

**PROPOSAL: Reconfigure the Minimum Benefit**

**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	0%	5%	0%	0%	0%
Sex					
Female	0%	6%	0%	0%	0%
Male	0%	4%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	10%	0%	0%	1%
White, non-Hispanic	0%	4%	0%	0%	0%
Black or African American, non-Hispanic	0%	7%	0%	0%	0%
All other races, non-Hispanic	0%	6%	0%	0%	0%
Country of birth					
United States	0%	5%	0%	0%	0%
Other countries	0%	8%	0%	0%	0%
Age					
60–69	0%	13%	0%	0%	5%
70–79	0%	2%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	0%	6%	0%	0%	0%
Divorced	0%	5%	0%	0%	0%
Widowed	0%	2%	0%	0%	0%
Never married	0%	10%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	2%	0%	0%	0%
Associate	0%	5%	0%	0%	0%
High school	0%	7%	0%	0%	0%
Less than high school	0%	11%	0%	0%	2%
Current-law poverty status					
Above poverty	0%	5%	0%	0%	0%
In poverty	0%	16%	0%	0%	13%
Current-law household income quintile					
Highest	0%	1%	0%	0%	0%
Second highest	0%	3%	0%	0%	0%
Middle	0%	5%	0%	0%	0%
Second lowest	0%	6%	0%	0%	0%
Lowest	0%	10%	0%	0%	1%
Current-law benefit type					
Retired worker only	0%	6%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	1%	0%	0%	0%
Spousal (includes dually entitled)	1%	6%	0%	0%	0%
Disabled worker only	0%	13%	0%	0%	8%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. 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: Reconfigure the Minimum Benefit**

**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	0%	12%	0%	0%	3%
Sex					
Female	0%	14%	0%	0%	6%
Male	0%	10%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	19%	0%	0%	12%
White, non-Hispanic	0%	9%	0%	0%	0%
Black or African American, non-Hispanic	0%	16%	0%	0%	10%
All other races, non-Hispanic	0%	9%	0%	0%	0%
Country of birth					
United States	0%	11%	0%	0%	2%
Other countries	0%	13%	0%	0%	5%
Age					
60–69	0%	16%	0%	0%	10%
70–79	0%	13%	0%	0%	4%
80–89	0%	8%	0%	0%	0%
90 or older	0%	2%	0%	0%	0%
Marital status					
Married	0%	12%	0%	0%	4%
Divorced	0%	12%	0%	0%	3%
Widowed	0%	7%	0%	0%	0%
Never married	0%	17%	0%	0%	12%
Highest education level					
Graduate	0%	3%	0%	0%	0%
Bachelor	0%	4%	0%	0%	0%
Associate	0%	12%	0%	0%	4%
High school	0%	18%	0%	0%	11%
Less than high school	0%	22%	0%	0%	16%
Current-law poverty status					
Above poverty	0%	11%	0%	0%	2%
In poverty	0%	29%	0%	0%	28%
Current-law household income quintile					
Highest	1%	3%	0%	0%	0%
Second highest	0%	6%	0%	0%	0%
Middle	0%	10%	0%	0%	1%
Second lowest	0%	14%	0%	0%	5%
Lowest	0%	25%	0%	0%	17%
Current-law benefit type					
Retired worker only	0%	12%	0%	0%	4%
Widow(er) (includes dually entitled)	0%	6%	0%	0%	0%
Spousal (includes dually entitled)	3%	15%	0%	0%	5%
Disabled worker only	0%	16%	0%	0%	9%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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	0%	13%	0%	0%	5%
Sex					
Female	0%	15%	0%	0%	8%
Male	0%	11%	0%	0%	1%
Race/ethnicity					
Hispanic or Latino, any race	0%	19%	0%	0%	12%
White, non-Hispanic	0%	10%	0%	0%	1%
Black or African American, non-Hispanic	0%	19%	0%	0%	12%
All other races, non-Hispanic	0%	9%	0%	0%	0%
Country of birth					
United States	0%	13%	0%	0%	5%
Other countries	0%	13%	0%	0%	5%
Age					
60–69	0%	16%	0%	0%	10%
70–79	0%	14%	0%	0%	6%
80–89	0%	10%	0%	0%	0%
90 or older	0%	7%	0%	0%	0%
Marital status					
Married	0%	13%	0%	0%	5%
Divorced	0%	12%	0%	0%	4%
Widowed	0%	10%	0%	0%	0%
Never married	0%	17%	0%	0%	12%
Highest education level					
Graduate	0%	3%	0%	0%	0%
Bachelor	0%	5%	0%	0%	0%
Associate	0%	14%	0%	0%	7%
High school	0%	20%	0%	0%	13%
Less than high school	0%	23%	0%	0%	16%
Current-law poverty status					
Above poverty	0%	13%	0%	0%	5%
In poverty	0%	19%	0%	0%	21%
Current-law household income quintile					
Highest	0%	4%	0%	0%	0%
Second highest	0%	7%	0%	0%	0%
Middle	0%	10%	0%	0%	1%
Second lowest	0%	15%	0%	0%	8%
Lowest	0%	28%	0%	0%	19%
Current-law benefit type					
Retired worker only	0%	13%	0%	0%	6%
Widow(er) (includes dually entitled)	0%	9%	0%	0%	0%
Spousal (includes dually entitled)	3%	14%	0%	0%	4%
Disabled worker only	0%	15%	0%	0%	9%

