

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%	2%
Sex					
Female	0%	14%	0%	0%	3%
Male	0%	10%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	1%	28%	0%	0%	9%
White, non-Hispanic	0%	9%	0%	0%	0%
Black or African American, non-Hispanic	0%	15%	0%	0%	3%
All other races, non-Hispanic	0%	18%	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	1%	15%	0%	0%	3%
Divorced	0%	11%	0%	0%	1%
Widowed	0%	5%	0%	0%	0%
Never married	0%	9%	0%	0%	0%
Highest education level					
Graduate	0%	6%	0%	0%	0%
Bachelor	0%	9%	0%	0%	0%
Associate	0%	11%	0%	0%	1%
High school	0%	13%	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%	26%	0%	0%	11%
Current-law household income quintile					
Highest	1%	7%	0%	0%	0%
Second highest	0%	9%	0%	0%	0%
Middle	0%	12%	0%	0%	1%
Second lowest	0%	14%	0%	0%	3%
Lowest	0%	18%	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%	14%	0%	0%	2%
Disabled worker only	0%	27%	0%	0%	8%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

%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%	27%	0%	0%	7%
Sex					
Female	1%	31%	0%	0%	8%
Male	0%	22%	0%	0%	6%
Race/ethnicity					
Hispanic or Latino, any race	1%	41%	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%	43%	0%	0%	12%
Age					
60–69	0%	35%	0%	0%	10%
70–79	1%	30%	0%	0%	8%
80–89	1%	21%	0%	0%	5%
90 or older	0%	5%	0%	0%	0%
Marital status					
Married	1%	31%	0%	0%	8%
Divorced	0%	25%	0%	0%	7%
Widowed	0%	18%	0%	0%	5%
Never married	0%	24%	0%	0%	7%
Highest education level					
Graduate	1%	16%	0%	0%	3%
Bachelor	1%	18%	0%	0%	4%
Associate	1%	24%	0%	0%	5%
High school	1%	33%	0%	0%	9%
Less than high school	1%	50%	0%	1%	24%
Current-law poverty status					
Above poverty	1%	25%	0%	0%	6%
In poverty	0%	61%	0%	7%	64%
Current-law household income quintile					
Highest	1%	12%	0%	0%	1%
Second highest	1%	17%	0%	0%	3%
Middle	1%	24%	0%	0%	5%
Second lowest	0%	32%	0%	0%	7%
Lowest	0%	48%	0%	0%	25%
Current-law benefit type					
Retired worker only	0%	27%	0%	0%	7%
Widow(er) (includes dually entitled)	0%	13%	0%	0%	3%
Spousal (includes dually entitled)	9%	40%	0%	0%	13%
Disabled worker only	0%	36%	0%	0%	10%

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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%	24%	0%	0%	6%
Race/ethnicity					
Hispanic or Latino, any race	1%	34%	0%	0%	10%
White, non-Hispanic	1%	23%	0%	0%	5%
Black or African American, non-Hispanic	1%	42%	0%	0%	10%
All other races, non-Hispanic	1%	35%	0%	0%	10%
Country of birth					
United States	1%	24%	0%	0%	6%
Other countries	1%	43%	0%	0%	16%
Age					
60–69	0%	35%	0%	0%	10%
70–79	1%	30%	0%	0%	8%
80–89	1%	23%	0%	0%	6%
90 or older	1%	17%	0%	0%	3%
Marital status					
Married	1%	32%	0%	0%	8%
Divorced	0%	27%	0%	0%	7%
Widowed	0%	25%	0%	0%	7%
Never married	0%	24%	0%	0%	7%
Highest education level					
Graduate	1%	18%	0%	0%	4%
Bachelor	1%	20%	0%	0%	5%
Associate	1%	27%	0%	0%	6%
High school	1%	35%	0%	0%	9%
Less than high school	1%	47%	0%	0%	28%
Current-law poverty status					
Above poverty	1%	27%	0%	0%	7%
In poverty	0%	66%	0%	21%	83%
Current-law household income quintile					
Highest	1%	13%	0%	0%	1%
Second highest	1%	19%	0%	0%	4%
Middle	1%	26%	0%	0%	5%
Second lowest	0%	33%	0%	0%	7%
Lowest	0%	51%	0%	1%	33%
Current-law benefit type					
Retired worker only	0%	28%	0%	0%	7%
Widow(er) (includes dually entitled)	0%	21%	0%	0%	6%
Spousal (includes dually entitled)	9%	43%	0%	0%	19%
Disabled worker only	0%	36%	0%	0%	10%

