PROPOSAL: Reduce Spousal Benefits From 50% to 33% of the Worker's Primary Insurance Amount

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	2%	0%	0%	0%	0%
Sex					
Female	3%	0%	0%	0%	0%
Male	0%	0%	0%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	4%	0%	0%	0%	0%
White, non-Hispanic	2%	0%	0%	0%	0%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%
All other races, non-Hispanic	2%	0%	0%	0%	0%
Country of birth					
United States	1%	0%	0%	0%	0%
Other countries	4%	0%	0%	0%	0%
Age					
60–69	6%	0%	0%	0%	0%
70–79	0%	0%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	3%	0%	0%	0%	0%
Divorced	1%	0%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	1%	0%	0%	0%	0%
Bachelor	2%	0%	0%	0%	0%
Associate	2%	0%	0%	0%	0%
High school	2%	0%	0%	0%	0%
Less than high school	3%	0%	0%	0%	0%
Current-law poverty status					
Above poverty	2%	0%	0%	0%	0%
In poverty	1%	0%	0%	0%	0%
Current-law household income quintile					
Highest	2%	0%	0%	0%	0%
Second highest	2%	0%	0%	0%	0%
Middle	2%	0%	0%	0%	0%
Second lowest	2%	0%	0%	0%	0%
Lowest	2%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	20%	0%	-5%	0%	0%
Disabled worker only	0%	0%	0%	0%	0%

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	7%	0%	0%	0%	0%
Sex					
Female	11%	0%	-4%	0%	0%
Male	2%	0%	0%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	10%	0%	0%	0%	0%
White, non-Hispanic	6%	0%	0%	0%	0%
Black or African American, non-Hispanic	3%	0%	0%	0%	0%
All other races, non-Hispanic	10%	0%	-3%	0%	0%
Country of birth					
United States	5%	0%	0%	0%	0%
Other countries	13%	0%	-14%	0%	0%
Age					
60–69	7%	0%	0%	0%	0%
70–79	9%	0%	0%	0%	0%
80–89	6%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	12%	0%	-9%	0%	0%
Divorced	3%	0%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	5%	0%	0%	0%	0%
Bachelor	7%	0%	0%	0%	0%
Associate	6%	0%	0%	0%	0%
High school	7%	0%	0%	0%	0%
Less than high school	12%	0%	-13%	0%	0%
Current-law poverty status					
Above poverty	7%	0%	0%	0%	0%
In poverty	6%	0%	0%	0%	0%
Current-law household income quintile					
Highest	7%	0%	0%	0%	0%
Second highest	7%	0%	0%	0%	0%
Middle	7%	0%	0%	0%	0%
Second lowest	7%	0%	0%	0%	0%
Lowest	7%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	88%	0%	-33%	-19%	0%
Disabled worker only	0%	0%	0%	0%	0%

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	7%	0%	0%	0%	0%
Sex					
Female	10%	0%	-3%	0%	0%
Male	3%	0%	0%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	9%	0%	0%	0%	0%
White, non-Hispanic	6%	0%	0%	0%	0%
Black or African American, non-Hispanic	4%	0%	0%	0%	0%
All other races, non-Hispanic	10%	0%	0%	0%	0%
Country of birth					
United States	5%	0%	0%	0%	0%
Other countries	14%	0%	-33%	0%	0%
Age					
60–69	7%	0%	0%	0%	0%
70–79	8%	0%	0%	0%	0%
80–89	6%	0%	0%	0%	0%
90 or older	4%	0%	0%	0%	0%
Marital status					
Married	14%	0%	-22%	0%	0%
Divorced	1%	0%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	5%	0%	0%	0%	0%
Bachelor	6%	0%	0%	0%	0%
Associate	5%	0%	0%	0%	0%
High school	8%	0%	0%	0%	0%
Less than high school	12%	0%	-21%	0%	0%
Current-law poverty status					
Above poverty	7%	0%	0%	0%	0%
In poverty	5%	0%	0%	0%	0%
Current-law household income quintile					
Highest	7%	0%	0%	0%	0%
Second highest	7%	0%	0%	0%	0%
Middle	8%	0%	0%	0%	0%
Second lowest	7%	0%	0%	0%	0%
Lowest	5%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	97%	0%	-34%	-33%	-5%
Disabled worker only	0%	0%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 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.

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: SPOUSAL OACT1001v2 02/20/2024
NOTES: Start date = 2024.
%ile = percentile.
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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: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

%ile = percentile.

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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: SPOUSAL OACT1001v2 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.

