

# SOCIAL SECURITY QUICK REFERENCE GUIDE FOR 2024

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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%	84.00%	88.00%	90.00%	92.00%	94.00%	96.00%	98.00%
1955	66 + 2 mo.	74.17%	79.17%	83.50%	87.22%	89.00%	90.83%	92.67%	94.50%	96.33%
1956	66 + 4 mo.	73.33%	78.33%	82.67%	86.33%	88.00%	89.83%	91.67%	93.50%	95.33%
1957	66 + 6 mo.	72.50%	77.50%	81.83%	85.50%	87.17%	89.00%	90.83%	92.67%	94.50%
1958	66 + 8 mo.	71.67%	76.67%	81.00%	84.67%	86.33%	88.17%	89.83%	91.67%	93.50%
1959	66 + 10 mo.	70.83%	75.83%	80.17%	83.83%	85.50%	87.33%	89.00%	90.83%	92.67%
1960 and later	67	70.00%	75.00%	80.00%	85.00%	88.00%	90.00%	92.00%	94.00%	96.00%

Source: <https://www.ssa.gov/policy/tables/retiree/2024/12/01/>

## 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.	34.58%	37.00%	40.92%	45.14%	49.31%	50.00%
1956	66 + 4 mo.	34.17%	36.67%	40.50%	44.67%	48.81%	50.00%
1957	66 + 6 mo.	33.75%	36.25%	40.00%	44.25%	48.40%	50.00%
1958	66 + 8 mo.	33.34%	35.84%	39.58%	43.86%	47.92%	50.00%
1959	66 + 10 mo.	32.92%	35.42%	39.17%	43.44%	47.50%	50.00%
1960 and later	67	32.50%	35.00%	38.75%	43.00%	47.00%	50.00%

Source: <https://www.ssa.gov/policy/tables/spouse/2024/12/01/>

## 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	75.00%	75.00%	80.00%	81.67%	83.33%	100.00%
1955	66 + 2 mo.	68.17%	74.17%	81.64%	83.20%	84.81%	100.00%
1956	66 + 4 mo.	68.33%	73.33%	80.50%	82.00%	83.27%	100.00%
1957	66 + 6 mo.	67.50%	72.50%	79.17%	80.50%	81.63%	100.00%
1958	66 + 8 mo.	66.67%	71.67%	77.78%	80.17%	81.64%	100.00%
1959	66 + 10 mo.	65.83%	70.83%	76.67%	80.72%	81.66%	100.00%
1960 and later	67	65.00%	70.00%	75.00%	80.00%	81.67%	100.00%

Source: <https://www.ssa.gov/policy/tables/spouse/2024/12/01/>

## 2024 Numbers

Maximum wage base	COLA	Good points # 62 in 2024	PIA for those born in 1952
\$168,600	3.2%	\$1,141 / \$7,379	\$2,049.50
Earnings included for 1 quarter of coverage	GPO reduction (spousal/beneficiary benefits)	Max WOT reduction for \$1,324 benefit point	Assets in Trust (Fid)
\$1.750	23.46 percent amount	\$507.00	\$2.8 million

## 2024 Earnings Test Amounts

Pre-FRA (annual)	Pre-FRA (monthly)	FRA and (annual)	FRA year (monthly)
\$22,320	\$1,860	\$58,520	\$4,860

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

Year of birth	FRA	60	61	62	63	64	65	66	67
1943-1954	66	71.50%	75.00%	81.00%	85.00%	90.00%	95.50%	100.00%	100.00%
1957	66 + 2 mo.	71.50%	75.00%	80.70%	85.40%	90.00%	94.00%	99.20%	100.00%
1958	66 + 4 mo.	71.50%	75.00%	80.50%	85.00%	90.00%	94.00%	98.50%	100.00%
1959	66 + 6 mo.	71.50%	75.00%	80.30%	84.70%	90.00%	93.40%	97.60%	100.00%
1960	66 + 8 mo.	71.50%	75.00%	80.10%	84.50%	90.00%	92.90%	97.20%	100.00%
1961	66 + 10 mo.	71.50%	75.70%	79.90%	84.00%	90.00%	92.40%	96.50%	100.00%
1962 and later	67	71.50%	75.00%	79.00%	83.70%	87.00%	91.00%	95.00%	100.00%

Source: <https://www.ssa.gov/policy/tables/survivor/2024/12/01/>

\*Original benefit (OR) is decedent's benefit at death but no less than 50 1/4% of decedent's PIA. If decedent died before FRA and before claiming, OR is decedent's PIA. If decedent died after FRA and before claiming, OR is amount decedent would have received at death including delayed credits.