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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 2021\$) 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/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

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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 2021\$) 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/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

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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 2021\$) 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/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

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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/ethnicity					
Hispanic or Latino, any race	0%	20%	0%	0%	3%
White, non-Hispanic	0%	5%	0%	0%	0%
Black or African American, non-Hispanic	0%	9%	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%	19%	0%	0%	2%
Age					
60–69	0%	17%	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%	9%	0%	0%	0%
Divorced	0%	8%	0%	0%	0%
Widowed	0%	3%	0%	0%	0%
Never married	0%	6%	0%	0%	0%
Highest education level					
Graduate	0%	3%	0%	0%	0%
Bachelor	0%	5%	0%	0%	0%
Associate	0%	6%	0%	0%	0%
High school	0%	8%	0%	0%	0%
Less than high school	1%	19%	0%	0%	2%
Current-law poverty status					
Above poverty	0%	7%	0%	0%	0%
In poverty	1%	22%	0%	0%	8%
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%	17%	0%	0%	3%
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%	5%	0%	0%	0%
Disabled worker only	0%	20%	0%	0%	3%

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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%	2%
Sex					
Female	1%	20%	0%	0%	3%
Male	0%	18%	0%	0%	2%
Race/ethnicity					
Hispanic or Latino, any race	0%	31%	0%	0%	5%
White, non-Hispanic	0%	14%	0%	0%	1%
Black or African American, non-Hispanic	1%	26%	0%	0%	4%
All other races, non-Hispanic	0%	24%	0%	0%	4%
Country of birth					
United States	1%	15%	0%	0%	1%
Other countries	0%	33%	0%	0%	6%
Age					
60–69	1%	25%	0%	0%	4%
70–79	1%	22%	0%	0%	3%
80–89	0%	14%	0%	0%	1%
90 or older	0%	3%	0%	0%	0%
Marital status					
Married	1%	21%	0%	0%	2%
Divorced	0%	19%	0%	0%	3%
Widowed	0%	14%	0%	0%	2%
Never married	1%	18%	0%	0%	3%
Highest education level					
Graduate	0%	10%	0%	0%	0%
Bachelor	0%	12%	0%	0%	1%
Associate	0%	17%	0%	0%	2%
High school	1%	24%	0%	0%	4%
Less than high school	1%	40%	0%	0%	7%
Current-law poverty status					
Above poverty	0%	18%	0%	0%	2%
In poverty	4%	52%	0%	1%	31%
Current-law household income quintile					
Highest	0%	1%	0%	0%	0%
Second highest	0%	6%	0%	0%	0%
Middle	0%	16%	0%	0%	1%
Second lowest	0%	28%	0%	0%	3%
Lowest	1%	44%	0%	0%	10%
Current-law benefit type					
Retired worker only	0%	20%	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%	30%	0%	0%	6%

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NOTES: Start date = 2022.

%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%	24%	0%	0%	4%
Male	0%	19%	0%	0%	3%
Race/ethnicity					
Hispanic or Latino, any race	0%	27%	0%	0%	5%
White, non-Hispanic	0%	17%	0%	0%	2%
Black or African American, non-Hispanic	0%	32%	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%	7%
Age					
60–69	0%	26%	0%	0%	4%
70–79	0%	23%	0%	0%	4%
80–89	0%	18%	0%	0%	3%
90 or older	0%	12%	0%	0%	1%
Marital status					
Married	1%	24%	0%	0%	3%
Divorced	0%	21%	0%	0%	3%
Widowed	0%	20%	0%	0%	4%
Never married	0%	19%	0%	0%	3%
Highest education level					
Graduate	0%	12%	0%	0%	1%
Bachelor	0%	14%	0%	0%	1%
Associate	0%	20%	0%	0%	2%
High school	0%	28%	0%	0%	5%
Less than high school	1%	39%	0%	0%	9%
Current-law poverty status					
Above poverty	0%	21%	0%	0%	3%
In poverty	2%	61%	0%	10%	54%
Current-law household income quintile					
Highest	0%	2%	0%	0%	0%
Second highest	0%	8%	0%	0%	0%
Middle	0%	18%	0%	0%	1%
Second lowest	0%	31%	0%	0%	3%
Lowest	1%	50%	0%	0%	16%
Current-law benefit type					
Retired worker only	0%	22%	0%	0%	3%
Widow(er) (includes dually entitled)	0%	17%	0%	0%	3%
Spousal (includes dually entitled)	2%	29%	0%	0%	5%
Disabled worker only	0%	28%	0%	0%	5%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

