

**PROPOSAL: Eliminate the Retirement Earnings Test**

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

**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	19%	2%	-5%	0%	0%
Sex					
Female	17%	2%	-4%	0%	0%
Male	22%	3%	-5%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	18%	2%	-4%	0%	0%
White, non-Hispanic	20%	2%	-5%	0%	0%
Black or African American, non-Hispanic	18%	2%	-5%	0%	0%
All other races, non-Hispanic	18%	2%	-4%	0%	0%
Country of birth					
United States	20%	2%	-5%	0%	0%
Other countries	17%	2%	-4%	0%	0%
Age					
60–69	11%	7%	-1%	0%	0%
70–79	24%	0%	-6%	0%	0%
80–89	25%	0%	-6%	0%	0%
90 or older	8%	0%	0%	0%	0%
Marital status					
Married	20%	3%	-5%	0%	0%
Divorced	20%	2%	-5%	0%	0%
Widowed	16%	1%	-3%	0%	0%
Never married	17%	3%	-5%	0%	0%
Highest education level					
Graduate	18%	3%	-4%	0%	0%
Bachelor	22%	2%	-5%	0%	0%
Associate	21%	2%	-5%	0%	0%
High school	18%	2%	-4%	0%	0%
Less than high school	15%	2%	-3%	0%	0%
Current-law poverty status					
Above poverty	20%	2%	-5%	0%	0%
In poverty	7%	0%	0%	0%	0%
Current-law household income quintile					
Highest	21%	3%	-5%	0%	0%
Second highest	24%	4%	-6%	0%	0%
Middle	21%	3%	-5%	0%	0%
Second lowest	18%	1%	-4%	0%	0%
Lowest	13%	0%	-2%	0%	0%
Current-law benefit type					
Retired worker only	22%	3%	-6%	0%	0%
Widow(er) (includes dually entitled)	11%	1%	-1%	0%	0%
Spousal (includes dually entitled)	15%	3%	-2%	0%	0%
Disabled worker only	0%	0%	0%	0%	0%

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**PROPOSAL: Eliminate the Retirement Earnings Test**

**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	20%	2%	-5%	0%	0%
Sex					
Female	18%	2%	-4%	0%	0%
Male	22%	3%	-6%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	17%	2%	-4%	0%	0%
White, non-Hispanic	22%	2%	-5%	0%	0%
Black or African American, non-Hispanic	19%	2%	-5%	0%	0%
All other races, non-Hispanic	19%	2%	-5%	0%	0%
Country of birth					
United States	21%	2%	-5%	0%	0%
Other countries	17%	2%	-4%	0%	0%
Age					
60–69	10%	7%	-1%	0%	0%
70–79	24%	0%	-6%	0%	0%
80–89	23%	0%	-6%	0%	0%
90 or older	27%	0%	-6%	0%	0%
Marital status					
Married	20%	2%	-5%	0%	0%
Divorced	20%	2%	-5%	0%	0%
Widowed	20%	1%	-5%	0%	0%
Never married	20%	2%	-6%	0%	0%
Highest education level					
Graduate	21%	2%	-5%	0%	0%
Bachelor	23%	2%	-6%	0%	0%
Associate	21%	2%	-5%	0%	0%
High school	19%	2%	-5%	0%	0%
Less than high school	15%	2%	-3%	0%	0%
Current-law household income quintile					
Highest	23%	3%	-5%	0%	0%
Second highest	25%	3%	-6%	0%	0%
Middle	22%	3%	-5%	0%	0%
Second lowest	17%	1%	-4%	0%	0%
Lowest	13%	0%	-3%	0%	0%
Current-law benefit type					
Retired worker only	23%	2%	-6%	0%	0%
Widow(er) (includes dually entitled)	14%	1%	-2%	0%	0%
Spousal (includes dually entitled)	13%	2%	-2%	0%	0%
Disabled worker only	0%	0%	0%	0%	0%

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**PROPOSAL: Eliminate the Retirement Earnings Test**

**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: Eliminate the Retirement Earnings Test**

**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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**PROPOSAL: Eliminate the Retirement Earnings Test**

**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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**PROPOSAL: Eliminate the Retirement Earnings Test**

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

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%ile = percentile.