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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: Reconfigure the Minimum Benefit**

**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: Reconfigure the Minimum Benefit**

**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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**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	0%	5%	0%	0%	0%
Sex					
Female	0%	5%	0%	0%	0%
Male	0%	6%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	9%	0%	0%	0%
White, non-Hispanic	0%	4%	0%	0%	0%
Black or African American, non-Hispanic	0%	8%	0%	0%	0%
All other races, non-Hispanic	0%	5%	0%	0%	0%
Country of birth					
United States	0%	5%	0%	0%	0%
Other countries	0%	7%	0%	0%	0%
Age					
60–69	0%	12%	0%	0%	1%
70–79	0%	3%	0%	0%	0%
80–89	0%	0%	0%	0%	0%
90 or older	0%	0%	0%	0%	0%
Marital status					
Married	0%	6%	0%	0%	0%
Divorced	0%	5%	0%	0%	0%
Widowed	0%	2%	0%	0%	0%
Never married	0%	8%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	2%	0%	0%	0%
Associate	0%	5%	0%	0%	0%
High school	0%	7%	0%	0%	0%
Less than high school	0%	11%	0%	0%	1%
Current-law poverty status					
Above poverty	0%	5%	0%	0%	0%
In poverty	0%	15%	0%	0%	9%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	2%	0%	0%	0%
Middle	0%	5%	0%	0%	0%
Second lowest	0%	8%	0%	0%	0%
Lowest	0%	10%	0%	0%	1%
Current-law benefit type					
Retired worker only	0%	6%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	1%	0%	0%	0%
Spousal (includes dually entitled)	0%	3%	0%	0%	0%
Disabled worker only	0%	14%	0%	0%	3%

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%ile = percentile.

