

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	3%	0%	0%	0%	0%
Sex					
Female	5%	0%	0%	0%	0%
Male	1%	0%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	5%	0%	0%	0%	0%
White, non-Hispanic	3%	0%	0%	0%	0%
Black or African American, non-Hispanic	2%	0%	0%	0%	0%
All other races, non-Hispanic	4%	0%	0%	0%	0%
Country of birth					
United States	3%	0%	0%	0%	0%
Other countries	6%	0%	0%	0%	0%
Age					
60–69	7%	0%	0%	0%	0%
70–79	2%	0%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	5%	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	3%	0%	0%	0%	0%
Associate	3%	0%	0%	0%	0%
High school	3%	0%	0%	0%	0%
Less than high school	5%	0%	0%	0%	0%
Current-law poverty status					
Above poverty	3%	0%	0%	0%	0%
In poverty	2%	0%	0%	0%	0%
Current-law household income quintile					
Highest	3%	0%	0%	0%	0%
Second highest	3%	0%	0%	0%	0%
Middle	3%	0%	0%	0%	0%
Second lowest	3%	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)	33%	0%	-10%	0%	0%
Disabled worker only	0%	0%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

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

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	8%	0%	0%	0%	0%
Sex					
Female	12%	0%	-8%	0%	0%
Male	3%	0%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	10%	0%	0%	0%	0%
White, non-Hispanic	7%	0%	0%	0%	0%
Black or African American, non-Hispanic	3%	0%	0%	0%	0%
All other races, non-Hispanic	12%	0%	-10%	0%	0%
Country of birth					
United States	6%	0%	0%	0%	0%
Other countries	13%	0%	-18%	0%	0%
Age					
60–69	7%	0%	0%	0%	0%
70–79	10%	0%	0%	0%	0%
80–89	7%	0%	0%	0%	0%
90 or older	2%	0%	0%	0%	0%
Marital status					
Married	14%	0%	-13%	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	6%	0%	0%	0%	0%
Bachelor	8%	0%	0%	0%	0%
Associate	7%	0%	0%	0%	0%
High school	7%	0%	0%	0%	0%
Less than high school	13%	0%	-18%	0%	0%
Current-law poverty status					
Above poverty	8%	0%	0%	0%	0%
In poverty	3%	0%	0%	0%	0%
Current-law household income quintile					
Highest	8%	0%	0%	0%	0%
Second highest	8%	0%	0%	0%	0%
Middle	7%	0%	0%	0%	0%
Second lowest	8%	0%	0%	0%	0%
Lowest	6%	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)	92%	0%	-34%	-23%	-2%
Disabled worker only	0%	0%	0%	0%	0%

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%ile = percentile.

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

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	11%	0%	-5%	0%	0%
Male	3%	0%	0%	0%	0%
Race/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	3%	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%	-32%	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%	-24%	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%	-25%	0%	0%
Current-law poverty status					
Above poverty	7%	0%	0%	0%	0%
In poverty	2%	0%	0%	0%	0%
Current-law household income quintile					
Highest	7%	0%	0%	0%	0%
Second highest	7%	1%	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)	98%	0%	-34%	-33%	-6%
Disabled worker only	0%	0%	0%	0%	0%

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

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

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	2%	0%	0%	0%	0%
Sex					
Female	2%	0%	0%	0%	0%
Male	3%	0%	0%	0%	0%
Race/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	2%	0%	0%	0%	0%
All other races, non-Hispanic	3%	0%	0%	0%	0%
Country of birth					
United States	2%	0%	0%	0%	0%
Other countries	4%	0%	0%	0%	0%
Age					
60–69	5%	0%	0%	0%	0%
70–79	1%	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	1%	0%	0%	0%	0%
Associate	2%	0%	0%	0%	0%
High school	2%	0%	0%	0%	0%
Less than high school	4%	0%	0%	0%	0%
Current-law poverty status					
Above poverty	2%	0%	0%	0%	0%
In poverty	2%	0%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	2%	0%	0%	0%	0%
Middle	3%	0%	0%	0%	0%
Second lowest	3%	0%	0%	0%	0%
Lowest	3%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	2%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	11%	0%	-1%	0%	0%
Disabled worker only	2%	0%	0%	0%	0%