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	1%	0%	0%	0%	0%
Sex					
Female	1%	0%	0%	0%	0%
Male	1%	0%	0%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	2%	0%	0%	0%	0%
White, non-Hispanic	1%	0%	0%	0%	0%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%
All other races, non-Hispanic	1%	0%	0%	0%	0%
Country of birth					
United States	1%	0%	0%	0%	0%
Other countries	2%	0%	0%	0%	0%
Age					
60–69	3%	0%	0%	0%	0%
70–79	0%	0%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	2%	0%	0%	0%	0%
Divorced	1%	0%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	0%	0%	0%	0%
Bachelor	1%	0%	0%	0%	0%
Associate	1%	0%	0%	0%	0%
High school	1%	0%	0%	0%	0%
Less than high school	3%	0%	0%	0%	0%
Current-law poverty status					
Above poverty	1%	0%	0%	0%	0%
In poverty	2%	0%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	0%	0%	0%	0%
Middle	1%	0%	0%	0%	0%
Second lowest	2%	0%	0%	0%	0%
Lowest	2%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	1%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	6%	0%	0%	0%	0%
Disabled worker only	1%	0%	0%	0%	0%

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	11%	0%	-1%	0%	0%
Sex					
Female	10%	0%	-1%	0%	0%
Male	12%	0%	-1%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	16%	0%	-3%	0%	0%
White, non-Hispanic	10%	0%	0%	0%	0%
Black or African American, non-Hispanic	6%	0%	0%	0%	0%
All other races, non-Hispanic	17%	0%	-2%	0%	0%
Country of birth					
United States	9%	0%	0%	0%	0%
Other countries	18%	0%	-3%	0%	0%
Age					
60–69	12%	0%	-2%	0%	0%
70–79	15%	0%	-2%	0%	0%
80–89	7%	0%	0%	0%	0%
90 or older	1%	0%	0%	0%	0%
Marital status					
Married	20%	0%	-3%	0%	0%
Divorced	2%	0%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	9%	0%	0%	0%	0%
Bachelor	10%	0%	0%	0%	0%
Associate	10%	0%	0%	0%	0%
High school	11%	0%	-1%	0%	0%
Less than high school	19%	0%	-5%	0%	0%
Current-law poverty status					
Above poverty	11%	0%	-1%	0%	0%
In poverty	9%	0%	0%	0%	0%
Current-law household income quintile					
Highest	8%	0%	0%	0%	0%
Second highest	11%	0%	-1%	0%	0%
Middle	13%	0%	-2%	0%	0%
Second lowest	12%	0%	-2%	0%	0%
Lowest	10%	0%	-1%	0%	0%
Current-law benefit type					
Retired worker only	8%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	63%	0%	-8%	-1%	0%
Disabled worker only	5%	0%	0%	0%	0%

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	13%	0%	-2%	0%	0%
Sex					
Female	13%	0%	-2%	0%	0%
Male	13%	0%	-2%	0%	0%
Race and ethnicity					
Hispanic or Latino, any race	15%	0%	-3%	0%	0%
White, non-Hispanic	11%	0%	-1%	0%	0%
Black or African American, non-Hispanic	7%	0%	0%	0%	0%
All other races, non-Hispanic	21%	0%	-4%	0%	0%
Country of birth					
United States	11%	0%	-1%	0%	0%
Other countries	21%	0%	-5%	0%	0%
Age					
60–69	11%	0%	-1%	0%	0%
70–79	16%	0%	-3%	0%	0%
80–89	12%	0%	-1%	0%	0%
90 or older	8%	0%	0%	0%	0%
Marital status					
Married	27%	0%	-6%	0%	0%
Divorced	1%	0%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	12%	0%	-1%	0%	0%
Bachelor	13%	0%	-1%	0%	0%
Associate	11%	0%	-1%	0%	0%
High school	13%	0%	-2%	0%	0%
Less than high school	18%	0%	-5%	0%	0%
Current-law poverty status					
Above poverty	13%	0%	-2%	0%	0%
In poverty	9%	0%	0%	0%	0%
Current-law household income quintile					
Highest	11%	0%	-1%	0%	0%
Second highest	14%	0%	-2%	0%	0%
Middle	15%	0%	-4%	0%	0%
Second lowest	14%	0%	-5%	0%	0%
Lowest	9%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	10%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	77%	0%	-9%	-3%	0%
Disabled worker only	4%	0%	0%	0%	0%

