

# Social Security

Official Social Security Website

---

## Full Retirement Age: If You Were Born Between 1943 And 1954

---

### Your full retirement age is 66

Remember, the earliest a person can start receiving Social Security retirement benefits will remain age 62.

If you start receiving retirement benefits at

- age 62, you will get 75% of the monthly benefit because you will be getting benefits for an additional 48 months.
- age 65, you will get 93.3% of the monthly benefit because you will be getting benefits for an additional 12 months.

If you start receiving benefits as a spouse at your full retirement age, you will get 50% of the monthly benefit your spouse would receive if his or her benefits started at full retirement age. If you start receiving benefits at

- age 62, you will get 35% of the monthly benefit instead of 50% because you will be getting benefits for an additional 48 months.
- age 65, you will get 45.8% of the monthly benefit instead of 50% because you will be getting benefits for an additional 12 months.

### How Your Social Security Benefit Is Reduced

If you start getting benefits at age*	And you are the . . .	
	Wage Earner, the Retirement Benefit you will receive is reduced to	Spouse, the Retirement Benefit you will receive is reduced to
62	75.0%	35.0%
62 + 1 month	75.4	35.2

If you start getting benefits at age*	And you are the . . .	
	Wage Earner, the Retirement Benefit you will receive is reduced to	Spouse, the Retirement Benefit you will receive is reduced to
<b>62 + 2 months</b>	75.8	35.4
<b>62 + 3 months</b>	76.3	35.6
<b>62 + 4 months</b>	76.7	35.8
<b>62 + 5 months</b>	77.1	36.0
<b>62 + 6 months</b>	77.5	36.3
<b>62 + 7 months</b>	77.9	36.5
<b>62 + 8 months</b>	78.3	36.7
<b>62 + 9 months</b>	78.8	36.9
<b>62 + 10 months</b>	79.2	37.1
<b>62 + 11 months</b>	79.6	37.3
<b>63</b>	80.0	37.5
<b>63 + 1 month</b>	80.6	37.8
<b>63 + 2 months</b>	81.1	38.2
<b>63 + 3 months</b>	81.7	38.5
<b>63 + 4 months</b>	82.2	38.9
<b>63 + 5 months</b>	82.8	39.2
<b>63 + 6 months</b>	83.3	39.6
<b>63 + 7 months</b>	83.9	39.9

If you start getting benefits at age*	And you are the . . .	
	Wage Earner, the Retirement Benefit you will receive is reduced to	Spouse, the Retirement Benefit you will receive is reduced to
<b>63 + 8 months</b>	84.4	40.3
<b>63 + 9 months</b>	85.0	40.6
<b>63 + 10 months</b>	85.6	41.0
<b>63 + 11 months</b>	86.1	41.3
<b>64</b>	86.7	41.7
<b>64 + 1 month</b>	87.2	42.0
<b>64 + 2 months</b>	87.8	42.4
<b>64 + 3 months</b>	88.3	42.7
<b>64 + 4 months</b>	88.9	43.1
<b>64 + 5 months</b>	89.4	43.4
<b>64 + 6 months</b>	90.0	43.8
<b>64 + 7 months</b>	90.6	44.1
<b>64 + 8 months</b>	91.1	44.4
<b>64 + 9 months</b>	91.7	44.8
<b>64 + 10 months</b>	92.2	45.1
<b>64 + 11 months</b>	92.8	45.5
<b>65</b>	93.3	45.8
<b>65 + 1 month</b>	93.9	46.2

If you start getting benefits at age*	And you are the . . .	
	Wage Earner, the Retirement Benefit you will receive is reduced to	Spouse, the Retirement Benefit you will receive is reduced to
<b>65 + 2 months</b>	94.4	46.5
<b>65 + 3 months</b>	95.0	46.9
<b>65 + 4 months</b>	95.6	47.2
<b>65 + 5 months</b>	96.1	47.6
<b>65 + 6 months</b>	96.7	47.9
<b>65 + 7 months</b>	97.2	48.3
<b>65 + 8 months</b>	97.8	48.6
<b>65 + 9 months</b>	98.3	49.0
<b>65 + 10 months</b>	98.9	49.3
<b>65 + 11 months</b>	99.4	49.7
<b>66</b>	100.0	50.0

\* If your birthday is on the 1st of the month, then we figure the benefit as if your birthday were the previous month.

## Related Information

---

[Estimate Your Life Expectancy](#)

---

[Retirement Benefits By Year Of Birth](#)

---

[Benefits For The Surviving Spouse By Year Of Birth](#)

**Note:** If you qualify for benefits as a Survivor, your full retirement age may be different.