

# SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2026

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This quick reference guide provides key Social Security numbers to help you in planning. The percentages shown here are applied to the primary insurance amount (PIA) of the worker on whose earnings record benefits are being claimed. The PIA can be found on the worker's Social Security statement. It is an estimate of the benefit amount if claimed at full retirement age (FRA). You can obtain your latest statement by opening an account at [ssa.gov/myaccount](https://ssa.gov/myaccount).

## Worker: Retirement benefit as a percentage of PIA, beginning at age...

| Year of birth  | FRA         | 62     | 63     | 64     | 65     | 66      | 67      | 68      | 69      | 70      |
|----------------|-------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|
| 1943–1954      | 66          | 75.00% | 80.00% | 86.67% | 93.33% | 100.00% | 108.00% | 116.00% | 124.00% | 132.00% |
| 1955           | 66 + 2 mo.  | 74.17% | 79.17% | 85.56% | 92.22% | 98.89%  | 106.67% | 114.76% | 122.78% | 130.67% |
| 1956           | 66 + 4 mo.  | 73.33% | 78.33% | 84.44% | 91.11% | 97.78%  | 105.36% | 113.40% | 121.44% | 129.33% |
| 1957           | 66 + 6 mo.  | 72.50% | 77.50% | 83.33% | 90.00% | 96.67%  | 104.02% | 112.06% | 120.10% | 128.00% |
| 1958           | 66 + 8 mo.  | 71.67% | 76.67% | 82.22% | 88.89% | 95.56%  | 102.67% | 110.72% | 118.76% | 126.67% |
| 1959           | 66 + 10 mo. | 70.83% | 75.83% | 81.11% | 87.78% | 94.44%  | 101.33% | 109.38% | 117.42% | 125.33% |
| 1960 and later | 67          | 70.00% | 75.00% | 80.00% | 86.67% | 93.33%  | 100.00% | 108.00% | 116.00% | 124.00% |

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615101>

## Spouse: % of worker's PIA if spouse not eligible on own work record if spouse claims at age...

| Year of birth  | FRA         | 62     | 63     | 64     | 65     | 66     | 67     |
|----------------|-------------|--------|--------|--------|--------|--------|--------|
| 1943–1954      | 66          | 35.00% | 37.50% | 41.67% | 45.84% | 50.00% | 50.00% |
| 1955           | 66 + 2 mo.  | 34.59% | 37.09% | 40.97% | 45.14% | 49.31% | 50.00% |
| 1956           | 66 + 4 mo.  | 34.17% | 36.67% | 40.28% | 44.45% | 48.61% | 50.00% |
| 1957           | 66 + 6 mo.  | 33.75% | 36.25% | 39.59% | 43.75% | 47.92% | 50.00% |
| 1958           | 66 + 8 mo.  | 33.34% | 35.84% | 38.89% | 43.06% | 47.22% | 50.00% |
| 1959           | 66 + 10 mo. | 32.92% | 35.42% | 38.20% | 42.36% | 46.53% | 50.00% |
| 1960 and later | 67          | 32.50% | 35.00% | 37.50% | 41.67% | 45.84% | 50.00% |

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615201>

## Spouse: % of spousal excess added to spouse's earned benefit (1/2 worker PIA - spouse PIA) if spouse claims spousal benefit at age...

| Year of birth  | FRA         | 62     | 63     | 64     | 65     | 66      | 67      |
|----------------|-------------|--------|--------|--------|--------|---------|---------|
| 1943–1954      | 66          | 70.00% | 75.00% | 83.33% | 91.67% | 100.00% | 100.00% |
| 1955           | 66 + 2 mo.  | 69.17% | 74.17% | 81.94% | 90.28% | 98.61%  | 100.00% |
| 1956           | 66 + 4 mo.  | 68.33% | 73.33% | 80.56% | 88.89% | 97.22%  | 100.00% |
| 1957           | 66 + 6 mo.  | 67.50% | 72.50% | 79.17% | 87.50% | 95.83%  | 100.00% |
| 1958           | 66 + 8 mo.  | 66.67% | 71.67% | 77.78% | 86.11% | 94.44%  | 100.00% |
| 1959           | 66 + 10 mo. | 65.83% | 70.83% | 76.39% | 84.72% | 93.06%  | 100.00% |
| 1960 and later | 67          | 65.00% | 70.00% | 75.00% | 83.33% | 91.67%  | 100.00% |