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	3,471	6	0%
Sex						
Female	5%	5%	1,958	1,965	6	0%
Male	5%	5%	1,507	1,507	0	0%
Race and ethnicity						
Hispanic or Latino, any race	8%	8%	672	672	0	0%
White, non-Hispanic	4%	4%	1,943	1,949	6	0%
Black or African American, non-Hispanic	8%	8%	577	577	0	0%
All other races, non-Hispanic	7%	7%	273	273	0	0%
Country of birth						
United States	4%	4%	2,486	2,490	4	0%
Other countries	9%	9%	979	982	2	0%
Age						
60–69	7%	7%	1,655	1,662	6	0%
70–79	4%	4%	1,346	1,346	0	0%
80–89	3%	3%	417	417	0	0%
90 or older	2%	2%	46	46	0	0%
Marital status						
Married	2%	2%	646	648	2	0%
Divorced	9%	9%	1,175	1,179	4	0%
Widowed	6%	6%	813	813	0	0%
Never married	16%	16%	832	832	0	0%
Highest education level						
Graduate	1%	1%	91	91	0	0%
Bachelor	2%	2%	322	322	0	0%
Associate	4%	4%	694	694	0	0%
High school	6%	6%	1,593	1,599	6	0%
Less than high school	13%	13%	765	765	0	0%
Current-law benefit type						
Retired worker only	5%	5%	2,355	2,355	0	0%
Widow(er) (includes dually entitled)	6%	6%	664	664	0	0%
Spousal (includes dually entitled)	3%	3%	189	196	6	3%
Disabled worker only	9%	9%	257	257	0	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 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.

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%	5%	3,782	3,946	164	4%
Sex						
Female	5%	5%	2,099	2,199	99	4%
Male	4%	5%	1,683	1,747	64	3%
Race and ethnicity						
Hispanic or Latino, any race	7%	7%	1,058	1,124	65	6%
White, non-Hispanic	3%	3%	1,741	1,799	57	3%
Black or African American, non-Hispanic	7%	8%	657	677	19	3%
All other races, non-Hispanic	5%	5%	326	347	21	6%
Country of birth						
United States	4%	4%	2,511	2,605	93	3%
Other countries	7%	7%	1,271	1,342	70	5%
Age						
60–69	6%	6%	1,402	1,447	44	3%
70–79	4%	5%	1,337	1,428	91	6%
80–89	4%	4%	873	901	28	3%
90 or older	2%	2%	170	170	0	0%
Marital status						
Married	2%	2%	711	815	104	14%
Divorced	7%	7%	1,070	1,121	51	4%
Widowed	5%	5%	817	826	9	1%
Never married	12%	12%	1,183	1,183	0	0%
Highest education level						
Graduate	1%	2%	169	181	11	6%
Bachelor	2%	2%	344	351	7	2%
Associate	3%	4%	630	679	49	7%
High school	6%	7%	1,694	1,747	52	3%
Less than high school	12%	13%	944	988	43	4%
Current-law poverty status						
Above poverty	0%	0%	0	164	164	. . .
In poverty	100%	100%	3,782	3,782	0	0%
Current-law benefit type						
Retired worker only	5%	5%	2,839	2,902	62	2%
Widow(er) (includes dually entitled)	4%	4%	508	508	0	0%
Spousal (includes dually entitled)	3%	5%	218	320	101	46%
Disabled worker only	7%	7%	216	216	0	0%

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%	3%	2,822	2,935	113	4%
Sex						
Female	3%	3%	1,527	1,591	64	4%
Male	3%	3%	1,296	1,344	48	3%
Race and ethnicity						
Hispanic or Latino, any race	4%	5%	963	1,001	38	3%
White, non-Hispanic	2%	2%	1,125	1,172	46	4%
Black or African American, non-Hispanic	5%	5%	426	438	12	2%
All other races, non-Hispanic	3%	4%	309	324	15	5%
Country of birth						
United States	2%	3%	1,770	1,831	61	3%
Other countries	5%	6%	1,052	1,104	51	4%
Age						
60–69	4%	4%	945	972	27	2%
70–79	3%	3%	1,057	1,102	44	4%
80–89	3%	3%	628	658	29	4%
90 or older	2%	2%	192	204	12	6%
Marital status						
Married	1%	1%	470	574	103	22%
Divorced	4%	4%	687	696	9	1%
Widowed	3%	3%	486	486	0	0%
Never married	7%	7%	1,179	1,179	0	0%
Highest education level						
Graduate	1%	1%	156	162	5	3%
Bachelor	1%	1%	216	229	12	5%
Associate	2%	2%	460	467	7	1%
High school	4%	5%	1,229	1,284	55	4%
Less than high school	8%	8%	761	793	31	4%
Current-law poverty status						
Above poverty	0%	0%	0	113	113	. . .
In poverty	100%	100%	2,822	2,822	0	0%
Current-law benefit type						
Retired worker only	3%	3%	2,197	2,269	71	3%
Widow(er) (includes dually entitled)	3%	3%	314	314	0	0%
Spousal (includes dually entitled)	2%	3%	156	197	41	26%
Disabled worker only	4%	4%	156	156	0	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

. . . = not applicable.