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**PROPOSAL: Eliminate the Retirement Earnings Test**

**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	15%	3%	-1%	0%	0%
Sex					
Female	15%	2%	-1%	0%	0%
Male	15%	3%	-1%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	15%	3%	-1%	0%	0%
White, non-Hispanic	15%	3%	-1%	0%	0%
Black or African American, non-Hispanic	15%	3%	-1%	0%	0%
All other races, non-Hispanic	13%	2%	-1%	0%	0%
Country of birth					
United States	15%	3%	-1%	0%	0%
Other countries	14%	2%	-1%	0%	0%
Age					
60–69	8%	8%	0%	0%	0%
70–79	19%	0%	-2%	0%	0%
80–89	19%	0%	-2%	0%	0%
90 or older	6%	0%	0%	0%	0%
Marital status					
Married	17%	3%	-1%	0%	0%
Divorced	14%	2%	-1%	0%	0%
Widowed	12%	1%	-1%	0%	0%
Never married	12%	3%	-1%	0%	0%
Highest education level					
Graduate	13%	3%	-1%	0%	0%
Bachelor	15%	2%	-1%	0%	0%
Associate	16%	3%	-1%	0%	0%
High school	15%	2%	-1%	0%	0%
Less than high school	14%	2%	-1%	0%	0%
Current-law poverty status					
Above poverty	15%	3%	-1%	0%	0%
In poverty	6%	0%	0%	0%	0%
Current-law household income quintile					
Highest	7%	4%	0%	0%	0%
Second highest	17%	5%	-1%	0%	0%
Middle	20%	3%	-2%	0%	0%
Second lowest	19%	1%	-2%	0%	0%
Lowest	12%	0%	-2%	0%	0%
Current-law benefit type					
Retired worker only	17%	3%	-1%	0%	0%
Widow(er) (includes dually entitled)	8%	1%	0%	0%	0%
Spousal (includes dually entitled)	18%	3%	-1%	0%	0%
Disabled worker only	1%	2%	0%	0%	0%

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: Eliminate the Retirement Earnings Test**

**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	16%	2%	-1%	0%	0%
Sex					
Female	16%	2%	-1%	0%	0%
Male	16%	3%	-1%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	15%	3%	-1%	0%	0%
White, non-Hispanic	17%	2%	-1%	0%	0%
Black or African American, non-Hispanic	16%	2%	-2%	0%	0%
All other races, non-Hispanic	14%	3%	-1%	0%	0%
Country of birth					
United States	16%	3%	-1%	0%	0%
Other countries	15%	2%	-1%	0%	0%
Age					
60–69	8%	8%	0%	0%	0%
70–79	19%	1%	-2%	0%	0%
80–89	19%	0%	-2%	0%	0%
90 or older	19%	0%	-2%	0%	0%
Marital status					
Married	18%	3%	-2%	0%	0%
Divorced	14%	2%	-1%	0%	0%
Widowed	14%	1%	-1%	0%	0%
Never married	14%	2%	-1%	0%	0%
Highest education level					
Graduate	15%	3%	-1%	0%	0%
Bachelor	17%	3%	-1%	0%	0%
Associate	17%	3%	-2%	0%	0%
High school	16%	2%	-2%	0%	0%
Less than high school	14%	2%	-1%	0%	0%
Current-law household income quintile					
Highest	9%	4%	0%	0%	0%
Second highest	18%	4%	-1%	0%	0%
Middle	21%	3%	-2%	0%	0%
Second lowest	18%	1%	-3%	0%	0%
Lowest	14%	0%	-2%	0%	0%
Current-law benefit type					
Retired worker only	18%	3%	-2%	0%	0%
Widow(er) (includes dually entitled)	10%	1%	0%	0%	0%
Spousal (includes dually entitled)	18%	2%	-2%	0%	0%
Disabled worker only	1%	2%	0%	0%	0%