%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
	Without proposal	With proposal	Without proposal	With proposal	Change	
Total	5%	4%	3,237	3,137	-100	-3%
Sex						
Female	5%	5%	1,787	1,732	-54	-3%
Male	4%	4%	1,450	1,405	-45	-3%
Race/ethnicity						
Hispanic or Latino, any race	7%	7%	570	550	-19	-3%
White, non-Hispanic	3%	3%	1,804	1,757	-47	-2%
Black or African American, non-Hispanic	9%	8%	636	612	-23	-3%
All other races, non-Hispanic	6%	5%	228	217	-10	-4%
Country of birth						
United States	4%	4%	2,472	2,393	-79	-3%
Other countries	7%	7%	765	744	-20	-2%
Age						
60–69	6%	6%	1,486	1,413	-72	-4%
70–79	4%	4%	1,318	1,290	-27	-2%
80–89	3%	3%	381	380	0	0%
90 or older	2%	2%	53	53	0	0%
Marital status						
Married	1%	1%	469	455	-14	-3%
Divorced	9%	9%	1,207	1,146	-61	-5%
Widowed	6%	6%	740	725	-14	-2%
Never married	16%	16%	821	811	-9	-1%
Highest education level						
Graduate	1%	1%	97	91	-5	-5%
Bachelor	2%	2%	263	261	-2	0%
Associate	4%	4%	626	588	-38	-6%
High school	6%	6%	1,534	1,501	-33	-2%
Less than high school	12%	12%	717	696	-21	-2%
Current-law poverty status						
Above poverty	0%	0%	0	0	0	...
In poverty	100%	97%	3,237	3,137	-100	-3%
Current-law benefit type						
Retired worker only	4%	4%	2,252	2,182	-69	-3%
Widow(er) (includes dually entitled)	5%	5%	577	564	-12	-2%
Spousal (includes dually entitled)	2%	2%	145	135	-9	-6%
Disabled worker only	10%	9%	263	255	-8	-3%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

... = not applicable.

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
	Without proposal	With proposal	Without proposal	With proposal	Change	
Total	4%	3%	3,309	2,754	-554	-16%
Sex						
Female	4%	3%	1,862	1,542	-320	-17%
Male	4%	3%	1,447	1,212	-234	-16%
Race/ethnicity						
Hispanic or Latino, any race	6%	5%	897	748	-148	-16%
White, non-Hispanic	3%	2%	1,472	1,272	-199	-13%
Black or African American, non-Hispanic	8%	6%	679	532	-146	-21%
All other races, non-Hispanic	4%	3%	261	201	-59	-22%
Country of birth						
United States	4%	3%	2,260	1,884	-376	-16%
Other countries	6%	5%	1,048	870	-178	-17%
Age						
60–69	5%	4%	1,277	1,046	-230	-18%
70–79	4%	3%	1,105	892	-212	-19%
80–89	3%	3%	734	629	-104	-14%
90 or older	3%	2%	193	186	-6	-3%
Marital status						
Married	1%	1%	457	345	-111	-24%
Divorced	6%	5%	948	761	-187	-19%
Widowed	5%	4%	750	653	-97	-12%
Never married	12%	10%	1,154	995	-158	-13%
Highest education level						
Graduate	1%	1%	91	63	-27	-30%
Bachelor	2%	1%	280	232	-48	-17%
Associate	3%	2%	555	470	-85	-15%
High school	6%	5%	1,549	1,283	-266	-17%
Less than high school	11%	9%	834	707	-126	-15%
Current-law benefit type						
Retired worker only	4%	3%	2,500	2,088	-412	-16%
Widow(er) (includes dually entitled)	4%	4%	498	440	-58	-11%
Spousal (includes dually entitled)	1%	1%	99	81	-17	-17%
Disabled worker only	6%	4%	212	145	-66	-31%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