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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	12%	0%	-1%	0%	0%
Sex					
Female	11%	0%	-1%	0%	0%
Male	13%	0%	-2%	0%	0%
Race/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	6%	0%	0%	0%	0%
All other races, non-Hispanic	19%	0%	-3%	0%	0%
Country of birth					
United States	10%	0%	0%	0%	0%
Other countries	18%	0%	-3%	0%	0%
Age					
60–69	12%	0%	-1%	0%	0%
70–79	16%	0%	-2%	0%	0%
80–89	9%	0%	0%	0%	0%
90 or older	1%	0%	0%	0%	0%
Marital status					
Married	22%	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	10%	0%	-1%	0%	0%
Bachelor	12%	0%	-1%	0%	0%
Associate	11%	0%	-1%	0%	0%
High school	12%	0%	-1%	0%	0%
Less than high school	17%	0%	-4%	0%	0%
Current-law poverty status					
Above poverty	12%	0%	-1%	0%	0%
In poverty	5%	0%	0%	0%	0%
Current-law household income quintile					
Highest	9%	0%	0%	0%	0%
Second highest	13%	0%	-1%	0%	0%
Middle	14%	0%	-2%	0%	0%
Second lowest	13%	0%	-3%	0%	0%
Lowest	9%	0%	0%	0%	0%
Current-law benefit type					
Retired worker only	9%	0%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	0%	0%	0%	0%
Spousal (includes dually entitled)	59%	2%	-6%	-1%	0%
Disabled worker only	5%	0%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

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

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	12%	0%	-2%	0%	0%
Sex					
Female	12%	0%	-1%	0%	0%
Male	13%	0%	-2%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	14%	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	19%	0%	-4%	0%	0%
Country of birth					
United States	11%	0%	-1%	0%	0%
Other countries	19%	0%	-4%	0%	0%
Age					
60–69	11%	0%	-1%	0%	0%
70–79	15%	0%	-3%	0%	0%
80–89	12%	0%	-1%	0%	0%
90 or older	9%	0%	0%	0%	0%
Marital status					
Married	26%	0%	-5%	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	12%	0%	-1%	0%	0%
Associate	11%	0%	-1%	0%	0%
High school	13%	0%	-2%	0%	0%
Less than high school	17%	0%	-4%	0%	0%
Current-law poverty status					
Above poverty	13%	0%	-2%	0%	0%
In poverty	5%	0%	0%	0%	0%
Current-law household income quintile					
Highest	11%	0%	-1%	0%	0%
Second highest	14%	0%	-2%	0%	0%
Middle	16%	0%	-4%	0%	0%
Second lowest	14%	0%	-5%	0%	0%
Lowest	8%	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)	70%	2%	-8%	-2%	0%
Disabled worker only	4%	0%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