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: Eliminate the Retirement Earnings Test**

**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	3,256	18	0%
Sex						
Female	5%	5%	1,787	1,795	8	0%
Male	4%	4%	1,450	1,461	10	0%
Race/ethnicity						
Hispanic or Latino, any race	7%	7%	570	570	0	0%
White, non-Hispanic	3%	3%	1,804	1,814	10	0%
Black or African American, non-Hispanic	9%	9%	636	639	2	0%
All other races, non-Hispanic	6%	6%	228	233	5	2%
Country of birth						
United States	4%	4%	2,472	2,481	8	0%
Other countries	7%	7%	765	775	10	1%
Age						
60–69	6%	6%	1,486	1,502	16	1%
70–79	4%	4%	1,318	1,320	2	0%
80–89	3%	3%	381	381	0	0%
90 or older	2%	2%	53	53	0	0%
Marital status						
Married	1%	1%	469	477	7	1%
Divorced	9%	9%	1,207	1,215	8	0%
Widowed	6%	6%	740	740	0	0%
Never married	16%	16%	821	824	3	0%
Highest education level						
Graduate	1%	1%	97	97	0	0%
Bachelor	2%	2%	263	263	0	0%
Associate	4%	4%	626	631	4	0%
High school	6%	6%	1,534	1,545	11	0%
Less than high school	12%	12%	717	720	3	0%
Current-law benefit type						
Retired worker only	4%	5%	2,252	2,271	18	0%
Widow(er) (includes dually entitled)	5%	5%	577	577	0	0%
Spousal (includes dually entitled)	2%	2%	145	145	0	0%
Disabled worker only	10%	10%	263	263	0	0%

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

NOTES: Start date = 2022.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

**PROPOSAL: Eliminate the Retirement Earnings Test**

**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	3,415	106	3%
Sex						
Female	4%	4%	1,862	1,915	53	2%
Male	4%	4%	1,447	1,501	53	3%
Race/ethnicity						
Hispanic or Latino, any race	6%	6%	897	926	29	3%
White, non-Hispanic	3%	3%	1,472	1,523	50	3%
Black or African American, non-Hispanic	8%	8%	679	702	22	3%
All other races, non-Hispanic	4%	4%	261	265	3	1%
Country of birth						
United States	4%	4%	2,260	2,328	67	3%
Other countries	6%	6%	1,048	1,087	38	3%
Age						
60–69	5%	5%	1,277	1,276	0	0%
70–79	4%	4%	1,105	1,171	66	6%
80–89	3%	4%	734	775	40	5%
90 or older	3%	3%	193	193	0	0%
Marital status						
Married	1%	1%	457	462	5	1%
Divorced	6%	7%	948	996	47	5%
Widowed	5%	5%	750	771	20	2%
Never married	12%	12%	1,154	1,187	32	2%
Highest education level						
Graduate	1%	1%	91	88	-2	-2%
Bachelor	2%	2%	280	294	13	4%
Associate	3%	3%	555	581	26	4%
High school	6%	6%	1,549	1,607	57	3%
Less than high school	11%	11%	834	845	11	1%
Current-law poverty status						
Above poverty	0%	0%	0	113	113	...
In poverty	100%	100%	3,309	3,302	-6	0%
Current-law benefit type						
Retired worker only	4%	4%	2,500	2,596	95	3%
Widow(er) (includes dually entitled)	4%	4%	498	505	6	1%
Spousal (includes dually entitled)	1%	2%	99	103	4	4%
Disabled worker only	6%	6%	212	212	0	0%

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: Eliminate the Retirement Earnings Test**