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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	6%	0%	0%	0%	0%	6%	145%	450%	6%	145%	445%
Sex											
Female	10%	0%	-1%	0%	0%	26%	182%	644%	26%	182%	637%
Male	2%	0%	0%	0%	0%	0%	119%	266%	0%	119%	265%
Race and ethnicity											
Hispanic or Latino, any race	8%	0%	0%	0%	0%	0%	162%	569%	0%	162%	566%
White, non-Hispanic	6%	0%	0%	0%	0%	15%	140%	406%	15%	140%	400%
Black or African American, non-Hispanic	4%	0%	0%	0%	0%	0%	149%	473%	0%	149%	472%
All other races, non-Hispanic	8%	0%	0%	0%	0%	0%	146%	508%	0%	146%	499%
Country of birth											
United States	5%	0%	0%	0%	0%	12%	141%	416%	12%	141%	409%
Other countries	9%	0%	-1%	0%	0%	0%	164%	599%	0%	164%	594%
Highest education level											
Graduate	3%	0%	0%	0%	0%	23%	125%	264%	23%	125%	261%
Bachelor	7%	0%	0%	0%	0%	22%	137%	362%	22%	137%	357%
Associate	6%	0%	0%	0%	0%	12%	146%	393%	12%	146%	392%
High school	6%	0%	0%	0%	0%	0%	153%	519%	0%	153%	514%
Less than high school	8%	0%	0%	0%	0%	0%	161%	803%	0%	161%	795%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	39%	108%	157%	39%	108%	157%
Second highest	0%	0%	0%	0%	0%	24%	134%	201%	24%	134%	201%
Middle	3%	0%	0%	0%	0%	14%	160%	270%	14%	160%	269%
Second lowest	10%	0%	-1%	0%	0%	23%	228%	504%	23%	227%	498%
Lowest	16%	0%	-5%	0%	0%	0%	254%	1,561%	0%	249%	1,532%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	47%	108%	152%	47%	108%	152%
Second highest	0%	0%	0%	0%	0%	25%	136%	202%	25%	136%	202%
Middle	3%	0%	0%	0%	0%	15%	161%	267%	15%	161%	266%
Second lowest	9%	0%	-1%	0%	0%	18%	218%	454%	18%	218%	447%
Lowest	17%	0%	-5%	0%	0%	0%	308%	1,585%	0%	304%	1,560%
Lifetime payroll tax quintile (shared)											
Highest	5%	0%	0%	0%	0%	56%	115%	194%	56%	115%	194%
Second highest	6%	0%	0%	0%	0%	36%	139%	269%	36%	139%	269%
Middle	6%	0%	0%	0%	0%	19%	160%	363%	19%	160%	360%
Second lowest	6%	0%	0%	0%	0%	6%	185%	516%	6%	185%	514%
Lowest	8%	0%	-1%	0%	0%	0%	205%	1,138%	0%	205%	1,133%

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	9%	0%	-1%	0%	0%	0%	129%	404%	0%	129%	383%
Sex											
Female	14%	0%	-8%	0%	0%	0%	156%	570%	0%	155%	523%
Male	4%	0%	0%	0%	0%	0%	110%	275%	0%	110%	273%
Race and ethnicity											
Hispanic or Latino, any race	11%	0%	-6%	0%	0%	0%	133%	447%	0%	133%	420%
White, non-Hispanic	9%	0%	0%	0%	0%	11%	130%	403%	11%	130%	385%
Black or African American, non-Hispanic	5%	0%	0%	0%	0%	0%	130%	355%	0%	130%	345%
All other races, non-Hispanic	10%	0%	-7%	0%	0%	0%	104%	383%	0%	103%	358%
Country of birth											
United States	8%	0%	0%	0%	0%	6%	130%	369%	6%	130%	351%
Other countries	14%	0%	-16%	0%	0%	0%	125%	602%	0%	124%	542%
Highest education level											
Graduate	7%	0%	0%	0%	0%	17%	113%	278%	17%	113%	276%
Bachelor	8%	0%	0%	0%	0%	5%	117%	311%	5%	117%	304%
Associate	8%	0%	0%	0%	0%	0%	133%	348%	0%	133%	339%
High school	10%	0%	-2%	0%	0%	0%	143%	533%	0%	143%	500%
Less than high school	13%	0%	-11%	0%	0%	0%	133%	627%	0%	132%	558%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	40%	96%	138%	40%	96%	138%
Second highest	1%	0%	0%	0%	0%	31%	128%	192%	31%	128%	192%
Middle	5%	0%	0%	0%	0%	26%	157%	271%	25%	157%	268%
Second lowest	15%	0%	-7%	0%	0%	0%	220%	568%	0%	217%	543%
Lowest	25%	0%	-33%	0%	0%	0%	121%	2,087%	0%	116%	1,861%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	42%	96%	137%	42%	96%	137%
Second highest	1%	0%	0%	0%	0%	39%	129%	194%	39%	129%	194%
Middle	5%	0%	0%	0%	0%	24%	159%	274%	24%	158%	273%
Second lowest	14%	0%	-5%	0%	0%	0%	215%	505%	0%	213%	477%
Lowest	25%	0%	-33%	0%	0%	0%	95%	2,194%	0%	84%	1,956%
Lifetime payroll tax quintile (shared)											
Highest	4%	0%	0%	0%	0%	46%	99%	163%	46%	99%	162%
Second highest	8%	0%	0%	0%	0%	44%	131%	267%	43%	131%	255%
Middle	10%	0%	-1%	0%	0%	35%	158%	359%	35%	157%	346%
Second lowest	12%	0%	-4%	0%	0%	0%	188%	575%	0%	187%	546%
Lowest	12%	0%	-18%	0%	0%	0%	38%	1,049%	0%	34%	985%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