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

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%	5%	3,237	3,258	20	0%
Sex						
Female	5%	5%	1,787	1,795	8	0%
Male	4%	4%	1,450	1,462	12	0%
Race/ethnicity						
Hispanic or Latino, any race	7%	7%	570	578	8	1%
White, non-Hispanic	3%	3%	1,804	1,816	12	0%
Black or African American, non-Hispanic	9%	9%	636	636	0	0%
All other races, non-Hispanic	6%	6%	228	228	0	0%
Country of birth						
United States	4%	4%	2,472	2,484	12	0%
Other countries	7%	7%	765	773	8	1%
Age						
60–69	6%	6%	1,486	1,494	8	0%
70–79	4%	4%	1,318	1,330	12	0%
80–89	3%	3%	381	381	0	0%
90 or older	2%	2%	53	53	0	0%
Marital status						
Married	1%	1%	469	484	14	3%
Divorced	9%	9%	1,207	1,213	6	0%
Widowed	6%	6%	740	740	0	0%
Never married	16%	16%	821	821	0	0%
Highest education level						
Graduate	1%	1%	97	97	0	0%
Bachelor	2%	2%	263	264	1	0%
Associate	4%	4%	626	626	0	0%
High school	6%	6%	1,534	1,547	12	0%
Less than high school	12%	12%	717	724	6	0%
Current-law benefit type						
Retired worker only	4%	4%	2,252	2,266	14	0%
Widow(er) (includes dually entitled)	5%	5%	577	577	0	0%
Spousal (includes dually entitled)	2%	2%	145	151	6	4%
Disabled worker only	10%	10%	263	263	0	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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%	4%	3,309	3,435	125	3%
Sex						
Female	4%	4%	1,862	1,940	77	4%
Male	4%	4%	1,447	1,495	47	3%
Race/ethnicity						
Hispanic or Latino, any race	6%	6%	897	930	33	3%
White, non-Hispanic	3%	3%	1,472	1,539	67	4%
Black or African American, non-Hispanic	8%	8%	679	690	11	1%
All other races, non-Hispanic	4%	4%	261	276	14	5%
Country of birth						
United States	4%	4%	2,260	2,338	77	3%
Other countries	6%	6%	1,048	1,096	47	4%
Age						
60–69	5%	5%	1,277	1,304	27	2%
70–79	4%	4%	1,105	1,187	82	7%
80–89	3%	4%	734	748	14	1%
90 or older	3%	3%	193	195	2	1%
Marital status						
Married	1%	1%	457	520	63	13%
Divorced	6%	7%	948	1,011	62	6%
Widowed	5%	5%	750	750	0	0%
Never married	12%	12%	1,154	1,154	0	0%
Highest education level						
Graduate	1%	1%	91	96	5	5%
Bachelor	2%	2%	280	311	30	10%
Associate	3%	3%	555	565	10	1%
High school	6%	6%	1,549	1,594	44	2%
Less than high school	11%	11%	834	870	35	4%
Current-law poverty status						
Above poverty	0%	0%	0	128	127	...
In poverty	100%	100%	3,309	3,307	-1	0%
Current-law benefit type						
Retired worker only	4%	4%	2,500	2,555	54	2%
Widow(er) (includes dually entitled)	4%	4%	498	500	2	0%
Spousal (includes dually entitled)	1%	2%	99	167	68	69%
Disabled worker only	6%	6%	212	212	0	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

... = not applicable.