**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	2,500	75	3%
Sex						
Female	3%	3%	1,304	1,345	41	3%
Male	2%	3%	1,121	1,155	33	3%
Race/ethnicity						
Hispanic or Latino, any race	3%	3%	769	798	28	3%
White, non-Hispanic	2%	2%	1,009	1,033	23	2%
Black or African American, non-Hispanic	4%	4%	392	404	11	3%
All other races, non-Hispanic	3%	3%	254	265	11	4%
Country of birth						
United States	2%	2%	1,586	1,633	46	2%
Other countries	4%	4%	839	867	28	3%
Age						
60–69	3%	3%	795	801	6	0%
70–79	3%	3%	906	931	24	2%
80–89	3%	3%	585	609	24	4%
90 or older	2%	2%	139	159	19	14%
Marital status						
Married	1%	1%	292	299	6	2%
Divorced	3%	3%	613	623	10	1%
Widowed	3%	3%	473	490	17	3%
Never married	6%	6%	1,046	1,088	42	4%
Highest education level						
Graduate	1%	1%	156	163	7	4%
Bachelor	1%	1%	218	235	16	7%
Associate	2%	2%	405	408	3	0%
High school	4%	4%	1,033	1,065	32	3%
Less than high school	6%	6%	613	630	16	2%
Current-law poverty status						
Above poverty	0%	0%	0	82	81	...
In poverty	100%	100%	2,425	2,418	-6	0%
Current-law benefit type						
Retired worker only	3%	3%	1,958	2,030	71	3%
Widow(er) (includes dually entitled)	2%	3%	321	324	3	1%
Spousal (includes dually entitled)	1%	1%	41	41	0	0%
Disabled worker only	3%	3%	105	105	0	0%

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: Eliminate the Retirement Earnings Test**

**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	7%	6%	0%	0%	0%	5%	127%	397%	5%	127%	397%
Sex											
Female	7%	6%	0%	0%	0%	23%	159%	562%	24%	159%	563%
Male	6%	6%	0%	0%	0%	0%	105%	239%	0%	105%	238%
Race/ethnicity											
Hispanic or Latino, any race	6%	7%	0%	0%	0%	0%	141%	506%	0%	142%	507%
White, non-Hispanic	7%	6%	0%	0%	0%	14%	122%	359%	14%	122%	359%
Black or African American, non-Hispanic	6%	5%	0%	0%	0%	0%	131%	410%	0%	131%	410%
All other races, non-Hispanic	7%	7%	0%	0%	0%	0%	132%	493%	0%	132%	493%
Country of birth											
United States	7%	6%	0%	0%	0%	12%	123%	363%	12%	122%	363%
Other countries	6%	6%	0%	0%	0%	0%	144%	525%	0%	144%	529%
Highest education level											
Graduate	8%	6%	0%	0%	0%	24%	113%	245%	25%	113%	242%
Bachelor	9%	7%	0%	0%	0%	25%	120%	324%	26%	119%	324%
Associate	7%	6%	0%	0%	0%	16%	127%	340%	17%	127%	340%
High school	6%	6%	0%	0%	0%	0%	133%	475%	0%	132%	474%
Less than high school	3%	6%	0%	0%	0%	0%	141%	718%	0%	142%	718%
Current-law initial AIME quintile											
Highest	9%	9%	0%	0%	0%	36%	93%	136%	37%	93%	136%
Second highest	8%	7%	0%	0%	0%	21%	118%	175%	22%	117%	175%
Middle	7%	5%	0%	0%	0%	10%	140%	234%	10%	139%	233%
Second lowest	6%	5%	0%	0%	0%	23%	205%	444%	24%	205%	445%
Lowest	4%	6%	0%	0%	0%	0%	228%	1,369%	0%	227%	1,374%
Lifetime payroll tax quintile											
Highest	10%	9%	-1%	0%	0%	40%	94%	134%	41%	94%	133%
Second highest	8%	7%	0%	0%	0%	23%	118%	173%	23%	117%	172%
Middle	7%	6%	0%	0%	0%	16%	141%	235%	17%	141%	235%
Second lowest	6%	6%	0%	0%	0%	18%	193%	403%	18%	192%	403%
Lowest	3%	4%	0%	0%	0%	0%	270%	1,384%	0%	272%	1,395%
Lifetime payroll tax quintile (shared)											
Highest	11%	9%	-1%	0%	0%	47%	101%	169%	48%	101%	168%
Second highest	8%	8%	0%	0%	0%	33%	118%	237%	35%	118%	237%
Middle	7%	6%	0%	0%	0%	15%	136%	314%	15%	135%	312%
Second lowest	6%	6%	0%	0%	0%	9%	165%	490%	9%	165%	489%
Lowest	2%	4%	0%	0%	0%	0%	183%	1,028%	0%	182%	1,028%

