hispanic	4%	4%	1,943	1,855	-88	-4%
Black or African American, non-Hispanic	8%	8%	577	552	-24	-4%
All other races, non-Hispanic	7%	6%	273	261	-12	-4%
Country of birth						
United States	4%	4%	2,486	2,398	-87	-3%
Other countries	9%	8%	979	908	-71	-7%
Age						
60–69	7%	7%	1,655	1,537	-118	-7%
70–79	4%	4%	1,346	1,306	-39	-2%
80–89	3%	3%	417	416	0	0%
90 or older	2%	2%	46	46	0	0%
Marital status						
Married	2%	1%	646	568	-77	-11%
Divorced	9%	9%	1,175	1,130	-44	-3%
Widowed	6%	6%	813	798	-14	-1%
Never married	16%	16%	832	809	-22	-2%
Highest education level						
Graduate	1%	1%	91	84	-6	-7%
Bachelor	2%	2%	322	299	-22	-7%
Associate	4%	4%	694	662	-32	-4%
High school	6%	6%	1,593	1,543	-49	-3%
Less than high school	13%	12%	765	717	-48	-6%
Current-law benefit type						
Retired worker only	5%	5%	2,355	2,237	-118	-5%
Widow(er) (includes dually entitled)	6%	6%	664	656	-8	-1%
Spousal (includes dually entitled)	3%	3%	189	178	-11	-6%
Disabled worker only	9%	9%	257	236	-21	-8%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Official Poverty Measure in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Official poverty rate		Number of population in poverty (in thousands)			Percent change in the number in poverty
	Under current law	With proposal	Under current law	With proposal	Change	
Total	5%	4%	3,782	3,177	-604	-15%
Sex						
Female	5%	4%	2,099	1,737	-362	-17%
Male	4%	4%	1,683	1,441	-241	-14%
Race and ethnicity						
Hispanic or Latino, any race	7%	6%	1,058	855	-203	-19%
White, non-Hispanic	3%	3%	1,741	1,529	-211	-12%
Black or African American, non-Hispanic	7%	6%	657	538	-118	-18%
All other races, non-Hispanic	5%	4%	326	255	-70	-21%
Country of birth						
United States	4%	3%	2,511	2,181	-329	-13%
Other countries	7%	5%	1,271	996	-274	-21%
Age						
60–69	6%	5%	1,402	1,158	-244	-17%
70–79	4%	4%	1,337	1,110	-227	-16%
80–89	4%	4%	873	754	-118	-13%
90 or older	2%	2%	170	156	-13	-8%
Marital status						
Married	2%	1%	711	503	-207	-29%
Divorced	7%	6%	1,070	906	-164	-15%
Widowed	5%	5%	817	729	-88	-10%
Never married	12%	11%	1,183	1,039	-144	-12%
Highest education level						
Graduate	1%	1%	169	126	-42	-25%
Bachelor	2%	2%	344	285	-58	-17%
Associate	3%	3%	630	558	-72	-11%
High school	6%	5%	1,694	1,417	-277	-16%
Less than high school	12%	10%	944	791	-152	-16%
Current-law benefit type						
Retired worker only	5%	4%	2,839	2,392	-447	-15%
Widow(er) (includes dually entitled)	4%	4%	508	459	-48	-9%
Spousal (includes dually entitled)	3%	3%	218	177	-40	-18%
Disabled worker only	7%	5%	216	148	-67	-31%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Official Poverty Measure in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Official poverty rate		Number of population in poverty (in thousands)			Percent change in the number in poverty
	Under current law	With proposal	Under current law	With proposal	Change	
Total	3%	2%	2,822	2,017	-805	-28%
Sex						
Female	3%	2%	1,527	1,083	-443	-29%
Male	3%	2%	1,296	934	-361	-27%
Race and ethnicity						
Hispanic or Latino, any race	4%	3%	963	715	-248	-25%
