

## Your full retirement age

Your full retirement age is based on your birth year and is the age at which you're eligible to receive full Social Security Benefits.

### YEAR OF BIRTH

### FULL BENEFIT AGE

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1937 or earlier.....	65
1938.....	65 and 2 months
1939.....	65 and 4 months
1940.....	65 and 6 months
1941.....	65 and 8 months
1942.....	65 and 10 months
1943-1954 .....	66
1955.....	66 and 2 months
1956.....	66 and 4 months
1957.....	66 and 6 months
1958.....	66 and 8 months
1959.....	66 and 10 months
1960 or later .....	67

*Source: Social Security Administration*

# Social Security And Early Retirement

**Alicia H. Munnell**



## **Social Security And Early Retirement:**

*Who is "62 Enough"* Janice Ann Olson,1999      *Social Security Bulletin* ,2012      *Financing Problems of the Social Security System* United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,1983

**Social Security Oversight: Early retirement** United States. Congress. Senate. Special Committee on Aging,1981

**Social Security and Early Retirement** Robert Fenge,Pierre Pestieau,2005 Theoretical and empirical analysis of the relationship between retirement decision and pension systems with policy recommendations for reversing the current trend toward early retirement The contrasting trends toward earlier retirement and greater longevity have resulted in steadily increasing retirement costs over the last forty years One important factor influencing early retirement decisions is the expansion of retirement benefits but studies predict that most countries particularly those with early retirement incentives will be unable to meet future pension and social security obligations In this timely CESifo volume Robert Fenge and Pierre Pestieau examine empirical and theoretical evidence that explains why early retirement has become such a burden for social security systems and suggest pension system reforms that will reverse the trend Drawing on evidence from the European Union with comparisons to other industrialized countries including the United States and Canada the authors demonstrate that the effective retirement age is influenced by social security regulations such as a change in eligibility age and discuss ways of measuring these embedded incentives Fenge and Pestieau examine the implicit taxes on prolonged working life from normative and political economy perspectives They discuss optimal payroll tax rates that minimize distortions of labor supply and retirement decisions and consider alternative ways to finance benefits including consumption and capital income taxation They discuss why policies are designed to discourage employment among older workers and why reforms to counter this often meet resistance They demonstrate contrary to the belief of many European governments that pushing older workers into retirement does not free jobs for young unemployed workers They show that the gap between salaries and productivity is an incentive for employers to rid themselves of older workers and argue that governments should not support this behavior by compensating older workers for the difference between severance payments and salaries in early retirement programs      *The Early Retirement Myth* Eric R. Kingson,1981      *Sustaining Social Security in an Era of Population Aging* John A. Turner,2016-09-08 Social Security currently lacks the financing to pay for benefits already promised and the Congressional Budget Office projects that insolvency will occur in 2031 While many proposals for fixing the system have been floated most are little more than bandages that stem the bleeding but fail to address the underlying malady As John A Turner points out in *Sustaining Social Security in an Era of Population Aging* T he fundamental problem is that the current demographic era where the old age dependency ratio the ratio of Social Security beneficiaries to covered workers is increasing the Social Security benefit formula causes benefits to grow faster than the tax revenues that finance them While seemingly a problem of demographics which can t be fixed Turner argues that the solution to the long term health of Social

Security lies in politically acceptable periodic reforms of the formula used to determine benefits Specifically he endorses a set of reforms that address increased life expectancy the growing relationship between income and life expectancy the decline in the physical demands of jobs the rise in income inequality and the increasing poverty seen among the older population Impacts of the Current Social Security System United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,1999

**Increasing the Early Retirement Age Under Social Security** Michael V. Leonesio,Denton R. Vaughan,Bernard Wixon,2009 Policies that would reduce or eliminate Social Security benefits for early retirees could have adverse consequences for older workers in poor health This Brief documents the health and financial status of people aged 62-64 who receive reduced Social Security benefits as retired workers spouses and widowed spouses Although most of these early retirees do not have a serious health condition almost half report some type of health problem About 25 percent are estimated to have health problems that substantially impair their ability to work When compared to other early retirees those who have severe health problems have lower lifetime earnings are more reliant on Social Security benefits have fewer financial assets and are less likely to have health insurance About 12 percent of early retirees are estimated to meet the strict disability criteria for receiving Social Security Disability Insurance (DI) or Supplemental Security Income (SSI) Many of them do not receive DI because they lack sufficient work histories to qualify Another larger subgroup does not meet the test of low income and limited financial assets for means tested SSI disability benefits About as many 62-64 year olds classified as severely disabled receive early retirement benefits as receive disability benefits from DI or SSI The evidence suggests that Social Security early retirement benefits serve as a substantial albeit unofficial disability program for some early retirees

*The Future of Social Security* Alicia H. Munnell,2010-12-01 From a modest beginning in 1935 to an income replacement scheme for workers in commerce and industry the social security system has grown to cover 90 percent of working Americans It now pays 78 billion a year in benefits and is obligated to pay 4 trillion in future retirement benefits to workers now covered With a projected tax rate of 30 percent of gross wages by the year 2050 to meet its obligations under current law the system in the author's words is at the most crucial juncture of its forty year life This comprehensive review and analysis the thirteenth in the Brookings series of Studies in Social Economics discusses social security in relation to other sources of retirement income and clarifies its financing problem benefit structure and ambivalent goals It deals with two main financing questions First will the payroll tax yield the revenue needed to pay benefits as the retired population rises as a fraction of the working population Second is the regressive social security tax really the best source of revenue for a system with welfare components such as the minimum benefit and dependents benefits Though such benefits are viewed as progressive they are not paid according to need They meet neither the income redistribution requirements nor the individual equity goals of the social security program The author provides a comprehensive account of the benefit structure and clarifies its relation not only to the basic goals of social security but also to the country's three tiered system of income

security She offers recommendations for eliminating an irrational and correctable feature of the benefit formula for lowering the dependency ratio and most important for a definition of goals