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: Eliminate the Retirement Earnings Test**

**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	7%	9%	0%	0%	1%	0%	119%	375%	0%	119%	375%
Sex											
Female	6%	11%	0%	0%	1%	0%	143%	532%	0%	144%	534%
Male	7%	7%	0%	0%	0%	0%	101%	258%	0%	102%	258%
Race/ethnicity											
Hispanic or Latino, any race	6%	8%	0%	0%	0%	0%	128%	410%	0%	128%	409%
White, non-Hispanic	7%	10%	0%	0%	1%	14%	118%	372%	15%	118%	373%
Black or African American, non-Hispanic	4%	8%	0%	0%	0%	0%	111%	323%	0%	112%	323%
All other races, non-Hispanic	8%	7%	-1%	0%	0%	0%	106%	410%	0%	106%	412%
Country of birth											
United States	7%	10%	0%	0%	1%	7%	118%	342%	8%	118%	343%
Other countries	6%	7%	0%	0%	0%	0%	121%	521%	0%	121%	521%
Highest education level											
Graduate	9%	10%	0%	0%	1%	21%	105%	271%	22%	105%	271%
Bachelor	8%	10%	0%	0%	1%	5%	107%	291%	5%	107%	291%
Associate	7%	10%	0%	0%	1%	0%	120%	329%	0%	121%	330%
High school	6%	8%	0%	0%	0%	0%	130%	483%	0%	131%	484%
Less than high school	4%	7%	0%	0%	0%	0%	126%	612%	0%	126%	612%
Current-law initial AIME quintile											
Highest	10%	12%	0%	0%	1%	37%	87%	124%	38%	87%	124%
Second highest	8%	11%	0%	0%	1%	34%	117%	176%	36%	117%	176%
Middle	7%	10%	0%	0%	1%	28%	145%	258%	29%	145%	260%
Second lowest	6%	7%	0%	0%	0%	0%	204%	522%	0%	204%	523%
Lowest	3%	5%	0%	0%	0%	0%	122%	1,803%	0%	125%	1,830%
Lifetime payroll tax quintile											
Highest	10%	12%	-1%	0%	2%	40%	88%	125%	41%	88%	125%
Second highest	9%	11%	0%	0%	1%	36%	117%	178%	38%	117%	179%
Middle	7%	10%	0%	0%	1%	29%	144%	261%	30%	145%	263%
Second lowest	5%	8%	0%	0%	0%	0%	197%	467%	0%	197%	465%
Lowest	2%	3%	0%	0%	0%	0%	121%	1,917%	0%	121%	1,917%
Lifetime payroll tax quintile (shared)											
Highest	10%	12%	-1%	0%	1%	42%	90%	149%	43%	91%	149%
Second highest	9%	11%	0%	0%	1%	43%	119%	247%	45%	119%	247%
Middle	7%	10%	0%	0%	1%	31%	139%	330%	33%	140%	332%
Second lowest	5%	9%	0%	0%	1%	7%	176%	565%	8%	176%	565%
Lowest	2%	3%	0%	0%	0%	0%	66%	922%	0%	67%	922%

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: Eliminate the Retirement Earnings Test**