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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
	Without proposal	With proposal	Without proposal	With proposal	Change	
Total	3%	2%	2,425	1,703	-721	-29%
Sex						
Female	3%	2%	1,304	925	-378	-29%
Male	2%	2%	1,121	778	-342	-30%
Race/ethnicity						
Hispanic or Latino, any race	3%	2%	769	550	-219	-28%
White, non-Hispanic	2%	1%	1,009	753	-256	-25%
Black or African American, non-Hispanic	4%	3%	392	251	-141	-35%
All other races, non-Hispanic	3%	2%	254	150	-104	-40%
Country of birth						
United States	2%	2%	1,586	1,154	-432	-27%
Other countries	4%	3%	839	549	-289	-34%
Age						
60–69	3%	2%	795	541	-253	-31%
70–79	3%	2%	906	634	-272	-30%
80–89	3%	2%	585	422	-162	-27%
90 or older	2%	1%	139	107	-32	-23%
Marital status						
Married	1%	0%	292	190	-102	-34%
Divorced	3%	2%	613	406	-206	-33%
Widowed	3%	2%	473	298	-174	-36%
Never married	6%	5%	1,046	809	-237	-22%
Highest education level						
Graduate	1%	1%	156	114	-41	-26%
Bachelor	1%	1%	218	149	-69	-31%
Associate	2%	1%	405	296	-108	-26%
High school	4%	3%	1,033	746	-287	-27%
Less than high school	6%	4%	613	399	-214	-34%
Current-law poverty status						
Above poverty	0%	0%	0	22	22	...
In poverty	100%	69%	2,425	1,681	-743	-30%
Current-law benefit type						
Retired worker only	3%	2%	1,958	1,416	-542	-27%
Widow(er) (includes dually entitled)	2%	2%	321	206	-114	-35%
Spousal (includes dually entitled)	1%	0%	41	28	-12	-29%
Disabled worker only	3%	1%	105	53	-52	-49%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

... = not applicable.

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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 without proposal 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%	5%	127%	397%	9%	130%	431%
Sex											
Female	0%	29%	0%	0%	7%	23%	159%	562%	31%	164%	591%
Male	0%	18%	0%	0%	5%	0%	105%	239%	0%	106%	259%
Race/ethnicity											
Hispanic or Latino, any race	0%	40%	0%	0%	10%	0%	141%	506%	0%	149%	590%
White, non-Hispanic	0%	18%	0%	0%	3%	14%	122%	359%	15%	124%	379%
Black or African American, non-Hispanic	0%	25%	0%	0%	7%	0%	131%	410%	0%	135%	437%
All other races, non-Hispanic	0%	31%	0%	0%	10%	0%	132%	493%	0%	139%	551%
Country of birth											
United States	0%	18%	0%	0%	4%	12%	123%	363%	13%	124%	380%
Other countries	0%	41%	0%	0%	12%	0%	144%	525%	0%	156%	632%
Highest education level											
Graduate	0%	17%	0%	0%	4%	24%	113%	245%	25%	114%	255%
Bachelor	0%	19%	0%	0%	4%	25%	120%	324%	29%	121%	346%
Associate	0%	21%	0%	0%	4%	16%	127%	340%	19%	129%	364%
High school	0%	25%	0%	0%	6%	0%	133%	475%	0%	136%	496%
Less than high school	0%	39%	0%	0%	15%	0%	141%	718%	0%	156%	793%
Current-law initial AIME quintile											
Highest	0%	1%	0%	0%	0%	36%	93%	136%	36%	93%	136%
Second highest	0%	10%	0%	0%	1%	21%	118%	175%	21%	118%	176%
Middle	0%	31%	0%	0%	4%	10%	140%	234%	10%	142%	237%
Second lowest	0%	45%	0%	0%	9%	23%	205%	444%	23%	214%	452%
Lowest	0%	31%	0%	0%	31%	0%	228%	1,369%	0%	283%	1,455%
Lifetime payroll tax quintile											
Highest	0%	1%	0%	0%	0%	40%	94%	134%	40%	94%	134%
Second highest	0%	8%	0%	0%	0%	23%	118%	173%	23%	118%	173%
Middle	0%	30%	0%	0%	3%	16%	141%	235%	17%	143%	238%
Second lowest	0%	46%	0%	0%	8%	18%	193%	403%	19%	199%	408%
Lowest	0%	33%	0%	0%	30%	0%	270%	1,384%	0%	334%	1,464%
Lifetime payroll tax quintile (shared)											
Highest	0%	4%	0%	0%	0%	47%	101%	169%	47%	101%	170%
Second highest	0%	11%	0%	0%	1%	33%	118%	237%	33%	119%	239%
Middle	0%	22%	0%	0%	3%	15%	136%	314%	15%	137%	320%
Second lowest	0%	42%	0%	0%	7%	9%	165%	490%	9%	170%	498%
Lowest	0%	38%	0%	1%	29%	0%	183%	1,028%	0%	221%	1,093%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