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

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%	3%	2,425	2,511	86	3%
Sex						
Female	3%	3%	1,304	1,358	54	4%
Male	2%	3%	1,121	1,153	32	2%
Race/ethnicity						
Hispanic or Latino, any race	3%	3%	769	796	26	3%
White, non-Hispanic	2%	2%	1,009	1,053	43	4%
Black or African American, non-Hispanic	4%	4%	392	396	4	1%
All other races, non-Hispanic	3%	3%	254	266	11	4%
Country of birth						
United States	2%	2%	1,586	1,634	48	3%
Other countries	4%	4%	839	877	38	4%
Age						
60–69	3%	3%	795	813	18	2%
70–79	3%	3%	906	953	46	5%
80–89	3%	3%	585	604	19	3%
90 or older	2%	2%	139	141	2	1%
Marital status						
Married	1%	1%	292	352	60	20%
Divorced	3%	3%	613	638	24	4%
Widowed	3%	3%	473	475	1	0%
Never married	6%	6%	1,046	1,046	0	0%
Highest education level						
Graduate	1%	1%	156	158	2	1%
Bachelor	1%	1%	218	230	11	5%
Associate	2%	2%	405	425	19	4%
High school	4%	4%	1,033	1,069	35	3%
Less than high school	6%	6%	613	630	17	2%
Current-law poverty status						
Above poverty	0%	0%	0	86	86	...
In poverty	100%	100%	2,425	2,425	0	0%
Current-law benefit type						
Retired worker only	3%	3%	1,958	2,018	60	3%
Widow(er) (includes dually entitled)	2%	2%	321	321	0	0%
Spousal (includes dually entitled)	1%	1%	41	67	26	65%
Disabled worker only	3%	3%	105	105	0	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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	8%	0%	0%	0%	0%	5%	127%	397%	5%	127%	387%
Sex											
Female	14%	0%	-3%	0%	0%	23%	159%	562%	23%	158%	546%
Male	2%	0%	0%	0%	0%	0%	105%	239%	0%	105%	238%
Race/ethnicity											
Hispanic or Latino, any race	11%	0%	-2%	0%	0%	0%	141%	506%	0%	141%	491%
White, non-Hispanic	8%	0%	0%	0%	0%	14%	122%	359%	14%	122%	350%
Black or African American, non-Hispanic	5%	0%	0%	0%	0%	0%	131%	410%	0%	131%	404%
All other races, non-Hispanic	11%	0%	-3%	0%	0%	0%	132%	493%	0%	131%	460%
Country of birth											
United States	7%	0%	0%	0%	0%	12%	123%	363%	11%	123%	354%
Other countries	12%	0%	-4%	0%	0%	0%	144%	525%	0%	144%	512%
Highest education level											
Graduate	6%	0%	0%	0%	0%	24%	113%	245%	24%	113%	238%
Bachelor	9%	0%	-1%	0%	0%	25%	120%	324%	25%	119%	316%
Associate	8%	0%	0%	0%	0%	16%	127%	340%	15%	127%	332%
High school	8%	0%	0%	0%	0%	0%	133%	475%	0%	132%	466%
Less than high school	10%	0%	-2%	0%	0%	0%	141%	718%	0%	140%	696%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	36%	93%	136%	36%	93%	136%
Second highest	0%	0%	0%	0%	0%	21%	118%	175%	21%	118%	175%
Middle	4%	0%	0%	0%	0%	10%	140%	234%	10%	140%	233%
Second lowest	14%	0%	-3%	0%	0%	23%	205%	444%	23%	204%	436%
Lowest	23%	0%	-9%	0%	0%	0%	228%	1,369%	0%	224%	1,320%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	40%	94%	134%	40%	94%	134%
Second highest	0%	0%	0%	0%	0%	23%	118%	173%	23%	118%	173%
Middle	4%	0%	0%	0%	0%	16%	141%	235%	16%	141%	235%
Second lowest	12%	0%	-2%	0%	0%	18%	193%	403%	18%	192%	389%
Lowest	24%	0%	-9%	0%	0%	0%	270%	1,384%	0%	264%	1,344%
Lifetime payroll tax quintile (shared)											
Highest	5%	0%	0%	0%	0%	47%	101%	169%	47%	101%	168%
Second highest	8%	0%	0%	0%	0%	33%	118%	237%	33%	118%	234%
Middle	8%	0%	0%	0%	0%	15%	136%	314%	15%	136%	309%
Second lowest	9%	0%	0%	0%	0%	9%	165%	490%	9%	165%	478%
Lowest	11%	0%	-3%	0%	0%	0%	183%	1,028%	0%	182%	1,005%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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

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	10%	0%	-1%	0%	0%	0%	119%	375%	0%	118%	356%
Sex											
Female	15%	0%	-8%	0%	0%	0%	143%	532%	0%	141%	484%
Male	4%	0%	0%	0%	0%	0%	101%	258%	0%	101%	253%
Race/ethnicity											
Hispanic or Latino, any race	11%	0%	-5%	0%	0%	0%	128%	410%	0%	128%	374%
White, non-Hispanic	10%	0%	-1%	0%	0%	14%	118%	372%	14%	118%	354%
Black or African American, non-Hispanic	5%	0%	0%	0%	0%	0%	111%	323%	0%	111%	318%
All other races, non-Hispanic	12%	0%	-7%	0%	0%	0%	106%	410%	0%	105%	378%
Country of birth											
United States	8%	0%	0%	0%	0%	7%	118%	342%	7%	118%	329%
Other countries	14%	0%	-16%	0%	0%	0%	121%	521%	0%	120%	473%
Highest education level											
Graduate	7%	0%	0%	0%	0%	21%	105%	271%	21%	105%	265%
Bachelor	9%	0%	0%	0%	0%	5%	107%	291%	5%	107%	282%
Associate	9%	0%	0%	0%	0%	0%	120%	329%	0%	120%	319%
High school	11%	0%	-2%	0%	0%	0%	130%	483%	0%	129%	451%
Less than high school	13%	0%	-11%	0%	0%	0%	126%	612%	0%	126%	548%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	37%	87%	124%	37%	87%	124%
Second highest	1%	0%	0%	0%	0%	34%	117%	176%	34%	117%	176%
Middle	6%	0%	0%	0%	0%	28%	145%	258%	28%	144%	256%
Second lowest	15%	0%	-7%	0%	0%	0%	204%	522%	0%	199%	498%
Lowest	25%	0%	-34%	0%	0%	0%	122%	1,803%	0%	116%	1,632%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	40%	88%	125%	40%	88%	125%
Second highest	1%	0%	0%	0%	0%	36%	117%	178%	36%	117%	178%
Middle	6%	0%	0%	0%	0%	29%	144%	261%	29%	144%	260%
Second lowest	15%	0%	-6%	0%	0%	0%	197%	467%	0%	194%	446%
Lowest	25%	0%	-34%	0%	0%	0%	121%	1,917%	0%	110%	1,738%
Lifetime payroll tax quintile (shared)											
Highest	3%	0%	0%	0%	0%	42%	90%	149%	42%	90%	149%
Second highest	9%	0%	0%	0%	0%	43%	119%	247%	43%	119%	238%
Middle	10%	0%	-1%	0%	0%	31%	139%	330%	31%	139%	320%
Second lowest	13%	0%	-4%	0%	0%	7%	176%	565%	7%	174%	526%
Lowest	12%	0%	-23%	0%	0%	0%	66%	922%	0%	65%	861%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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