**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	7%	9%	0%	0%	1%	0%	116%	343%	0%	116%	345%
Sex											
Female	7%	11%	0%	0%	1%	0%	137%	486%	1%	138%	486%
Male	7%	7%	0%	0%	0%	0%	99%	245%	0%	99%	245%
Race/ethnicity											
Hispanic or Latino, any race	7%	8%	0%	0%	0%	0%	124%	369%	0%	124%	375%
White, non-Hispanic	8%	10%	0%	0%	1%	17%	115%	338%	19%	115%	340%
Black or African American, non-Hispanic	6%	8%	0%	0%	0%	0%	112%	306%	0%	113%	310%
All other races, non-Hispanic	7%	6%	0%	0%	0%	0%	100%	327%	0%	100%	327%
Country of birth											
United States	8%	10%	0%	0%	1%	11%	116%	318%	12%	116%	318%
Other countries	7%	7%	0%	0%	0%	0%	116%	475%	0%	117%	477%
Highest education level											
Graduate	10%	9%	-1%	0%	1%	25%	106%	255%	27%	107%	255%
Bachelor	10%	10%	-1%	0%	1%	8%	103%	272%	9%	104%	274%
Associate	7%	9%	0%	0%	1%	0%	118%	309%	0%	118%	311%
High school	6%	9%	0%	0%	0%	0%	124%	413%	0%	124%	413%
Less than high school	4%	7%	0%	0%	0%	0%	127%	547%	0%	128%	547%
Current-law initial AIME quintile											
Highest	11%	11%	-1%	0%	1%	39%	85%	121%	40%	85%	122%
Second highest	9%	11%	0%	0%	1%	40%	114%	170%	42%	114%	172%
Middle	8%	10%	0%	0%	1%	29%	138%	246%	30%	138%	247%
Second lowest	6%	8%	0%	0%	0%	11%	189%	452%	11%	189%	452%
Lowest	3%	5%	0%	0%	0%	0%	128%	1,529%	0%	129%	1,533%
Lifetime payroll tax quintile											
Highest	11%	11%	-1%	0%	1%	41%	85%	121%	42%	85%	121%
Second highest	10%	11%	0%	0%	1%	41%	116%	173%	44%	116%	174%
Middle	7%	10%	0%	0%	1%	31%	139%	254%	33%	139%	255%
Second lowest	6%	9%	0%	0%	0%	13%	183%	414%	14%	183%	415%
Lowest	2%	3%	0%	0%	0%	0%	126%	1,578%	0%	127%	1,578%
Lifetime payroll tax quintile (shared)											
Highest	11%	11%	-1%	0%	1%	44%	87%	139%	45%	87%	140%
Second highest	10%	12%	-1%	0%	1%	45%	117%	231%	47%	117%	232%
Middle	7%	10%	0%	0%	1%	34%	136%	307%	36%	136%	307%
Second lowest	6%	9%	0%	0%	0%	12%	167%	512%	13%	168%	511%
Lowest	3%	3%	0%	0%	0%	0%	89%	792%	0%	90%	792%

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: Eliminate the Retirement Earnings Test**