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

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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 without proposal 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%	119%	375%	0%	124%	446%
Sex											
Female	0%	35%	0%	0%	11%	0%	143%	532%	12%	152%	622%
Male	0%	23%	0%	0%	8%	0%	101%	258%	0%	105%	305%
Race/ethnicity											
Hispanic or Latino, any race	0%	33%	0%	0%	16%	0%	128%	410%	0%	139%	543%
White, non-Hispanic	0%	25%	0%	0%	6%	14%	118%	372%	20%	121%	410%
Black or African American, non-Hispanic	0%	40%	0%	0%	17%	0%	111%	323%	0%	118%	402%
All other races, non-Hispanic	0%	33%	0%	0%	14%	0%	106%	410%	0%	119%	570%
Country of birth											
United States	0%	26%	0%	0%	7%	7%	118%	342%	12%	121%	375%
Other countries	0%	36%	0%	0%	35%	0%	121%	521%	0%	140%	711%
Highest education level											
Graduate	0%	18%	0%	0%	4%	21%	105%	271%	26%	106%	296%
Bachelor	0%	22%	0%	0%	6%	5%	107%	291%	10%	112%	342%
Associate	0%	28%	0%	0%	7%	0%	120%	329%	6%	123%	366%
High school	0%	35%	0%	0%	11%	0%	130%	483%	0%	137%	555%
Less than high school	0%	39%	0%	1%	38%	0%	126%	612%	0%	148%	751%
Current-law initial AIME quintile											
Highest	0%	2%	0%	0%	0%	37%	87%	124%	37%	87%	124%
Second highest	0%	12%	0%	0%	1%	34%	117%	176%	35%	117%	177%
Middle	0%	42%	0%	0%	5%	28%	145%	258%	28%	147%	261%
Second lowest	0%	55%	0%	4%	18%	0%	204%	522%	0%	221%	546%
Lowest	0%	34%	0%	3%	70%	0%	122%	1,803%	0%	234%	2,169%
Lifetime payroll tax quintile											
Highest	0%	1%	0%	0%	0%	40%	88%	125%	40%	88%	125%
Second highest	0%	12%	0%	0%	1%	36%	117%	178%	37%	118%	180%
Middle	0%	42%	0%	0%	5%	29%	144%	261%	30%	147%	266%
Second lowest	0%	55%	0%	3%	13%	0%	197%	467%	0%	212%	487%
Lowest	0%	35%	0%	5%	70%	0%	121%	1,917%	0%	268%	2,230%
Lifetime payroll tax quintile (shared)											
Highest	0%	3%	0%	0%	0%	42%	90%	149%	43%	90%	149%
Second highest	0%	15%	0%	0%	1%	43%	119%	247%	43%	120%	250%
Middle	0%	35%	0%	0%	5%	31%	139%	330%	32%	141%	336%
Second lowest	0%	55%	0%	3%	11%	7%	176%	565%	9%	184%	598%
Lowest	0%	36%	0%	10%	71%	0%	66%	922%	0%	173%	1,157%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