White, non-Hispanic	2%	2%	1,125	816	-308	-27%
Black or African American, non-Hispanic	5%	3%	426	287	-138	-32%
All other races, non-Hispanic	3%	2%	309	199	-109	-35%
Country of birth						
United States	2%	2%	1,770	1,297	-472	-26%
Other countries	5%	4%	1,052	720	-332	-31%
Age						
60–69	4%	3%	945	684	-260	-27%
70–79	3%	2%	1,057	724	-333	-31%
80–89	3%	2%	628	455	-173	-27%
90 or older	2%	2%	192	154	-37	-19%
Marital status						
Married	1%	1%	470	259	-210	-44%
Divorced	4%	2%	687	441	-245	-35%
Widowed	3%	2%	486	325	-161	-33%
Never married	7%	6%	1,179	992	-187	-15%
Highest education level						
Graduate	1%	1%	156	106	-49	-31%
Bachelor	1%	1%	216	165	-51	-23%
Associate	2%	2%	460	342	-117	-25%
High school	4%	3%	1,229	863	-366	-29%
Less than high school	8%	6%	761	542	-219	-28%
Current-law benefit type						
Retired worker only	3%	2%	2,197	1,641	-556	-25%
Widow(er) (includes dually entitled)	3%	1%	314	185	-128	-41%
Spousal (includes dually entitled)	2%	2%	156	105	-50	-32%
Disabled worker only	4%	2%	156	87	-69	-44%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Benefit/Tax Ratios

Population: Workers born 1960–1969 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio under current law at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	23%	0%	0%	6%	6%	145%	450%	8%	148%	485%
Sex											
Female	0%	28%	0%	0%	7%	26%	182%	644%	40%	190%	678%
Male	0%	18%	0%	0%	5%	0%	119%	266%	0%	121%	284%
Race and ethnicity											
Hispanic or Latino, any race	0%	40%	0%	0%	11%	0%	162%	569%	0%	170%	674%
White, non-Hispanic	0%	18%	0%	0%	3%	15%	140%	406%	17%	142%	425%
Black or African American, non-Hispanic	0%	25%	0%	0%	8%	0%	149%	473%	0%	154%	505%
All other races, non-Hispanic	0%	30%	0%	0%	9%	0%	146%	508%	0%	154%	612%
Country of birth											
United States	0%	18%	0%	0%	4%	12%	141%	416%	14%	142%	429%
Other countries	0%	40%	0%	0%	12%	0%	164%	599%	0%	175%	708%
Highest education level											
Graduate	0%	16%	0%	0%	3%	23%	125%	264%	26%	126%	277%
Bachelor	0%	17%	0%	0%	3%	22%	137%	362%	26%	139%	387%
Associate	0%	20%	0%	0%	4%	12%	146%	393%	15%	148%	420%
High school	0%	25%	0%	0%	6%	0%	153%	519%	6%	156%	550%
Less than high school	0%	38%	0%	0%	16%	0%	161%	803%	0%	177%	921%
Current-law initial AIME quintile											
Highest	0%	1%	0%	0%	0%	39%	108%	157%	40%	108%	157%
Second highest	0%	8%	0%	0%	0%	24%	134%	201%	24%	134%	202%
Middle	0%	30%	0%	0%	4%	14%	160%	270%	15%	161%	275%
Second lowest	0%	44%	0%	0%	9%	23%	228%	504%	23%	238%	512%
Lowest	0%	30%	0%	0%	36%	0%	254%	1,561%	0%	322%	1,607%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	47%	108%	152%	47%	108%	152%
Second highest	0%	7%	0%	0%	0%	25%	136%	202%	25%	136%	202%
Middle	0%	29%	0%	0%	3%	15%	161%	267%	15%	163%	269%
Second lowest	0%	45%	0%	0%	8%	18%	218%	454%	19%	225%	456%
Lowest	0%	33%	0%	0%	36%	0%	308%	1,585%	0%	376%	1,632%
Lifetime payroll tax quintile (shared)											
Highest	0%	4%	0%	0%	0%	56%	115%	194%	56%	115%	195%
Second highest	0%	10%	0%	0%	1%	36%	139%	269%	36%	139%	274%
Middle	0%	21%	0%	0%	3%	19%	160%	363%	19%	160%	370%