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	10%	0%	-1%	0%	0%	0%	116%	343%	0%	115%	329%
Sex											
Female	15%	0%	-7%	0%	0%	0%	137%	486%	0%	136%	451%
Male	4%	0%	0%	0%	0%	0%	99%	245%	0%	99%	242%
Race/ethnicity											
Hispanic or Latino, any race	10%	0%	-3%	0%	0%	0%	124%	369%	0%	123%	352%
White, non-Hispanic	10%	0%	-1%	0%	0%	17%	115%	338%	16%	114%	323%
Black or African American, non-Hispanic	4%	0%	0%	0%	0%	0%	112%	306%	0%	112%	304%
All other races, non-Hispanic	11%	0%	-5%	0%	0%	0%	100%	327%	0%	99%	302%
Country of birth											
United States	8%	0%	0%	0%	0%	11%	116%	318%	11%	115%	306%
Other countries	14%	0%	-14%	0%	0%	0%	116%	475%	0%	115%	420%
Highest education level											
Graduate	7%	0%	0%	0%	0%	25%	106%	255%	25%	106%	251%
Bachelor	9%	0%	0%	0%	0%	8%	103%	272%	8%	103%	262%
Associate	8%	0%	0%	0%	0%	0%	118%	309%	0%	117%	302%
High school	10%	0%	-2%	0%	0%	0%	124%	413%	0%	123%	385%
Less than high school	13%	0%	-11%	0%	0%	0%	127%	547%	0%	126%	498%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	39%	85%	121%	39%	85%	121%
Second highest	1%	0%	0%	0%	0%	40%	114%	170%	40%	114%	170%
Middle	6%	0%	0%	0%	0%	29%	138%	246%	28%	138%	244%
Second lowest	15%	0%	-6%	0%	0%	11%	189%	452%	10%	186%	432%
Lowest	25%	0%	-33%	0%	0%	0%	128%	1,529%	0%	122%	1,361%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	41%	85%	121%	41%	85%	120%
Second highest	1%	0%	0%	0%	0%	41%	116%	173%	41%	116%	173%
Middle	6%	0%	0%	0%	0%	31%	139%	254%	31%	139%	252%
Second lowest	14%	0%	-5%	0%	0%	13%	183%	414%	12%	181%	402%
Lowest	26%	0%	-33%	0%	0%	0%	126%	1,578%	0%	120%	1,400%
Lifetime payroll tax quintile (shared)											
Highest	4%	0%	0%	0%	0%	44%	87%	139%	44%	87%	138%
Second highest	9%	0%	0%	0%	0%	45%	117%	231%	45%	117%	222%
Middle	10%	0%	-1%	0%	0%	34%	136%	307%	33%	135%	295%
Second lowest	13%	0%	-4%	0%	0%	12%	167%	512%	11%	166%	493%
Lowest	12%	0%	-20%	0%	0%	0%	89%	792%	0%	86%	751%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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	4%	0%	0%	0%	0%	24%	46%	79%	24%	46%	78%
Sex											
Female	7%	0%	0%	0%	0%	28%	51%	90%	28%	51%	90%
Male	1%	0%	0%	0%	0%	22%	42%	66%	22%	42%	65%
Race/ethnicity											
Hispanic or Latino, any race	3%	0%	0%	0%	0%	28%	50%	84%	28%	50%	83%
White, non-Hispanic	4%	0%	0%	0%	0%	23%	43%	74%	23%	43%	73%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%	28%	51%	85%	28%	50%	84%
All other races, non-Hispanic	4%	0%	0%	0%	0%	24%	48%	90%	24%	48%	90%
Country of birth											
United States	4%	0%	0%	0%	0%	23%	44%	75%	23%	44%	74%
Other countries	4%	0%	0%	0%	0%	28%	53%	90%	28%	53%	90%
Highest education level											
Graduate	3%	0%	0%	0%	0%	21%	41%	71%	21%	41%	71%
Bachelor	4%	0%	0%	0%	0%	22%	42%	77%	22%	42%	76%
Associate	4%	0%	0%	0%	0%	24%	45%	74%	24%	44%	73%
High school	3%	0%	0%	0%	0%	27%	48%	81%	26%	48%	81%
Less than high school	4%	0%	0%	0%	0%	33%	56%	90%	33%	56%	90%
Current-law initial AIME quintile											
Highest	1%	0%	0%	0%	0%	17%	31%	47%	16%	31%	47%
Second highest	0%	0%	0%	0%	0%	24%	38%	56%	24%	38%	56%
Middle	1%	0%	0%	0%	0%	29%	43%	63%	29%	43%	62%
Second lowest	4%	0%	0%	0%	0%	38%	51%	77%	38%	51%	77%
Lowest	13%	0%	-5%	0%	0%	53%	70%	119%	53%	69%	113%
Lifetime payroll tax quintile											
Highest	1%	0%	0%	0%	0%	16%	33%	50%	16%	33%	50%
Second highest	0%	0%	0%	0%	0%	23%	37%	57%	23%	37%	57%
Middle	1%	0%	0%	0%	0%	31%	43%	63%	31%	43%	63%
Second lowest	5%	0%	0%	0%	0%	37%	50%	78%	37%	50%	76%
Lowest	11%	0%	-3%	0%	0%	52%	68%	113%	52%	67%	108%
Lifetime payroll tax quintile (shared)											
Highest	2%	0%	0%	0%	0%	18%	36%	53%	18%	36%	53%
Second highest	4%	0%	0%	0%	0%	22%	38%	62%	22%	38%	62%
Middle	4%	0%	0%	0%	0%	28%	43%	69%	28%	43%	68%
Second lowest	5%	0%	0%	0%	0%	33%	50%	82%	33%	49%	81%
Lowest	4%	0%	0%	0%	0%	46%	63%	92%	46%	63%	91%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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