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 without proposal 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%	116%	343%	0%	121%	414%
Sex											
Female	0%	36%	0%	0%	11%	0%	137%	486%	21%	145%	576%
Male	0%	23%	0%	0%	8%	0%	99%	245%	0%	102%	280%
Race/ethnicity											
Hispanic or Latino, any race	0%	29%	0%	0%	11%	0%	124%	369%	0%	130%	464%
White, non-Hispanic	0%	27%	0%	0%	7%	17%	115%	338%	25%	118%	381%
Black or African American, non-Hispanic	0%	42%	0%	0%	16%	0%	112%	306%	0%	119%	369%
All other races, non-Hispanic	0%	29%	0%	0%	10%	0%	100%	327%	0%	109%	457%
Country of birth											
United States	0%	28%	0%	0%	7%	11%	116%	318%	17%	118%	347%
Other countries	0%	35%	0%	0%	24%	0%	116%	475%	0%	133%	695%
Highest education level											
Graduate	0%	20%	0%	0%	5%	25%	106%	255%	33%	108%	281%
Bachelor	0%	22%	0%	0%	7%	8%	103%	272%	16%	106%	317%
Associate	0%	29%	0%	0%	8%	0%	118%	309%	4%	121%	344%
High school	0%	34%	0%	0%	11%	0%	124%	413%	0%	131%	484%
Less than high school	0%	39%	0%	0%	33%	0%	127%	547%	0%	143%	741%
Current-law initial AIME quintile											
Highest	0%	2%	0%	0%	0%	39%	85%	121%	39%	85%	121%
Second highest	0%	11%	0%	0%	1%	40%	114%	170%	40%	115%	172%
Middle	0%	42%	0%	0%	5%	29%	138%	246%	30%	141%	249%
Second lowest	0%	58%	0%	4%	15%	11%	189%	452%	11%	204%	470%
Lowest	0%	34%	0%	3%	72%	0%	128%	1,529%	0%	233%	1,923%
Lifetime payroll tax quintile											
Highest	0%	1%	0%	0%	0%	41%	85%	121%	41%	85%	121%
Second highest	0%	12%	0%	0%	1%	41%	116%	173%	42%	116%	174%
Middle	0%	42%	0%	0%	5%	31%	139%	254%	33%	142%	258%
Second lowest	0%	58%	0%	4%	12%	13%	183%	414%	16%	195%	440%
Lowest	0%	35%	0%	5%	72%	0%	126%	1,578%	0%	247%	1,950%
Lifetime payroll tax quintile (shared)											
Highest	0%	3%	0%	0%	0%	44%	87%	139%	44%	87%	139%
Second highest	0%	15%	0%	0%	1%	45%	117%	231%	46%	118%	235%
Middle	0%	36%	0%	0%	5%	34%	136%	307%	35%	137%	313%
Second lowest	0%	56%	0%	3%	10%	12%	167%	512%	16%	176%	531%
Lowest	0%	37%	0%	10%	71%	0%	89%	792%	0%	177%	1,081%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