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**L Darling-Hammond**



## **Guide To Social Security Imercer Com:**

*Kiplinger's Personal Finance*, 1993-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics Monthly Catalog of United States Government Publications, 1984 **Monthly Catalogue, United States Public Documents**, 1986 **The Complete Guide to Human Resources and the Law** Dana Shilling, 2012-10-04 The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues You ll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The Complete Guide to Human Resources and the Law offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource The 2010 Edition provides new and expanded coverage of issues such as Discussion of the economic recovery measures under the Emergency Economic Stabilization Act of 2008 the Worker Retiree and Employer Recovery Act of 2008 and the American Recovery and Reinvestment Act of 2009 The PBGC flat rate premium for single employer plans for 2009 is 34 participant The requirement of distributing Summary Annual Reports to participants and beneficiaries has been replaced by the requirement of issuing annual funding notices for most benefit plans DOL issued a model notice and FAQs for implementing the requirement Courts continued to develop standards under *Metropolitan Life Insurance v Glenn* 128 S Ct 2343 2008 for reviewing claims decisions made by decision makers such as plan sponsors and insurers that have a conflict of interest because they are responsible for paying whatever claims are allowed The Children s Health Insurance Program Reauthorization Act of 2009 Pub L 111 3 CHIPRA intended to improve coordination between EGHPs and state Medicaid and SCHIP coverage for uninsured children plans caused EGHP and cafeteria plans to be amended Michellersquo s Law Pub L 110 381 requires EGHPs to extend coverage to employees dependent children who are covered as post secondary students if they have to interrupt their studies for health related reasons More states allowed same sex couples to marry or have legally related domestic partnerships or civil unions with implications for work related benefit plans that cover spouses The requirement of benefit parity between mental and physical illnesses was made permanent by EESA The HITECH Act Health Information Technology for Economic and Clinical Health part of ARRA was enacted to strengthen the privacy and security rules under HIPAA and to promote broader usage of electronic medical records State Attorneys General now have the power to enforce HIPAA through suits in federal court The Lilly Ledbetter Fair Pay Act Pub L 111 2 was enacted It increases the number of employment discrimination suits that can be brought by reversing the Supreme Court s decision that the timing rules for lawsuits begin when an allegedly discriminatory practice is adopted The Supreme Court extended its string of pro arbitration cases by ruling in *14 Penn Plaza LLC v Pyett* 129 S Ct 1456

4 1 09 that a collective bargaining agreement clause that clearly obligates union members to arbitrate ADEA claims is enforceable The Supreme Court held that federal labor law preempts a California law that forbade employers that receive state contracts or other funding to discuss union matters with employees As long as employers avoid coercion federal law seeks to promote wide open debate on labor issues Chamber of Commerce v Brown 128 S Ct 2408 2008 Another Supreme Court ruling discussed allows unions to charge non members who pay agency fees in lieu of joining the union amounts representing certain expenses of national litigation Locke      **Trusts and Estates** ,1959 Includes proceedings and reports of conferences of various financial organizations      When Your Spouse Has a Stroke Sara Palmer,Jeffrey B. Palmer,2011-04-15 A stroke can alter two people s lives in an instant For the person who has had a stroke simple tasks suddenly become difficult or impossible For that person s partner life seems to revolve mostly around the stroke survivor s needs Such a drastic change naturally requires making many sometimes taxing adjustments In this book two experts in stroke recovery help couples deal with the impact of stroke on their lives and their relationship Drs Sara and Jeffrey Palmer explain how to overcome three major challenges providing quality care for your partner maintaining or rebuilding your relationship caring for yourself as an individual The book invites you into the lives of real couples who are themselves coping with these challenges Their experiences model how you can improve essential aspects of your relationship including communication roles and responsibilities and sexuality A list of practical tips summarizes each chapter providing a handy reference guide to meeting each day s challenges More than just a discussion of the medical and practical aspects of stroke and stroke recovery this book focuses on the emotional psychological and social consequences of stroke and the deeply personal side of caregiving When Your Spouse Has a Stroke will relieve your burden and strengthen your partnership      Subject Guide to Books in Print ,1991      *New Serial Titles* ,1992 A union list of serials commencing publication after Dec 31 1949      **Aging and Social Policy** Harald Conrad,2002 In recent years Japan and Germany have been facing very similar challenges aging populations changing employment structures long lasting economic stagnation and globalization all of which threaten existing social security arrangements Both countries are in a number of respects more socially and politically regulated and in this sense less liberal than the Anglo American economies Nonetheless during the last couple of years several important social policy reforms have been implemented A comparison of these reforms may provide valuable insights into the changing character of conservative welfare states This volume concentrates on two fields of social policy long term care insurance and public pensions These social insurances are at the center of current public debate in both countries because population aging translates immediately into a higher demand for care for the elderly and old age security The contributions range from demographic and policy implications of aging through detailed analyses on the different reform measures to specific aspects such as bioethical or regional policy considerations The volume is intended not only for experts specializing in social policy research but also for policy makers as well as the general reader interested in the current debates centering on the