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

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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	9%	0%	-1%	0%	0%	0%	120%	357%	0%	119%	341%
Sex											
Female	14%	0%	-6%	0%	0%	5%	145%	519%	5%	143%	475%
Male	4%	0%	0%	0%	0%	0%	103%	246%	0%	102%	243%
Race and ethnicity											
Hispanic or Latino, any race	11%	0%	-3%	0%	0%	0%	125%	401%	0%	125%	382%
White, non-Hispanic	9%	0%	0%	0%	0%	17%	120%	343%	17%	119%	325%
Black or African American, non-Hispanic	5%	0%	0%	0%	0%	0%	118%	333%	0%	118%	325%
All other races, non-Hispanic	9%	0%	-2%	0%	0%	0%	105%	349%	0%	105%	325%
Country of birth											
United States	8%	0%	0%	0%	0%	9%	120%	319%	9%	119%	307%
Other countries	14%	0%	-13%	0%	0%	0%	121%	565%	0%	120%	503%
Highest education level											
Graduate	7%	0%	0%	0%	0%	21%	109%	259%	21%	109%	253%
Bachelor	7%	0%	0%	0%	0%	13%	110%	278%	13%	110%	269%
Associate	8%	0%	0%	0%	0%	0%	124%	318%	0%	123%	309%
High school	10%	0%	-2%	0%	0%	0%	129%	441%	0%	129%	422%
Less than high school	13%	0%	-10%	0%	0%	0%	125%	594%	0%	124%	547%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	40%	88%	127%	39%	88%	127%
Second highest	1%	0%	0%	0%	0%	34%	118%	177%	34%	118%	177%
Middle	6%	0%	0%	0%	0%	30%	144%	246%	30%	143%	244%
Second lowest	13%	0%	-5%	0%	0%	9%	196%	466%	8%	193%	452%
Lowest	24%	0%	-33%	0%	0%	0%	123%	1,729%	0%	118%	1,547%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	43%	89%	127%	43%	89%	127%
Second highest	2%	0%	0%	0%	0%	38%	119%	179%	38%	119%	179%
Middle	6%	0%	0%	0%	0%	27%	144%	249%	27%	143%	246%
Second lowest	13%	0%	-4%	0%	0%	13%	192%	442%	12%	189%	430%
Lowest	25%	0%	-33%	0%	0%	0%	125%	1,771%	0%	119%	1,600%
Lifetime payroll tax quintile (shared)											
Highest	3%	0%	0%	0%	0%	45%	91%	145%	45%	91%	145%
Second highest	8%	0%	0%	0%	0%	46%	122%	227%	46%	121%	218%
Middle	9%	0%	0%	0%	0%	31%	140%	302%	31%	139%	292%
Second lowest	13%	0%	-4%	0%	0%	11%	172%	532%	10%	171%	503%
Lowest	12%	0%	-20%	0%	0%	0%	80%	996%	0%	77%	941%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