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 without proposal 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%	79%	24%	45%	74%
Sex											
Female	43%	1%	-12%	0%	0%	28%	51%	90%	28%	50%	83%
Male	20%	1%	-4%	0%	0%	22%	42%	66%	22%	41%	63%
Race/ethnicity											
Hispanic or Latino, any race	47%	1%	-11%	0%	0%	28%	50%	84%	27%	49%	78%
White, non-Hispanic	27%	1%	-7%	0%	0%	23%	43%	74%	23%	43%	70%
Black or African American, non-Hispanic	30%	1%	-7%	0%	0%	28%	51%	85%	28%	50%	80%
All other races, non-Hispanic	42%	3%	-10%	0%	0%	24%	48%	90%	25%	47%	85%
Country of birth											
United States	27%	1%	-7%	0%	0%	23%	44%	75%	23%	43%	71%
Other countries	51%	2%	-12%	-1%	0%	28%	53%	90%	28%	51%	84%
Highest education level											
Graduate	25%	1%	-5%	0%	0%	21%	41%	71%	21%	41%	68%
Bachelor	28%	1%	-7%	0%	0%	22%	42%	77%	22%	42%	71%
Associate	30%	1%	-8%	0%	0%	24%	45%	74%	24%	44%	69%
High school	32%	1%	-8%	0%	0%	27%	48%	81%	26%	47%	76%
Less than high school	47%	1%	-12%	0%	0%	33%	56%	90%	33%	53%	85%
Current-law initial AIME quintile											
Highest	5%	0%	0%	0%	0%	17%	31%	47%	17%	31%	47%
Second highest	10%	0%	-1%	0%	0%	24%	38%	56%	24%	37%	55%
Middle	33%	1%	-3%	0%	0%	29%	43%	63%	29%	42%	61%
Second lowest	59%	2%	-9%	-2%	0%	38%	51%	77%	37%	50%	72%
Lowest	50%	1%	-22%	0%	0%	53%	70%	119%	50%	65%	98%
Lifetime payroll tax quintile											
Highest	5%	0%	0%	0%	0%	16%	33%	50%	16%	33%	50%
Second highest	10%	0%	0%	0%	0%	23%	37%	57%	23%	37%	56%
Middle	31%	2%	-3%	0%	0%	31%	43%	63%	30%	42%	62%
Second lowest	60%	2%	-9%	-2%	0%	37%	50%	78%	36%	50%	72%
Lowest	51%	1%	-21%	-2%	0%	52%	68%	113%	49%	64%	94%
Lifetime payroll tax quintile (shared)											
Highest	11%	0%	-1%	0%	0%	18%	36%	53%	18%	36%	53%
Second highest	21%	1%	-4%	0%	0%	22%	38%	62%	22%	38%	60%
Middle	30%	1%	-6%	0%	0%	28%	43%	69%	27%	42%	65%
Second lowest	46%	2%	-10%	0%	0%	33%	50%	82%	33%	49%	76%
Lowest	48%	2%	-13%	0%	0%	46%	63%	92%	44%	62%	90%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

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

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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 without proposal 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	34%	1%	-10%	0%	0%	24%	47%	85%	24%	46%	77%
Sex											
Female	44%	1%	-13%	0%	0%	27%	53%	90%	27%	51%	84%
Male	24%	1%	-5%	0%	0%	22%	43%	73%	22%	43%	69%
Race/ethnicity											
Hispanic or Latino, any race	35%	1%	-11%	0%	0%	28%	51%	90%	28%	51%	84%
White, non-Hispanic	30%	1%	-9%	0%	0%	23%	45%	81%	23%	44%	74%
Black or African American, non-Hispanic	46%	1%	-11%	0%	0%	26%	51%	83%	26%	50%	75%
All other races, non-Hispanic	42%	2%	-10%	0%	0%	22%	46%	90%	22%	45%	80%
Country of birth											
United States	32%	1%	-9%	0%	0%	23%	46%	81%	23%	45%	74%
Other countries	43%	2%	-12%	0%	0%	27%	54%	90%	27%	52%	88%
Highest education level											
Graduate	24%	1%	-5%	0%	0%	21%	42%	75%	21%	41%	72%
Bachelor	28%	1%	-8%	0%	0%	21%	43%	82%	21%	42%	77%
Associate	33%	1%	-8%	0%	0%	24%	45%	76%	24%	45%	70%
High school	40%	1%	-11%	0%	0%	28%	51%	89%	28%	50%	79%
Less than high school	44%	2%	-12%	0%	0%	31%	57%	90%	30%	54%	87%
Current-law initial AIME quintile											
Highest	5%	0%	0%	0%	0%	16%	31%	46%	16%	31%	46%
Second highest	12%	0%	-1%	0%	0%	23%	38%	56%	23%	38%	56%
Middle	33%	1%	-3%	0%	0%	29%	45%	65%	29%	44%	63%
Second lowest	63%	2%	-10%	-2%	0%	41%	55%	84%	39%	53%	79%
Lowest	57%	2%	-23%	-4%	0%	58%	74%	135%	54%	68%	110%
Lifetime payroll tax quintile											
Highest	5%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	12%	0%	-1%	0%	0%	22%	37%	58%	22%	37%	57%
Middle	33%	1%	-3%	0%	0%	30%	45%	66%	30%	44%	64%
Second lowest	61%	2%	-10%	-2%	0%	39%	54%	85%	38%	53%	79%
Lowest	58%	2%	-22%	-5%	0%	57%	73%	127%	53%	66%	105%
Lifetime payroll tax quintile (shared)											
Highest	8%	0%	0%	0%	0%	17%	35%	52%	17%	35%	52%
Second highest	19%	0%	-3%	0%	0%	21%	39%	62%	21%	39%	60%
Middle	35%	1%	-7%	0%	0%	27%	44%	73%	27%	44%	68%
Second lowest	52%	2%	-11%	-1%	0%	35%	53%	88%	35%	51%	79%
Lowest	55%	2%	-15%	-2%	0%	50%	67%	108%	49%	64%	96%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 06/30/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