Second lowest	0%	42%	0%	0%	7%	6%	185%	516%	6%	191%	532%
Lowest	0%	37%	0%	1%	34%	0%	205%	1,138%	0%	249%	1,201%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Benefit/Tax Ratios

Population: Workers born 1980–1989 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio under current law at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	28%	0%	0%	9%	0%	129%	404%	0%	135%	482%
Sex											
Female	0%	35%	0%	0%	10%	0%	156%	570%	13%	165%	656%
Male	0%	22%	0%	0%	7%	0%	110%	275%	0%	114%	322%
Race and ethnicity											
Hispanic or Latino, any race	0%	29%	0%	0%	12%	0%	133%	447%	0%	146%	604%
White, non-Hispanic	0%	24%	0%	0%	6%	11%	130%	403%	16%	133%	444%
Black or African American, non-Hispanic	0%	42%	0%	0%	14%	0%	130%	355%	0%	137%	445%
All other races, non-Hispanic	0%	31%	0%	0%	11%	0%	104%	383%	0%	119%	577%
Country of birth											
United States	0%	26%	0%	0%	7%	6%	130%	369%	9%	133%	407%
Other countries	0%	34%	0%	0%	23%	0%	125%	602%	0%	145%	868%
Highest education level											
Graduate	0%	18%	0%	0%	4%	17%	113%	278%	24%	114%	304%
Bachelor	0%	22%	0%	0%	6%	5%	117%	311%	14%	121%	353%
Associate	0%	28%	0%	0%	7%	0%	133%	348%	0%	137%	400%
High school	0%	33%	0%	0%	10%	0%	143%	533%	0%	150%	612%
Less than high school	0%	36%	0%	0%	24%	0%	133%	627%	0%	154%	846%
Current-law initial AIME quintile											
Highest	0%	2%	0%	0%	0%	40%	96%	138%	40%	96%	138%
Second highest	0%	11%	0%	0%	1%	31%	128%	192%	31%	128%	194%
Middle	0%	42%	0%	0%	5%	26%	157%	271%	27%	160%	275%
Second lowest	0%	55%	0%	3%	14%	0%	220%	568%	0%	234%	592%
Lowest	0%	32%	0%	2%	66%	0%	121%	2,087%	0%	261%	2,334%
Lifetime payroll tax quintile											
Highest	0%	1%	0%	0%	0%	42%	96%	137%	42%	96%	137%
Second highest	0%	11%	0%	0%	1%	39%	129%	194%	39%	129%	195%
Middle	0%	43%	0%	0%	5%	24%	159%	274%	25%	162%	282%
Second lowest	0%	55%	0%	3%	12%	0%	215%	505%	0%	229%	524%
Lowest	0%	31%	0%	3%	67%	0%	95%	2,194%	0%	279%	2,470%
Lifetime payroll tax quintile (shared)											
Highest	0%	4%	0%	0%	0%	46%	99%	163%	46%	99%	164%
Second highest	0%	14%	0%	0%	1%	44%	131%	267%	44%	131%	270%
Middle	0%	37%	0%	0%	5%	35%	158%	359%	35%	160%	371%
Second lowest	0%	54%	0%	2%	10%	0%	188%	575%	0%	196%	606%
Lowest	0%	33%	0%	9%	68%	0%	38%	1,049%	0%	163%	1,411%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Benefit/Tax Ratios

Population: Workers born 2000–2009 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio under current law at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	28%	0%	0%	9%	0%	120%	357%	0%	125%	429%
Sex											
Female	0%	34%	0%	0%	10%	5%	145%	519%	23%	152%	603%
Male	0%	22%	0%	0%	7%	0%	103%	246%	0%	106%	288%
Race and ethnicity											
Hispanic or Latino, any race	0%	28%	0%	0%	11%	0%	125%	401%	0%	132%	510%
White, non-Hispanic	0%	25%	0%	0%	6%	17%	120%	343%	23%	123%	383%
Black or African American, non-Hispanic	0%	39%	0%	0%	15%	0%	118%	333%	0%	126%	410%
All other races, non-Hispanic	0%	31%	0%	0%	10%	0%	105%	349%	0%	113%	479%
Country of birth											
United States	0%	26%	0%	0%	7%	9%	120%	319%	14%	122%	353%