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615201>

## 2026 Numbers

| Maximum wage base                         | COLA                                               | Bend points if 62 in 2026     | PIA for max earner born in 1964 |
|-------------------------------------------|----------------------------------------------------|-------------------------------|---------------------------------|
| \$184,500                                 | 2.8%                                               | \$1,286 / \$7,749             | \$4,216.90                      |
| Earnings needed for 1 quarter of coverage | Payroll tax rate (employee/employer each, SS only) | SS tax for max earner in 2026 | Assets in Trust Fund            |
| \$1,890                                   | 6.2%                                               | \$11,439                      | \$2.7 trillion                  |

## 2026 Earnings Test Amounts

| Pre-FRA (annual) | Pre-FRA (monthly) | FRA year (annual) | FRA year (monthly) |
|------------------|-------------------|-------------------|--------------------|
| \$24,480         | \$2,040           | \$65,160          | \$5,430            |

## Survivor: % of original survivor benefit\* if survivor claims at age...

| Year of birth  | FRA         | 60     | 61     | 62     | 63     | 64     | 65     | 66      | 67      |
|----------------|-------------|--------|--------|--------|--------|--------|--------|---------|---------|
| 1945–1956      | 66          | 71.50% | 76.30% | 81.00% | 85.80% | 90.50% | 95.30% | 100.00% | 100.00% |
| 1957           | 66 + 2 mo.  | 71.50% | 76.10% | 80.70% | 85.40% | 90.00% | 94.60% | 99.20%  | 100.00% |
| 1958           | 66 + 4 mo.  | 71.50% | 76.00% | 80.50% | 85.00% | 89.50% | 94.00% | 98.50%  | 100.00% |
| 1959           | 66 + 6 mo.  | 71.50% | 75.90% | 80.30% | 84.70% | 89.00% | 93.40% | 97.80%  | 100.00% |
| 1960           | 66 + 8 mo.  | 71.50% | 75.80% | 80.10% | 84.30% | 88.60% | 92.90% | 97.20%  | 100.00% |
| 1961           | 66 + 10 mo. | 71.50% | 75.70% | 79.80% | 84.00% | 88.20% | 92.40% | 96.50%  | 100.00% |
| 1962 and later | 67          | 71.50% | 75.60% | 79.60% | 83.70% | 87.80% | 91.90% | 95.90%  | 100.00% |

Source: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0300615305>

\*Original benefit (OB) is decedent's benefit at death but no less than 82.5% of decedent's PIA. If decedent died before FRA and before claiming, OB is decedent's PIA. If decedent died after FRA and before claiming, OB is amount decedent would have received at death including delayed credits.

## Social Security cost-of-living adjustments (COLAs)

| Year Announced (in October) | Year benefits are affected (starting in January) | % COLA | Year Announced (in October) | Year benefits are affected (starting in January) | % COLA | Year Announced (in October) | Year benefits are affected (starting in January) | % COLA |
|-----------------------------|--------------------------------------------------|--------|-----------------------------|--------------------------------------------------|--------|-----------------------------|--------------------------------------------------|--------|
| 1984                        | 1985                                             | 3.5    | 1998                        | 1999                                             | 1.3    | 2012                        | 2013                                             | 1.7    |
| 1985                        | 1986                                             | 3.1    | 1999                        | 2000                                             | 2.5    | 2013                        | 2014                                             | 1.5    |
| 1986                        | 1987                                             | 1.3    | 2000                        | 2001                                             | 3.5    | 2014                        | 2015                                             | 1.7    |
| 1987                        | 1988                                             | 4.2    | 2001                        | 2002                                             | 2.6    | 2015                        | 2016                                             | 0.0    |
| 1988                        | 1989                                             | 4.0    | 2002                        | 2003                                             | 1.4    | 2016                        | 2017                                             | 0.3    |
| 1989                        | 1990                                             | 4.7    | 2003                        | 2004                                             | 2.1    | 2017                        | 2018                                             | 2.0    |
| 1990                        | 1991                                             | 5.4    | 2004                        | 2005                                             | 2.7    | 2018                        | 2019                                             | 2.8    |
| 1991                        | 1992                                             | 3.7    | 2005                        | 2006                                             | 4.1    | 2019                        | 2020                                             | 1.6    |
| 1992                        | 1993                                             | 3.0    | 2006                        | 2007                                             | 3.3    | 2020                        | 2021                                             | 1.3    |
| 1993                        | 1994                                             | 2.6    | 2007                        | 2008                                             | 2.3    | 2021                        | 2022                                             | 5.9    |
| 1994                        | 1995                                             | 2.8    | 2008                        | 2009                                             | 5.8    | 2022                        | 2023                                             | 8.7    |
| 1995                        | 1996                                             | 2.6    | 2009                        | 2010                                             | 0.0    | 2023                        | 2024                                             | 3.2    |
| 1996                        | 1997                                             | 2.9    | 2010                        | 2011                                             | 0.0    | 2024                        | 2025                                             | 2.5    |
| 1997                        | 1998                                             | 2.1    | 2011                        | 2012                                             | 3.6    | 2025                        | 2026                                             | 2.8    |