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

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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	9%	0%	-1%	0%	0%	0%	125%	366%	0%	124%	349%
Sex											
Female	15%	0%	-7%	0%	0%	1%	149%	531%	1%	148%	484%
Male	4%	0%	0%	0%	0%	0%	107%	252%	0%	107%	250%
Race and ethnicity											
Hispanic or Latino, any race	10%	0%	-3%	0%	0%	0%	129%	400%	0%	129%	384%
White, non-Hispanic	9%	0%	0%	0%	0%	21%	126%	363%	21%	125%	347%
Black or African American, non-Hispanic	4%	0%	0%	0%	0%	0%	121%	306%	0%	121%	303%
All other races, non-Hispanic	9%	0%	-2%	0%	0%	0%	113%	335%	0%	113%	319%
Country of birth											
United States	7%	0%	0%	0%	0%	11%	125%	324%	11%	125%	313%
Other countries	13%	0%	-14%	0%	0%	0%	123%	516%	0%	121%	457%
Highest education level											
Graduate	8%	0%	0%	0%	0%	30%	116%	286%	30%	115%	276%
Bachelor	8%	0%	0%	0%	0%	9%	115%	300%	9%	115%	288%
Associate	7%	0%	0%	0%	0%	0%	129%	325%	0%	129%	319%
High school	9%	0%	-1%	0%	0%	0%	133%	439%	0%	132%	412%
Less than high school	14%	0%	-12%	0%	0%	0%	129%	578%	0%	127%	530%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	45%	95%	133%	45%	95%	133%
Second highest	1%	0%	0%	0%	0%	43%	124%	181%	43%	124%	181%
Middle	5%	0%	0%	0%	0%	23%	149%	251%	23%	148%	249%
Second lowest	13%	0%	-4%	0%	0%	0%	208%	500%	0%	204%	482%
Lowest	25%	0%	-33%	0%	0%	0%	123%	1,555%	0%	117%	1,374%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	46%	95%	133%	46%	95%	133%
Second highest	1%	0%	0%	0%	0%	44%	123%	182%	44%	123%	182%
Middle	5%	0%	0%	0%	0%	30%	149%	254%	30%	149%	253%
Second lowest	13%	0%	-4%	0%	0%	2%	202%	466%	0%	198%	449%
Lowest	25%	0%	-33%	0%	0%	0%	124%	1,589%	0%	118%	1,414%
Lifetime payroll tax quintile (shared)											
Highest	4%	0%	0%	0%	0%	50%	98%	152%	50%	98%	152%
Second highest	8%	0%	0%	0%	0%	46%	125%	235%	46%	124%	226%
Middle	9%	0%	0%	0%	0%	36%	146%	316%	36%	145%	306%
Second lowest	12%	0%	-4%	0%	0%	8%	183%	543%	8%	182%	509%
Lowest	12%	0%	-19%	0%	0%	0%	73%	797%	0%	70%	738%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 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.

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	3%	0%	0%	0%	0%	24%	46%	80%	24%	46%	79%
Sex											
Female	5%	0%	0%	0%	0%	28%	52%	90%	27%	52%	90%
Male	1%	0%	0%	0%	0%	22%	42%	66%	22%	42%	66%
Race and ethnicity											
Hispanic or Latino, any race	2%	0%	0%	0%	0%	27%	51%	86%	27%	51%	86%
White, non-Hispanic	3%	0%	0%	0%	0%	23%	44%	76%	23%	44%	75%
Black or African American, non-Hispanic	2%	0%	0%	0%	0%	27%	50%	86%	27%	50%	86%
All other races, non-Hispanic	3%	0%	0%	0%	0%	26%	48%	90%	26%	48%	89%
Country of birth											
United States	3%	0%	0%	0%	0%	23%	44%	76%	23%	44%	76%
Other countries	3%	0%	0%	0%	0%	29%	53%	90%	29%	53%	90%
Highest education level											
Graduate	1%	0%	0%	0%	0%	21%	42%	72%	21%	42%	72%
Bachelor	3%	0%	0%	0%	0%	22%	42%	76%	22%	42%	76%
Associate	3%	0%	0%	0%	0%	24%	45%	76%	24%	45%	75%
High school	3%	0%	0%	0%	0%	26%	48%	83%	26%	48%	82%
Less than high school	3%	0%	0%	0%	0%	32%	57%	90%	32%	57%	90%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	16%	31%	47%	16%	31%	47%
Second highest	0%	0%	0%	0%	0%	23%	38%	56%	23%	38%	56%
Middle	0%	0%	0%	0%	0%	28%	44%	64%	28%	44%	64%
Second lowest	4%	0%	0%	0%	0%	38%	51%	79%	38%	51%	78%
Lowest	9%	0%	0%	0%	0%	53%	70%	120%	53%	69%	117%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	15%	34%	50%	15%	34%	50%
Second highest	0%	0%	0%	0%	0%	22%	37%	57%	22%	37%	57%
Middle	1%	0%	0%	0%	0%	30%	43%	66%	30%	43%	66%
Second lowest	4%	0%	0%	0%	0%	37%	51%	81%	37%	51%	80%
Lowest	8%	0%	0%	0%	0%	51%	68%	112%	51%	67%	108%
Lifetime payroll tax quintile (shared)											
Highest	1%	0%	0%	0%	0%	17%	36%	54%	17%	36%	54%
Second highest	3%	0%	0%	0%	0%	21%	38%	63%	21%	38%	63%
Middle	3%	0%	0%	0%	0%	27%	43%	70%	27%	43%	70%
Second lowest	3%	0%	0%	0%	0%	33%	50%	86%	33%	50%	86%
Lowest	3%	0%	0%	0%	0%	45%	63%	90%	45%	63%	90%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