Other countries	0%	35%	0%	0%	26%	0%	121%	565%	0%	140%	813%
Highest education level											
Graduate	0%	18%	0%	0%	4%	21%	109%	259%	27%	110%	280%
Bachelor	0%	23%	0%	0%	6%	13%	110%	278%	20%	113%	317%
Associate	0%	27%	0%	0%	7%	0%	124%	318%	4%	126%	353%
High school	0%	33%	0%	0%	11%	0%	129%	441%	0%	136%	524%
Less than high school	0%	37%	0%	0%	32%	0%	125%	594%	0%	142%	810%
Current-law initial AIME quintile											
Highest	0%	2%	0%	0%	0%	40%	88%	127%	40%	88%	127%
Second highest	0%	11%	0%	0%	1%	34%	118%	177%	34%	119%	177%
Middle	0%	39%	0%	0%	5%	30%	144%	246%	30%	146%	252%
Second lowest	0%	55%	0%	3%	14%	9%	196%	466%	10%	208%	487%
Lowest	0%	34%	0%	3%	67%	0%	123%	1,729%	0%	240%	2,037%
Lifetime payroll tax quintile											
Highest	0%	1%	0%	0%	0%	43%	89%	127%	43%	89%	127%
Second highest	0%	10%	0%	0%	1%	38%	119%	179%	39%	119%	179%
Middle	0%	39%	0%	0%	5%	27%	144%	249%	29%	146%	254%
Second lowest	0%	55%	0%	3%	11%	13%	192%	442%	16%	203%	465%
Lowest	0%	34%	0%	5%	68%	0%	125%	1,771%	0%	253%	2,080%
Lifetime payroll tax quintile (shared)											
Highest	0%	3%	0%	0%	0%	45%	91%	145%	45%	91%	145%
Second highest	0%	13%	0%	0%	1%	46%	122%	227%	46%	122%	230%
Middle	0%	34%	0%	0%	5%	31%	140%	302%	32%	141%	309%
Second lowest	0%	54%	0%	2%	10%	11%	172%	532%	14%	181%	556%
Lowest	0%	37%	0%	9%	68%	0%	80%	996%	0%	180%	1,272%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Benefit/Tax Ratios

Population: Workers born 2020–2029 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio under current law at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	29%	0%	0%	9%	0%	125%	366%	0%	130%	445%
Sex											
Female	0%	35%	0%	0%	10%	1%	149%	531%	27%	158%	618%
Male	0%	22%	0%	0%	8%	0%	107%	252%	0%	111%	294%
Race and ethnicity											
Hispanic or Latino, any race	0%	29%	0%	0%	11%	0%	129%	400%	0%	136%	493%
White, non-Hispanic	0%	25%	0%	0%	7%	21%	126%	363%	29%	129%	425%
Black or African American, non-Hispanic	0%	39%	0%	0%	14%	0%	121%	306%	0%	129%	382%
All other races, non-Hispanic	0%	29%	0%	0%	9%	0%	113%	335%	0%	120%	447%
Country of birth											
United States	0%	26%	0%	0%	7%	11%	125%	324%	18%	128%	365%
Other countries	0%	34%	0%	0%	23%	0%	123%	516%	0%	141%	718%
Highest education level											
Graduate	0%	20%	0%	0%	5%	30%	116%	286%	35%	117%	307%
Bachelor	0%	22%	0%	0%	6%	9%	115%	300%	19%	118%	356%
Associate	0%	28%	0%	0%	7%	0%	129%	325%	0%	132%	366%
High school	0%	33%	0%	0%	11%	0%	133%	439%	0%	140%	526%
Less than high school	0%	38%	0%	0%	31%	0%	129%	578%	0%	147%	749%
Current-law initial AIME quintile											
Highest	0%	1%	0%	0%	0%	45%	95%	133%	45%	95%	134%
Second highest	0%	12%	0%	0%	1%	43%	124%	181%	43%	124%	182%
Middle	0%	41%	0%	0%	5%	23%	149%	251%	24%	150%	256%
Second lowest	0%	55%	0%	3%	14%	0%	208%	500%	8%	219%	521%
Lowest	0%	35%	0%	4%	68%	0%	123%	1,555%	0%	260%	1,897%
Lifetime payroll tax quintile											
Highest	0%	1%	0%	0%	0%	46%	95%	133%	46%	95%	134%
Second highest	0%	10%	0%	0%	1%	44%	123%	182%	44%	124%	183%
Middle	0%	41%	0%	0%	5%	30%	149%	254%	31%	151%	259%