**Encyclopedia of Aging and Public Health** Sana Loue, Martha Sajatovic, 2008-01-16 Americans are living longer and the elder population is growing larger To meet the ongoing need for quality information on elder health the Encyclopedia of Aging and Public Health combines multiple perspectives to offer readers a more accurate and complete picture of the aging process The book takes a biopsychosocial approach to the complexities of its subject In depth introductory chapters include coverage on a historical and demographic overview of aging in America a guide to biological changes accompanying aging an analysis of the diversity of the U S elder population legal issues commonly affecting older adults and the ethics of using cognitively impaired elders in research From there over 425 entries cover the gamut of topics trends diseases and phenomena Specific populations including ethnic minorities custodial grandparents and centenarians Core medical conditions associated with aging from cardiac and pulmonary diseases to Parkinson s and Alzheimer s Mental and emotional disorders Drugs vitamins alternative medicine Disorders of the eyes feet and skin Insomnia and sleep disorders malnutrition and eating disorders Sexual and gender related concerns And a broad array of social and political issues including access to care abuse neglect veterans affairs and assisted suicide Entries on not quite elders concerns e g midlife crisis menopause are featured as well And all chapters and entries include references and resource lists The Encyclopedia has been developed for maximum utility to clinicians social workers researchers and public health professionals working with older adults Its multidisciplinary coverage and scope of topics make this volume an invaluable reference for academic and public libraries

**Social Security: Simple and Smart** Tom Margenau, 2020-12-15 The Social Security program touches the lives of Americans young and old Almost everyone has a Social Security number and a job that deducts Social Security taxes from his or her paycheck And more than 60 million Americans 1 out of every 6 people in the country collect a monthly Social Security check Social Security spending makes up about one fourth of the entire federal budget A program this big is bound to have complex laws and regulations Tom Margenau has been helping people understand Social Security for almost 50 years both as a Social Security Administration employee and as a nationally syndicated columnist for Creators Syndicate Now for the first time he has gathered all of his knowledge and advice into a series of easy to read fact sheets and placed them in this book Simply find the fact sheet that covers the topic you are interested in and you will improve your understanding of how Social Security affects you and your family

[Social Security Reform](#) United States. Congress. House. Committee on the Budget. Task Force on Social Security, 1999

**Emerging Options for Work and Retirement Policy** James R. Storey, 1980

[Retooling Social Security for the 21st Century](#) C. Eugene Steuerle, Jon M. Bakija, 1994 Study of the Social Security debate arguing that Social Security needs reform and offering a blueprint for implementing them to meet today s and tomorrow s needs

*Social Security For Dummies* Jonathan Peterson, 2017-10-16 Get the benefits you ve earned Social Security For Dummies is the one

guide you need to navigate the often complex world of Social Security retirement benefits This updated edition offers clear guidance on when to claim benefits how much you can expect to receive where to find Social Security calculators and so much more Since its inception in the 1930s workers across the United States have set aside a portion of their wages to fund the Social Security Administration For many Social Security forms the foundation for their retirement funds Social Security For Dummies provides you with all the information you need to take charge of your retirement maximize your financial well being and successfully navigate the U S Social Security Administration You ll get up to date information to Make your way around the Social Security website Know your Social Security options including retirement survivor spousal and disability benefits Find resources when you re stumped Get answers to common questions Retirement is meant to be enjoyed and Social Security For Dummies makes it easier

**Early Retirement Patterns in Europe** Trudie Schils,2005 The research in this dissertation is targeted at revealing the similarities and differences in European early retirement institutions including unemployment and disability schemes In addition using longitudinal data from a large number of European countries the determinants of early retirement decisions are analysed empirically and the role played by institutions is surveyed This research shows that both less tight entitlement conditions and high generosity of early retirement schemes exert a disincentive effect on staying in work for the older worker Back page

**First in a Series of Subcommittee Hearings on Protecting and Strengthening Social Security** United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,2007

**Retirement Responses to Early Social Security Benefit Reductions** Olivia S. Mitchell,John W. Phillips,2000 This paper evaluates potential responses to reductions in early Social Security retirement benefits Using the Health and Retirement Study HRS linked to administrative records we find that Social Security coverage is quite uneven in the older population one quarter of respondents in their late 50 s lacks coverage under the Disability Insurance program and one fifth lacks coverage for old age benefits Among those eligible for benefits respondents who subsequently retired early appear quite similar initially to those who later filed for normal retirement benefits but both groups were healthier and better educated than those who later filed for disability benefits Next we investigate the potential impact of curtailing and then eliminating early Social Security benefits A life cycle model of retirement behavior provides estimated parameters used to simulate the effects of cutting early Social Security benefits on retirement pathways We find that cutting early Social Security benefits would boost the probability of normal retirement by twice as much as it would the probability of disability retirement

**Social Security: Simple & Smart** Tom Margenau,2025-03-04 The Social Security program touches the lives of Americans young and old Almost everyone has a Social Security number and a job that deducts Social Security taxes from his or her paycheck And more than 60 million Americans 1 out of every 6 people in the country collect a monthly Social Security check Social Security spending makes up about one fourth of the entire federal budget A program this big is bound to have complex laws and regulations Tom Margenau has been helping people understand Social

Security for almost 50 years both as a Social Security Administration employee and as a nationally syndicated columnist for Creators Syndicate Now for the first time he has gathered all of his knowledge and advice into a series of easy to read fact sheets and placed them in this book Simply find the fact sheet that covers the topic you are interested in and you will improve your understanding of how Social Security affects you and your family

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