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	4%	0%	0%	0%	0%	24%	47%	85%	24%	47%	82%
Sex											
Female	6%	0%	0%	0%	0%	27%	53%	90%	27%	52%	90%
Male	1%	0%	0%	0%	0%	22%	43%	73%	22%	43%	73%
Race/ethnicity											
Hispanic or Latino, any race	4%	0%	0%	0%	0%	28%	51%	90%	28%	51%	90%
White, non-Hispanic	4%	0%	0%	0%	0%	23%	45%	81%	23%	45%	79%
Black or African American, non-Hispanic	2%	0%	0%	0%	0%	26%	51%	83%	26%	51%	82%
All other races, non-Hispanic	5%	0%	0%	0%	0%	22%	46%	90%	22%	46%	88%
Country of birth											
United States	4%	0%	0%	0%	0%	23%	46%	81%	23%	46%	78%
Other countries	4%	0%	0%	0%	0%	27%	54%	90%	27%	53%	90%
Highest education level											
Graduate	3%	0%	0%	0%	0%	21%	42%	75%	21%	42%	73%
Bachelor	4%	0%	0%	0%	0%	21%	43%	82%	21%	43%	80%
Associate	4%	0%	0%	0%	0%	24%	45%	76%	24%	45%	74%
High school	4%	0%	0%	0%	0%	28%	51%	89%	28%	51%	86%
Less than high school	4%	0%	0%	0%	0%	31%	57%	90%	30%	57%	90%
Current-law initial AIME quintile											
Highest	1%	0%	0%	0%	0%	16%	31%	46%	16%	31%	46%
Second highest	1%	0%	0%	0%	0%	23%	38%	56%	23%	38%	56%
Middle	1%	0%	0%	0%	0%	29%	45%	65%	29%	45%	65%
Second lowest	4%	0%	0%	0%	0%	41%	55%	84%	40%	54%	83%
Lowest	12%	0%	-8%	0%	0%	58%	74%	135%	58%	72%	122%
Lifetime payroll tax quintile											
Highest	1%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	1%	0%	0%	0%	0%	22%	37%	58%	22%	37%	58%
Middle	1%	0%	0%	0%	0%	30%	45%	66%	30%	45%	66%
Second lowest	4%	0%	0%	0%	0%	39%	54%	85%	39%	54%	84%
Lowest	12%	0%	-8%	0%	0%	57%	73%	127%	56%	71%	115%
Lifetime payroll tax quintile (shared)											
Highest	2%	0%	0%	0%	0%	17%	35%	52%	16%	35%	52%
Second highest	4%	0%	0%	0%	0%	21%	39%	62%	21%	39%	62%
Middle	4%	0%	0%	0%	0%	27%	44%	73%	27%	44%	70%
Second lowest	4%	0%	0%	0%	0%	35%	53%	88%	35%	53%	85%
Lowest	4%	0%	0%	0%	0%	50%	67%	108%	50%	66%	104%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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