Second lowest	0%	54%	0%	3%	11%	2%	202%	466%	9%	215%	483%
Lowest	0%	36%	0%	6%	67%	0%	124%	1,589%	0%	274%	1,923%
Lifetime payroll tax quintile (shared)											
Highest	0%	3%	0%	0%	0%	50%	98%	152%	50%	98%	153%
Second highest	0%	14%	0%	0%	1%	46%	125%	235%	46%	125%	239%
Middle	0%	36%	0%	0%	5%	36%	146%	316%	37%	148%	324%
Second lowest	0%	53%	0%	2%	10%	8%	183%	543%	9%	192%	572%
Lowest	0%	37%	0%	10%	68%	0%	73%	797%	0%	189%	1,105%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Initial Replacement Rates

Population: Current-law beneficiaries born 1960–1969 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate under current law at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	31%	1%	-8%	0%	0%	24%	46%	80%	24%	45%	74%
Sex											
Female	43%	2%	-12%	0%	0%	28%	52%	90%	27%	50%	84%
Male	20%	1%	-4%	0%	0%	22%	42%	66%	22%	41%	64%
Race and ethnicity											
Hispanic or Latino, any race	47%	2%	-11%	0%	0%	27%	51%	86%	27%	49%	77%
White, non-Hispanic	27%	1%	-7%	0%	0%	23%	44%	76%	23%	43%	71%
Black or African American, non-Hispanic	31%	1%	-7%	0%	0%	27%	50%	86%	27%	50%	81%
All other races, non-Hispanic	42%	2%	-10%	0%	0%	26%	48%	90%	26%	47%	82%
Country of birth											
United States	27%	1%	-7%	0%	0%	23%	44%	76%	23%	44%	72%
Other countries	51%	2%	-12%	-1%	0%	29%	53%	90%	28%	52%	83%
Highest education level											
Graduate	25%	1%	-5%	0%	0%	21%	42%	72%	21%	41%	69%
Bachelor	27%	1%	-7%	0%	0%	22%	42%	76%	22%	42%	72%
Associate	31%	1%	-8%	0%	0%	24%	45%	76%	24%	44%	71%
High school	32%	1%	-9%	0%	0%	26%	48%	83%	26%	47%	77%
Less than high school	48%	2%	-12%	0%	0%	32%	57%	90%	32%	54%	86%
Current-law initial AIME quintile											
Highest	4%	0%	0%	0%	0%	16%	31%	47%	16%	31%	47%
Second highest	10%	1%	-1%	0%	0%	23%	38%	56%	23%	38%	55%
Middle	35%	2%	-3%	0%	0%	28%	44%	64%	28%	43%	63%
Second lowest	59%	2%	-9%	-2%	0%	38%	51%	79%	37%	50%	74%
Lowest	49%	1%	-21%	0%	0%	53%	70%	120%	49%	65%	99%
Lifetime payroll tax quintile											
Highest	5%	0%	0%	0%	0%	15%	34%	50%	15%	34%	50%
Second highest	11%	1%	-1%	0%	0%	22%	37%	57%	22%	37%	57%
Middle	32%	1%	-3%	0%	0%	30%	43%	66%	30%	43%	64%
Second lowest	59%	3%	-9%	-2%	0%	37%	51%	81%	36%	50%	74%
Lowest	51%	1%	-20%	-1%	0%	51%	68%	112%	48%	64%	93%
Lifetime payroll tax quintile (shared)											
Highest	11%	1%	-1%	0%	0%	17%	36%	54%	17%	36%	53%
Second highest	21%	1%	-4%	0%	0%	21%	38%	63%	21%	38%	62%
Middle	30%	1%	-6%	0%	0%	27%	43%	70%	27%	43%	67%
Second lowest	47%	2%	-10%	0%	0%	33%	50%	86%	33%	49%	78%
Lowest	48%	1%	-13%	0%	0%	45%	63%	90%	43%	62%	90%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Initial Replacement Rates

Population: Current-law beneficiaries born 1980–1989 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate under current law at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	33%	1%	-9%	0%	0%	24%	47%	82%	23%	46%	75%
Sex											
Female	44%	2%	-12%	0%	0%	27%	52%	90%	27%	51%	81%
Male	24%	1%	-5%	0%	0%	22%	43%	71%	22%	42%	68%
Race and ethnicity											
Hispanic or Latino, any race	34%	1%	-11%	0%	0%	28%	52%	90%	28%	50%	82%