Future COLA projected by Social Security Trustees: 2.4%

## Maximum wages subject to Social Security tax

| Year | Maximum wage base (\$) | Year | Maximum wage base (\$) |
|------|------------------------|------|------------------------|
| 1981 | 29,700                 | 2004 | 87,900                 |
| 1982 | 32,400                 | 2005 | 90,000                 |
| 1983 | 35,700                 | 2006 | 94,200                 |
| 1984 | 37,800                 | 2007 | 97,500                 |
| 1985 | 39,600                 | 2008 | 102,000                |
| 1986 | 42,000                 | 2009 | 106,800                |
| 1987 | 43,800                 | 2010 | 106,800                |
| 1988 | 45,000                 | 2011 | 106,800                |
| 1989 | 48,000                 | 2012 | 110,100                |
| 1990 | 51,300                 | 2013 | 113,700                |
| 1991 | 53,400                 | 2014 | 117,000                |
| 1992 | 55,500                 | 2015 | 118,500                |
| 1993 | 57,600                 | 2016 | 118,500                |
| 1994 | 60,600                 | 2017 | 127,200                |
| 1995 | 61,200                 | 2018 | 128,400                |
| 1996 | 62,700                 | 2019 | 132,900                |
| 1997 | 65,400                 | 2020 | 137,700                |
| 1998 | 68,400                 | 2021 | 142,800                |
| 1999 | 72,600                 | 2022 | 147,000                |
| 2000 | 76,200                 | 2023 | 160,200                |
| 2001 | 80,400                 | 2024 | 168,600                |
| 2002 | 84,900                 | 2025 | 176,100                |
| 2003 | 87,000                 | 2026 | 184,500                |

**Retirement Benefits:**  
<https://www.ssa.gov/pubs/EN-05-10035.pdf>

**Plan Your Retirement:**  
<http://www.ssa.gov/retire2>

**Get Your Statement:**  
<http://www.ssa.gov/myaccount>

**When to Start Receiving Your Social Security Benefit:**  
<https://www.ssa.gov/pubs/EN-05-10147.pdf>

**Retirement Benefits by Year of Birth:**  
[https://www.ssa.gov/OACT/ProgData/ar\\_drc.html](https://www.ssa.gov/OACT/ProgData/ar_drc.html)

**How Work Affects Your Benefit:**  
<https://www.ssa.gov/pubs/EN-05-10069.pdf>

**If You Are Divorced:**  
<https://www.ssa.gov/planners/retire/divspouse.html>

**Survivors Benefits:**  
<https://www.ssa.gov/pubs/EN-05-10084.pdf>

**Benefits for Children:**  
<https://www.ssa.gov/pubs/EN-05-10085.pdf>

**Apply Online for Social Security Benefits:**  
<https://www.ssa.gov/pubs/EN-05-10032.pdf>

**Find a Local Office:**  
<https://secure.ssa.gov/ICON/main.jsp>

**Medicare:**  
<https://www.ssa.gov/pubs/EN-05-10530.pdf>

**Social Security:** Toll-free number: 800-772-1213

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## Medicare Part B premiums for 2026

| MAGI Single (\$)      | MAGI joint (\$)       | Monthly premium (\$) | Part D income adjustment (\$) |
|-----------------------|-----------------------|----------------------|-------------------------------|
| ≤\$109,000            | ≤\$218,000            | \$202.90             | 0                             |
| \$109,001 - \$137,000 | \$218,001 - \$274,000 | \$284.10             | \$14.50                       |
| \$137,001 - \$171,000 | \$274,001 - \$342,000 | \$405.80             | \$37.50                       |
| \$171,001 - \$205,000 | \$342,001 - \$410,000 | \$527.50             | \$60.40                       |
| \$205,001 - \$499,999 | \$410,001 - \$749,999 | \$649.20             | \$83.30                       |
| ≥\$500,000            | ≥\$750,000            | \$689.90             | \$91.00                       |

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