**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	0%	15%	0%	0%	33%	24%	46%	79%	30%	47%	80%
Sex											
Female	0%	14%	0%	0%	31%	28%	51%	90%	33%	52%	90%
Male	0%	15%	0%	0%	50%	22%	42%	66%	28%	43%	66%
Race/ethnicity											
Hispanic or Latino, any race	0%	13%	0%	0%	20%	28%	50%	84%	33%	52%	86%
White, non-Hispanic	0%	15%	0%	0%	33%	23%	43%	74%	29%	45%	76%
Black or African American, non-Hispanic	0%	12%	0%	0%	20%	28%	51%	85%	33%	51%	85%
All other races, non-Hispanic	0%	14%	0%	0%	33%	24%	48%	90%	32%	51%	90%
Country of birth											
United States	0%	15%	0%	0%	33%	23%	44%	75%	30%	46%	76%
Other countries	0%	12%	0%	0%	20%	28%	53%	90%	34%	55%	90%
Highest education level											
Graduate	0%	16%	0%	0%	71%	21%	41%	71%	27%	42%	72%
Bachelor	0%	17%	0%	0%	50%	22%	42%	77%	28%	44%	79%
Associate	0%	16%	0%	0%	33%	24%	45%	74%	30%	46%	75%
High school	0%	13%	0%	0%	33%	27%	48%	81%	31%	49%	83%
Less than high school	0%	9%	0%	0%	0%	33%	56%	90%	36%	57%	90%
Current-law initial AIME quintile											
Highest	0%	24%	0%	0%	100%	17%	31%	47%	24%	35%	48%
Second highest	0%	18%	0%	0%	50%	24%	38%	56%	30%	41%	56%
Middle	0%	15%	0%	0%	50%	29%	43%	63%	34%	45%	63%
Second lowest	0%	9%	0%	0%	0%	38%	51%	77%	41%	52%	78%
Lowest	0%	6%	0%	0%	0%	53%	70%	119%	55%	71%	123%
Lifetime payroll tax quintile											
Highest	0%	25%	0%	0%	100%	16%	33%	50%	24%	36%	50%
Second highest	0%	20%	0%	0%	71%	23%	37%	57%	30%	41%	57%
Middle	0%	14%	0%	0%	33%	31%	43%	63%	33%	45%	64%
Second lowest	0%	9%	0%	0%	0%	37%	50%	78%	39%	52%	80%
Lowest	0%	5%	0%	0%	0%	52%	68%	113%	54%	69%	116%
Lifetime payroll tax quintile (shared)											
Highest	0%	23%	0%	0%	100%	18%	36%	53%	25%	38%	54%
Second highest	0%	19%	0%	0%	71%	22%	38%	62%	28%	41%	63%
Middle	0%	15%	0%	0%	33%	28%	43%	69%	32%	45%	70%
Second lowest	0%	10%	0%	0%	9%	33%	50%	82%	36%	51%	84%
Lowest	0%	4%	0%	0%	0%	46%	63%	92%	47%	63%	92%

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: Eliminate the Retirement Earnings Test**

**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	0%	15%	0%	0%	33%	24%	47%	85%	30%	49%	86%
Sex											
Female	0%	14%	0%	0%	33%	27%	53%	90%	34%	54%	90%
Male	0%	16%	0%	0%	49%	22%	43%	73%	29%	44%	73%
Race/ethnicity											
Hispanic or Latino, any race	0%	13%	0%	0%	20%	28%	51%	90%	33%	53%	90%
White, non-Hispanic	0%	16%	0%	0%	50%	23%	45%	81%	30%	46%	82%
Black or African American, non-Hispanic	0%	12%	0%	0%	20%	26%	51%	83%	33%	53%	84%
All other races, non-Hispanic	0%	17%	0%	0%	71%	22%	46%	90%	30%	48%	90%
Country of birth											
United States	0%	16%	0%	0%	33%	23%	46%	81%	30%	47%	82%
Other countries	0%	13%	0%	0%	20%	27%	54%	90%	34%	55%	90%
Highest education level											
Graduate	0%	16%	0%	0%	50%	21%	42%	75%	27%	43%	77%
Bachelor	0%	18%	0%	0%	71%	21%	43%	82%	28%	45%	85%
Associate	0%	17%	0%	0%	33%	24%	45%	76%	31%	47%	77%
High school	0%	13%	0%	0%	20%	28%	51%	89%	33%	52%	90%
Less than high school	0%	10%	0%	0%	9%	31%	57%	90%	34%	58%	90%
Current-law initial AIME quintile											
Highest	0%	23%	0%	0%	71%	16%	31%	46%	23%	35%	46%
Second highest	0%	20%	0%	0%	71%	23%	38%	56%	30%	41%	57%
Middle	0%	16%	0%	0%	50%	29%	45%	65%	35%	47%	65%
Second lowest	0%	10%	0%	0%	0%	41%	55%	84%	43%	56%	85%
Lowest	0%	7%	0%	0%	0%	58%	74%	135%	61%	76%	137%
Lifetime payroll tax quintile											
Highest	0%	24%	0%	0%	100%	16%	33%	49%	23%	36%	49%
Second highest	0%	21%	0%	0%	71%	22%	37%	58%	30%	41%	58%
Middle	0%	16%	0%	0%	33%	30%	45%	66%	34%	47%	67%
Second lowest	0%	9%	0%	0%	0%	39%	54%	85%	42%	55%	87%
Lowest	0%	5%	0%	0%	0%	57%	73%	127%	59%	74%	130%
Lifetime payroll tax quintile (shared)											
Highest	0%	23%	0%	0%	71%	17%	35%	52%	24%	37%	52%
Second highest	0%	21%	0%	0%	71%	21%	39%	62%	29%	42%	63%
Middle	0%	17%	0%	0%	50%	27%	44%	73%	33%	46%	74%
Second lowest	0%	10%	0%	0%	9%	35%	53%	88%	39%	54%	89%
Lowest	0%	5%	0%	0%	0%	50%	67%	108%	53%	68%	109%