White, non-Hispanic	30%	1%	-8%	0%	0%	23%	45%	78%	23%	44%	72%
Black or African American, non-Hispanic	47%	2%	-10%	0%	0%	26%	51%	85%	25%	50%	77%
All other races, non-Hispanic	41%	1%	-9%	0%	0%	22%	45%	81%	22%	45%	75%
Country of birth											
United States	31%	1%	-8%	0%	0%	23%	46%	78%	23%	45%	73%
Other countries	42%	2%	-12%	0%	0%	26%	53%	90%	26%	52%	85%
Highest education level											
Graduate	22%	2%	-5%	0%	0%	21%	41%	74%	21%	41%	71%
Bachelor	28%	1%	-8%	0%	0%	21%	42%	79%	21%	42%	73%
Associate	33%	1%	-8%	0%	0%	24%	46%	74%	24%	46%	69%
High school	39%	1%	-10%	0%	0%	28%	50%	87%	27%	49%	80%
Less than high school	43%	2%	-13%	0%	0%	31%	56%	90%	31%	54%	84%
Current-law initial AIME quintile											
Highest	5%	0%	0%	0%	0%	15%	31%	46%	15%	31%	46%
Second highest	10%	0%	-1%	0%	0%	23%	38%	56%	23%	38%	55%
Middle	33%	2%	-3%	0%	0%	30%	45%	65%	30%	45%	64%
Second lowest	63%	2%	-9%	-2%	0%	40%	55%	82%	39%	53%	76%
Lowest	56%	2%	-23%	-4%	0%	56%	73%	124%	53%	67%	101%
Lifetime payroll tax quintile											
Highest	6%	0%	0%	0%	0%	15%	33%	49%	15%	33%	49%
Second highest	11%	1%	-1%	0%	0%	22%	37%	58%	22%	37%	58%
Middle	32%	2%	-3%	0%	0%	30%	45%	67%	30%	45%	66%
Second lowest	61%	2%	-10%	-2%	0%	38%	54%	82%	38%	52%	76%
Lowest	57%	1%	-21%	-4%	0%	55%	71%	116%	51%	66%	97%
Lifetime payroll tax quintile (shared)											
Highest	8%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	19%	1%	-3%	0%	0%	22%	39%	62%	22%	38%	61%
Middle	34%	2%	-6%	0%	0%	28%	45%	72%	28%	45%	68%
Second lowest	52%	2%	-11%	-1%	0%	35%	52%	85%	34%	51%	78%
Lowest	54%	2%	-15%	-2%	0%	50%	66%	102%	48%	63%	90%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Initial Replacement Rates

Population: Current-law beneficiaries born 2000–2009 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate under current law at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	32%	1%	-9%	0%	0%	24%	47%	83%	24%	47%	77%
Sex											
Female	42%	1%	-12%	0%	0%	28%	52%	90%	28%	51%	83%
Male	23%	1%	-5%	0%	0%	22%	43%	72%	22%	43%	69%
Race and ethnicity											
Hispanic or Latino, any race	31%	1%	-10%	0%	0%	27%	50%	89%	27%	49%	81%
White, non-Hispanic	29%	1%	-9%	0%	0%	23%	45%	80%	23%	45%	74%
Black or African American, non-Hispanic	45%	1%	-9%	0%	0%	29%	53%	84%	29%	52%	77%
All other races, non-Hispanic	37%	2%	-8%	0%	0%	24%	45%	85%	24%	45%	78%
Country of birth											
United States	30%	1%	-8%	0%	0%	24%	46%	80%	24%	46%	74%
Other countries	41%	2%	-12%	0%	0%	27%	53%	90%	27%	51%	86%
Highest education level											
Graduate	24%	1%	-5%	0%	0%	22%	42%	77%	22%	42%	74%
Bachelor	27%	2%	-7%	0%	0%	21%	42%	81%	21%	42%	76%
Associate	31%	1%	-8%	0%	0%	25%	46%	77%	25%	46%	72%
High school	38%	1%	-10%	0%	0%	28%	51%	87%	28%	50%	79%
Less than high school	41%	1%	-12%	0%	0%	31%	55%	90%	31%	54%	83%
Current-law initial AIME quintile											
Highest	5%	0%	0%	0%	0%	16%	31%	46%	15%	31%	46%
Second highest	10%	1%	-1%	0%	0%	24%	39%	57%	24%	39%	57%
Middle	30%	2%	-3%	0%	0%	31%	45%	65%	31%	45%	64%
Second lowest	60%	2%	-9%	-2%	0%	40%	54%	81%	39%	53%	77%