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	3%	0%	0%	0%	0%	24%	48%	84%	24%	47%	82%
Sex											
Female	5%	0%	0%	0%	0%	28%	52%	90%	28%	52%	90%
Male	1%	0%	0%	0%	0%	22%	44%	73%	22%	44%	73%
Race/ethnicity											
Hispanic or Latino, any race	4%	0%	0%	0%	0%	27%	50%	88%	27%	50%	85%
White, non-Hispanic	3%	0%	0%	0%	0%	23%	46%	81%	23%	46%	80%
Black or African American, non-Hispanic	1%	0%	0%	0%	0%	26%	52%	84%	26%	52%	83%
All other races, non-Hispanic	4%	0%	0%	0%	0%	22%	45%	84%	22%	45%	83%
Country of birth											
United States	3%	0%	0%	0%	0%	23%	47%	81%	23%	47%	79%
Other countries	4%	0%	0%	0%	0%	26%	51%	90%	26%	51%	90%
Highest education level											
Graduate	3%	0%	0%	0%	0%	21%	43%	80%	21%	43%	79%
Bachelor	3%	0%	0%	0%	0%	21%	42%	79%	21%	42%	77%
Associate	3%	0%	0%	0%	0%	25%	47%	77%	25%	47%	75%
High school	3%	0%	0%	0%	0%	28%	50%	88%	28%	50%	85%
Less than high school	4%	0%	0%	0%	0%	31%	57%	90%	31%	57%	90%
Current-law initial AIME quintile											
Highest	1%	0%	0%	0%	0%	16%	31%	47%	16%	31%	47%
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	3%	0%	0%	0%	0%	41%	55%	84%	41%	54%	84%
Lowest	10%	0%	-2%	0%	0%	58%	74%	128%	57%	72%	118%
Lifetime payroll tax quintile											
Highest	1%	0%	0%	0%	0%	16%	33%	49%	15%	33%	49%
Second highest	1%	0%	0%	0%	0%	23%	39%	58%	23%	39%	58%
Middle	1%	0%	0%	0%	0%	31%	45%	66%	31%	45%	66%
Second lowest	3%	0%	0%	0%	0%	40%	54%	83%	40%	54%	83%
Lowest	10%	0%	0%	0%	0%	57%	73%	122%	57%	71%	112%
Lifetime payroll tax quintile (shared)											
Highest	2%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	4%	0%	0%	0%	0%	22%	40%	63%	22%	40%	63%
Middle	4%	0%	0%	0%	0%	29%	45%	72%	29%	45%	71%
Second lowest	4%	0%	0%	0%	0%	37%	53%	88%	37%	53%	85%
Lowest	4%	0%	0%	0%	0%	50%	67%	102%	50%	66%	100%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v2

NOTES: Start date = 2022.

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

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