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: Eliminate the Retirement Earnings Test**

**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	0%	15%	0%	0%	33%	24%	48%	84%	31%	49%	86%
Sex											
Female	0%	13%	0%	0%	33%	28%	52%	90%	34%	54%	90%
Male	0%	16%	0%	0%	50%	22%	44%	73%	29%	45%	74%
Race/ethnicity											
Hispanic or Latino, any race	0%	14%	0%	0%	33%	27%	50%	88%	33%	52%	90%
White, non-Hispanic	0%	16%	0%	0%	50%	23%	46%	81%	30%	47%	83%
Black or African American, non-Hispanic	0%	13%	0%	0%	20%	26%	52%	84%	33%	53%	85%
All other races, non-Hispanic	0%	15%	0%	0%	50%	22%	45%	84%	29%	46%	86%
Country of birth											
United States	0%	15%	0%	0%	33%	23%	47%	81%	30%	48%	83%
Other countries	0%	13%	0%	0%	20%	26%	51%	90%	33%	53%	90%
Highest education level											
Graduate	0%	15%	0%	0%	50%	21%	43%	80%	28%	45%	81%
Bachelor	0%	20%	0%	0%	71%	21%	42%	79%	27%	44%	82%
Associate	0%	15%	0%	0%	33%	25%	47%	77%	31%	49%	79%
High school	0%	13%	0%	0%	20%	28%	50%	88%	33%	52%	89%
Less than high school	0%	10%	0%	0%	9%	31%	57%	90%	35%	59%	90%
Current-law initial AIME quintile											
Highest	0%	24%	0%	0%	100%	16%	31%	47%	23%	34%	47%
Second highest	0%	19%	0%	0%	50%	24%	39%	57%	31%	42%	57%
Middle	0%	15%	0%	0%	33%	31%	45%	65%	36%	47%	66%
Second lowest	0%	10%	0%	0%	9%	41%	55%	84%	44%	56%	86%
Lowest	0%	6%	0%	0%	0%	58%	74%	128%	61%	76%	133%
Lifetime payroll tax quintile											
Highest	0%	25%	0%	0%	100%	16%	33%	49%	23%	35%	49%
Second highest	0%	19%	0%	0%	71%	23%	39%	58%	30%	42%	59%
Middle	0%	15%	0%	0%	33%	31%	45%	66%	35%	47%	68%
Second lowest	0%	10%	0%	0%	0%	40%	54%	83%	43%	55%	85%
Lowest	0%	6%	0%	0%	0%	57%	73%	122%	59%	74%	123%
Lifetime payroll tax quintile (shared)											
Highest	0%	23%	0%	0%	100%	16%	35%	51%	24%	37%	52%
Second highest	0%	20%	0%	0%	71%	22%	40%	63%	29%	42%	64%
Middle	0%	15%	0%	0%	33%	29%	45%	72%	33%	47%	73%
Second lowest	0%	10%	0%	0%	3%	37%	53%	88%	40%	54%	88%
Lowest	0%	6%	0%	0%	0%	50%	67%	102%	53%	68%	104%

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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