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

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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	3%	0%	0%	0%	0%	24%	47%	82%	23%	47%	80%
Sex											
Female	5%	0%	0%	0%	0%	27%	52%	90%	27%	52%	89%
Male	1%	0%	0%	0%	0%	22%	43%	71%	22%	43%	71%
Race and ethnicity											
Hispanic or Latino, any race	3%	0%	0%	0%	0%	28%	52%	90%	28%	51%	89%
White, non-Hispanic	4%	0%	0%	0%	0%	23%	45%	78%	22%	45%	77%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%	26%	51%	85%	26%	51%	84%
All other races, non-Hispanic	3%	0%	0%	0%	0%	22%	45%	81%	22%	45%	79%
Country of birth											
United States	3%	0%	0%	0%	0%	23%	46%	78%	23%	46%	77%
Other countries	4%	0%	0%	0%	0%	26%	53%	90%	26%	53%	90%
Highest education level											
Graduate	3%	0%	0%	0%	0%	21%	41%	74%	20%	41%	74%
Bachelor	3%	0%	0%	0%	0%	21%	42%	79%	20%	42%	77%
Associate	3%	0%	0%	0%	0%	24%	46%	74%	24%	46%	73%
High school	3%	0%	0%	0%	0%	28%	50%	87%	27%	50%	85%
Less than high school	4%	0%	0%	0%	0%	31%	56%	90%	31%	56%	90%
Current-law initial AIME quintile											
Highest	1%	0%	0%	0%	0%	15%	31%	46%	15%	31%	46%
Second highest	1%	0%	0%	0%	0%	23%	38%	56%	23%	38%	56%
Middle	1%	0%	0%	0%	0%	30%	45%	65%	29%	45%	65%
Second lowest	4%	0%	0%	0%	0%	40%	55%	82%	40%	54%	81%
Lowest	10%	0%	0%	0%	0%	56%	73%	124%	56%	71%	112%
Lifetime payroll tax quintile											
Highest	1%	0%	0%	0%	0%	15%	33%	49%	15%	33%	49%
Second highest	1%	0%	0%	0%	0%	22%	37%	58%	22%	37%	58%
Middle	1%	0%	0%	0%	0%	30%	45%	67%	30%	45%	67%
Second lowest	4%	0%	0%	0%	0%	38%	54%	82%	38%	53%	81%
Lowest	9%	0%	0%	0%	0%	55%	71%	116%	54%	69%	105%
Lifetime payroll tax quintile (shared)											
Highest	1%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	3%	0%	0%	0%	0%	22%	39%	62%	22%	39%	61%
Middle	4%	0%	0%	0%	0%	28%	45%	72%	28%	45%	70%
Second lowest	4%	0%	0%	0%	0%	35%	52%	85%	35%	52%	83%
Lowest	3%	0%	0%	0%	0%	50%	66%	102%	49%	65%	99%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