restructuring of the welfare state      **Resources in Education** ,1997      **Bottom Line Yearbook** ,1998      **2000 Catalog of Surveys** William M. Mercer, Inc,2000      **Mercer Guide to Social Security and Medicare** ,1992      *International Labour Documentation* International Labour Office. Central Library and Documentation Branch,1998      Human Services Online Jerry Finn,Gary Holden,2024-11-01 Will your agency or students have the training to use the Internet in practice

Human Services Online A New Arena for Service Delivery focuses on ways that Human Services are using the Internet for service delivery community education collaboration advocacy social change and resource development This valuable book highlights the array of innovative services now being offered on the Internet and provides guidelines and cautions for human service professionals in using the Internet to enhance their services Human Services Online A New Arena for Service Delivery provides much needed research and empirical evaluation related to human service online activities and points to areas where future research efforts should be directed The book describes and evaluates cutting edge Internet based services ethical and legal threats to agencies and consumers that may result from online activities and theoretical discussions of issues that impact human services as consumers and human service agencies increasingly come online Topics addressed in Human Services Online A New Arena for Service Delivery include online therapy counseling online fundraising online recruitment of volunteers and virtual volunteer programs online consultation continuing education and training ethical legal and liability issues related to Web sites and online support online support groups and self help online advocacy and activism promoting access for under represented populations use of the Internet to impact specific social problems such as domestic violence or HIV AIDS Human Services Online A New Arena for Service Delivery provides guidelines and specific suggestions for agencies considering developing online services The book examines model programs and their effectiveness so that other agencies can replicate them in their own areas describes cutting edge online services that today s human services students will need to be aware of as they enter the job market and provides information for agencies that will enhance their ability to solicit volunteers and contributions on the Internet      *Human Resource Management* John M. Ivancevich,2004 Managers are constantly faced with Human Resource Management issues problems and decision making Offering a managerial orientation this book pays attention to the application of HRM approaches in organizational settings and situations Meant for both students and faculty it offers information on HRM thinking and practice      **Forthcoming Books** Rose Arny,1992

**Journal of Human Services Abstracts** ,1978      **The Willits Brothers and Their Canoes** Patrick F. Chapman,2006-05-25 For half a century Earl and Floyd Willits built some of the world s finest canoes first near Artondale Washington then on Day Island right off of Puget Sound in Tacoma Turning out approximately twenty canoes a year carefully logging and numbering each one the brothers emphasized quality and design rather than volume Willits Brothers Canoe Company earned a reputation that enabled the tiny company to compete successfully with businesses much larger leaving a name and legacy which is still admired by canoe aficionados today Carefully researched and documented this combination

biography and company history tells the story of Earl and Floyd Willits and their unique canoe company Beginning with their family s westward migration from Illinois it follows the brothers as they set about starting the business that would become their lifelong work Close attention is given to the Willitses business management and construction techniques as well as their personal lives Interviews with surviving contemporaries and family members add a personal dimension to the Willitses story Appendices include a detailed company logbook instructions from the Willits brothers on various areas of canoe use and maintenance a price list of canoes from 1928 to 1964 and a list of serial numbers and dates of manufacture In addition a price comparison with the Old Town Canoe Company a listing of museums exhibiting a Willits Brothers canoe two Willits Brothers Canoe company catalogs and various plans of Willits canoes are provided Contemporary photographs from the Willits family collection are also included

*Implementing Colorectal Cancer Screening* Institute of Medicine, National Cancer Policy Forum, 2009-01-01 The IOM s National Cancer Policy Board estimated in 2003 that even modest efforts to implement known tactics for cancer prevention and early detection could result in up to a 29 percent drop in cancer deaths in about 20 years The IOM s National Cancer Policy Forum which succeeded the Board after it was disbanded in 2005 continued the Board s work to outline ways to increase screening in the U S On February 25 and 26 2008 the Forum convened a workshop to discuss screening for colorectal cancer Colorectal cancer screening remains low despite strong evidence that screening prevents deaths With the aim to make recommended colorectal cancer screening more widespread the workshop discussed steps to be taken at the clinic community and health system levels Workshop speakers representing a broad spectrum of leaders in the field identified major barriers to increased screening and described strategies to overcome these obstacles This workshop summary highlights the information presented as well as the subsequent discussion about actions needed to increase colorectal screening and ultimately to prevent more colorectal cancer deaths

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