Lowest	56%	2%	-21%	-4%	0%	57%	74%	125%	54%	68%	104%
Lifetime payroll tax quintile											
Highest	4%	0%	0%	0%	0%	15%	34%	48%	15%	34%	48%
Second highest	11%	1%	-1%	0%	0%	24%	39%	59%	24%	39%	58%
Middle	30%	2%	-3%	0%	0%	31%	45%	67%	31%	45%	66%
Second lowest	60%	2%	-9%	-2%	0%	39%	53%	81%	38%	52%	77%
Lowest	56%	1%	-20%	-4%	0%	56%	73%	118%	52%	67%	100%
Lifetime payroll tax quintile (shared)											
Highest	7%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	18%	1%	-3%	0%	0%	23%	40%	63%	23%	40%	61%
Middle	31%	2%	-6%	0%	0%	29%	45%	72%	29%	45%	68%
Second lowest	51%	2%	-11%	-1%	0%	35%	52%	86%	35%	51%	78%
Lowest	53%	1%	-15%	-2%	0%	50%	67%	104%	48%	63%	93%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

PROPOSAL: Credit Earnings to Caregivers' Records

Projected Effects of Proposal on Initial Replacement Rates

Population: Current-law beneficiaries born 2020–2029 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate under current law at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	32%	1%	-9%	0%	0%	23%	47%	84%	23%	47%	77%
Sex											
Female	42%	1%	-13%	0%	0%	28%	53%	90%	28%	51%	84%
Male	23%	1%	-5%	0%	0%	22%	43%	72%	22%	43%	68%
Race and ethnicity											
Hispanic or Latino, any race	32%	1%	-10%	0%	0%	26%	50%	88%	26%	49%	80%
White, non-Hispanic	29%	1%	-9%	0%	0%	22%	45%	81%	22%	45%	74%
Black or African American, non-Hispanic	43%	1%	-9%	0%	0%	27%	52%	84%	27%	51%	76%
All other races, non-Hispanic	36%	1%	-8%	0%	0%	22%	43%	83%	22%	43%	76%
Country of birth											
United States	30%	1%	-8%	0%	0%	23%	46%	80%	23%	46%	74%
Other countries	40%	1%	-11%	0%	0%	26%	52%	90%	26%	51%	84%
Highest education level											
Graduate	24%	1%	-5%	0%	0%	21%	42%	79%	21%	42%	75%
Bachelor	27%	1%	-7%	0%	0%	21%	42%	82%	21%	42%	76%
Associate	31%	1%	-8%	0%	0%	23%	46%	76%	23%	45%	71%
High school	38%	1%	-11%	0%	0%	27%	50%	89%	27%	50%	79%
Less than high school	42%	2%	-13%	0%	0%	31%	56%	90%	31%	53%	83%
Current-law initial AIME quintile											
Highest	4%	0%	0%	0%	0%	15%	31%	46%	15%	31%	46%
Second highest	11%	1%	-1%	0%	0%	23%	39%	56%	23%	39%	56%
Middle	31%	1%	-3%	0%	0%	31%	45%	65%	31%	45%	63%
Second lowest	59%	2%	-9%	-2%	0%	40%	55%	82%	39%	53%	77%
Lowest	58%	2%	-24%	-4%	0%	57%	75%	133%	53%	68%	109%
Lifetime payroll tax quintile											
Highest	4%	0%	0%	0%	0%	15%	33%	47%	15%	33%	47%
Second highest	10%	1%	-1%	0%	0%	22%	38%	58%	22%	38%	57%
Middle	30%	2%	-3%	0%	0%	31%	45%	66%	31%	45%	65%
Second lowest	59%	2%	-9%	-2%	0%	38%	54%	84%	38%	53%	78%
Lowest	59%	2%	-23%	-5%	0%	56%	74%	124%	53%	67%	104%
Lifetime payroll tax quintile (shared)											
Highest	7%	0%	0%	0%	0%	16%	35%	50%	16%	35%	50%
Second highest	18%	1%	-3%	0%	0%	22%	40%	62%	22%	40%	61%
Middle	31%	1%	-5%	0%	0%	27%	45%	72%	27%	45%	68%
Second lowest	51%	2%	-11%	-1%	0%	35%	53%	85%	35%	51%	78%
Lowest	55%	2%	-16%	-2%	0%	51%	67%	108%	49%	64%	97%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: PIA OACT1001v1 02/20/2024

NOTES: Start date = 2024.

AIME = average indexed monthly earnings; %ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.