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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 without proposal 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	34%	1%	-9%	0%	0%	24%	48%	84%	24%	47%	77%
Sex											
Female	43%	1%	-13%	0%	0%	28%	52%	90%	28%	51%	83%
Male	24%	1%	-6%	0%	0%	22%	44%	73%	22%	43%	70%
Race/ethnicity											
Hispanic or Latino, any race	32%	1%	-10%	0%	0%	27%	50%	88%	27%	49%	80%
White, non-Hispanic	31%	1%	-9%	0%	0%	23%	46%	81%	23%	45%	75%
Black or African American, non-Hispanic	46%	2%	-10%	0%	0%	26%	52%	84%	26%	51%	76%
All other races, non-Hispanic	37%	1%	-9%	0%	0%	22%	45%	84%	22%	44%	77%
Country of birth											
United States	32%	1%	-9%	0%	0%	23%	47%	81%	23%	46%	74%
Other countries	40%	2%	-11%	0%	0%	26%	51%	90%	26%	50%	84%
Highest education level											
Graduate	26%	1%	-6%	0%	0%	21%	43%	80%	21%	43%	75%
Bachelor	26%	1%	-8%	0%	0%	21%	42%	79%	21%	41%	74%
Associate	33%	1%	-8%	0%	0%	25%	47%	77%	25%	47%	71%
High school	39%	1%	-10%	0%	0%	28%	50%	88%	28%	49%	79%
Less than high school	43%	1%	-13%	0%	0%	31%	57%	90%	31%	55%	84%
Current-law initial AIME quintile											
Highest	4%	0%	0%	0%	0%	16%	31%	47%	16%	31%	47%
Second highest	11%	1%	-1%	0%	0%	24%	39%	57%	24%	39%	56%
Middle	33%	1%	-3%	0%	0%	31%	45%	65%	31%	45%	64%
Second lowest	63%	2%	-10%	-3%	0%	41%	55%	84%	40%	53%	78%
Lowest	57%	2%	-24%	-4%	0%	58%	74%	128%	54%	67%	108%
Lifetime payroll tax quintile											
Highest	4%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	12%	1%	-1%	0%	0%	23%	39%	58%	23%	39%	58%
Middle	32%	1%	-3%	0%	0%	31%	45%	66%	31%	45%	65%
Second lowest	62%	2%	-10%	-2%	0%	40%	54%	83%	39%	53%	77%
Lowest	58%	2%	-23%	-5%	0%	57%	73%	122%	53%	67%	103%
Lifetime payroll tax quintile (shared)											
Highest	8%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	20%	1%	-3%	0%	0%	22%	40%	63%	22%	40%	61%
Middle	33%	1%	-6%	0%	0%	29%	45%	72%	29%	45%	69%
Second lowest	53%	2%	-11%	-1%	0%	37%	53%	88%	36%	52%	79%
Lowest	55%	2%	-15%	-2%	0%	50%	67%	102%	48%	64%	93%

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NOTES: Start date = 2022.

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

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