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

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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	3%	0%	0%	0%	0%	24%	47%	83%	24%	47%	82%
Sex											
Female	5%	0%	0%	0%	0%	28%	52%	90%	27%	52%	90%
Male	1%	0%	0%	0%	0%	22%	43%	72%	22%	43%	72%
Race and ethnicity											
Hispanic or Latino, any race	3%	0%	0%	0%	0%	27%	50%	89%	27%	50%	87%
White, non-Hispanic	3%	0%	0%	0%	0%	23%	45%	80%	23%	45%	79%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%	29%	53%	84%	29%	53%	83%
All other races, non-Hispanic	3%	0%	0%	0%	0%	24%	45%	85%	23%	45%	84%
Country of birth											
United States	3%	0%	0%	0%	0%	24%	46%	80%	24%	46%	79%
Other countries	4%	0%	0%	0%	0%	27%	53%	90%	27%	53%	90%
Highest education level											
Graduate	3%	0%	0%	0%	0%	22%	42%	77%	22%	42%	76%
Bachelor	3%	0%	0%	0%	0%	21%	42%	81%	21%	42%	80%
Associate	3%	0%	0%	0%	0%	25%	46%	77%	25%	46%	76%
High school	3%	0%	0%	0%	0%	28%	51%	87%	28%	50%	86%
Less than high school	4%	0%	0%	0%	0%	31%	55%	90%	31%	55%	90%
Current-law initial AIME quintile											
Highest	1%	0%	0%	0%	0%	16%	31%	46%	15%	31%	46%
Second highest	1%	0%	0%	0%	0%	24%	39%	57%	24%	39%	57%
Middle	1%	0%	0%	0%	0%	31%	45%	65%	31%	45%	65%
Second lowest	4%	0%	0%	0%	0%	40%	54%	81%	40%	54%	81%
Lowest	9%	0%	0%	0%	0%	57%	74%	125%	57%	72%	115%
Lifetime payroll tax quintile											
Highest	1%	0%	0%	0%	0%	15%	34%	48%	15%	34%	48%
Second highest	1%	0%	0%	0%	0%	24%	39%	59%	23%	39%	59%
Middle	1%	0%	0%	0%	0%	31%	45%	67%	31%	45%	67%
Second lowest	4%	0%	0%	0%	0%	39%	53%	81%	39%	53%	81%
Lowest	9%	0%	0%	0%	0%	56%	73%	118%	55%	71%	108%
Lifetime payroll tax quintile (shared)											
Highest	1%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	3%	0%	0%	0%	0%	23%	40%	63%	22%	40%	62%
Middle	3%	0%	0%	0%	0%	29%	45%	72%	29%	45%	71%
Second lowest	4%	0%	0%	0%	0%	35%	52%	86%	35%	52%	83%
Lowest	4%	0%	0%	0%	0%	50%	67%	104%	50%	67%	101%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SPOUSAL OACT1001v2 02/20/2024

NOTES: Start date = 2024.

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

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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	3%	0%	0%	0%	0%	23%	47%	84%	23%	47%	82%
Sex											
Female	6%	0%	0%	0%	0%	28%	53%	90%	27%	52%	90%
Male	1%	0%	0%	0%	0%	22%	43%	72%	22%	43%	71%
Race and ethnicity											
Hispanic or Latino, any race	4%	0%	0%	0%	0%	26%	50%	88%	25%	50%	86%
White, non-Hispanic	3%	0%	0%	0%	0%	22%	45%	81%	22%	45%	79%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%	27%	52%	84%	27%	52%	83%
All other races, non-Hispanic	4%	0%	0%	0%	0%	22%	43%	83%	22%	43%	81%
Country of birth											
United States	3%	0%	0%	0%	0%	23%	46%	80%	23%	46%	79%
Other countries	5%	0%	0%	0%	0%	26%	52%	90%	26%	51%	90%
Highest education level											
Graduate	3%	0%	0%	0%	0%	21%	42%	79%	21%	42%	78%
Bachelor	4%	0%	0%	0%	0%	21%	42%	82%	21%	42%	80%
Associate	3%	0%	0%	0%	0%	23%	46%	76%	23%	46%	74%
High school	3%	0%	0%	0%	0%	27%	50%	89%	27%	50%	86%
Less than high school	4%	0%	0%	0%	0%	31%	56%	90%	31%	55%	90%
Current-law initial AIME quintile											
Highest	1%	0%	0%	0%	0%	15%	31%	46%	15%	31%	46%
Second highest	0%	0%	0%	0%	0%	23%	39%	56%	23%	39%	56%
Middle	1%	0%	0%	0%	0%	31%	45%	65%	31%	45%	65%
Second lowest	4%	0%	0%	0%	0%	40%	55%	82%	39%	55%	81%
Lowest	10%	0%	-1%	0%	0%	57%	75%	133%	56%	73%	124%
Lifetime payroll tax quintile											
Highest	1%	0%	0%	0%	0%	15%	33%	47%	15%	33%	47%
Second highest	0%	0%	0%	0%	0%	22%	38%	58%	22%	38%	58%
Middle	1%	0%	0%	0%	0%	31%	45%	66%	31%	45%	66%
Second lowest	4%	0%	0%	0%	0%	38%	54%	84%	38%	54%	82%
Lowest	10%	0%	0%	0%	0%	56%	74%	124%	56%	72%	117%
Lifetime payroll tax quintile (shared)											
Highest	1%	0%	0%	0%	0%	16%	35%	50%	16%	35%	50%
Second highest	4%	0%	0%	0%	0%	22%	40%	62%	22%	40%	62%
Middle	3%	0%	0%	0%	0%	27%	45%	72%	27%	45%	71%
Second lowest	3%	0%	0%	0%	0%	35%	53%	85%	35%	53%	84%
Lowest	4%	0%	0%	0%	0%	51%	67%	108%	51%	66%	104%