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**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	0%	12%	0%	0%	1%
Sex					
Female	0%	12%	0%	0%	1%
Male	0%	11%	0%	0%	1%
Race/ethnicity					
Hispanic or Latino, any race	0%	19%	0%	0%	4%
White, non-Hispanic	0%	10%	0%	0%	0%
Black or African American, non-Hispanic	0%	15%	0%	0%	4%
All other races, non-Hispanic	0%	8%	0%	0%	0%
Country of birth					
United States	0%	12%	0%	0%	1%
Other countries	0%	13%	0%	0%	2%
Age					
60–69	0%	16%	0%	0%	3%
70–79	0%	14%	0%	0%	2%
80–89	0%	8%	0%	0%	0%
90 or older	0%	3%	0%	0%	0%
Marital status					
Married	0%	14%	0%	0%	2%
Divorced	0%	10%	0%	0%	1%
Widowed	0%	6%	0%	0%	0%
Never married	0%	15%	0%	0%	5%
Highest education level					
Graduate	0%	3%	0%	0%	0%
Bachelor	0%	4%	0%	0%	0%
Associate	0%	13%	0%	0%	2%
High school	0%	18%	0%	0%	4%
Less than high school	0%	22%	0%	0%	6%
Current-law poverty status					
Above poverty	0%	11%	0%	0%	1%
In poverty	0%	27%	0%	0%	22%
Current-law household income quintile					
Highest	0%	1%	0%	0%	0%
Second highest	0%	5%	0%	0%	0%
Middle	0%	11%	0%	0%	1%
Second lowest	0%	17%	0%	0%	4%
Lowest	0%	25%	0%	0%	13%
Current-law benefit type					
Retired worker only	0%	13%	0%	0%	2%
Widow(er) (includes dually entitled)	0%	6%	0%	0%	0%
Spousal (includes dually entitled)	1%	11%	0%	0%	1%
Disabled worker only	0%	16%	0%	0%	3%

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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: Reconfigure the Minimum Benefit**

**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	0%	13%	0%	0%	2%
Sex					
Female	0%	14%	0%	0%	3%
Male	0%	12%	0%	0%	2%
Race/ethnicity					
Hispanic or Latino, any race	0%	19%	0%	0%	5%
White, non-Hispanic	0%	11%	0%	0%	1%
Black or African American, non-Hispanic	0%	18%	0%	0%	6%
All other races, non-Hispanic	0%	9%	0%	0%	0%
Country of birth					
United States	0%	13%	0%	0%	2%
Other countries	0%	13%	0%	0%	2%
Age					
60–69	0%	16%	0%	0%	3%
70–79	0%	15%	0%	0%	3%
80–89	0%	11%	0%	0%	1%
90 or older	0%	7%	0%	0%	0%
Marital status					
Married	0%	15%	0%	0%	2%
Divorced	0%	11%	0%	0%	1%
Widowed	0%	9%	0%	0%	0%
Never married	0%	16%	0%	0%	5%
Highest education level					
Graduate	0%	4%	0%	0%	0%
Bachelor	0%	5%	0%	0%	0%
Associate	0%	15%	0%	0%	3%
High school	0%	20%	0%	0%	6%
Less than high school	0%	22%	0%	0%	7%
Current-law poverty status					
Above poverty	0%	13%	0%	0%	2%
In poverty	0%	17%	0%	0%	15%
Current-law household income quintile					
Highest	0%	1%	0%	0%	0%
Second highest	0%	6%	0%	0%	0%
Middle	0%	12%	0%	0%	1%
Second lowest	0%	19%	0%	0%	5%
Lowest	0%	29%	0%	0%	15%
Current-law benefit type					
Retired worker only	0%	14%	0%	0%	3%
Widow(er) (includes dually entitled)	0%	9%	0%	0%	0%
Spousal (includes dually entitled)	1%	10%	0%	0%	0%
Disabled worker only	0%	15%	0%	0%	3%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. 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: Reconfigure the Minimum Benefit**

**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%	4%	3,237	3,030	-207	-6%
Sex						
Female	5%	4%	1,787	1,684	-102	-5%
Male	4%	4%	1,450	1,345	-104	-7%
Race/ethnicity						
Hispanic or Latino, any race	7%	7%	570	536	-33	-5%
White, non-Hispanic	3%	3%	1,804	1,685	-118	-6%
Black or African American, non-Hispanic	9%	8%	636	589	-47	-7%
All other races, non-Hispanic	6%	5%	228	220	-8	-3%
Country of birth						
United States	4%	4%	2,472	2,294	-178	-7%
Other countries	7%	7%	765	735	-29	-3%
Age						
60–69	6%	6%	1,486	1,320	-165	-11%
70–79	4%	4%	1,318	1,276	-42	-3%
80–89	3%	3%	381	381	0	0%
90 or older	2%	2%	53	53	0	0%
Marital status						
Married	1%	1%	469	443	-26	-5%
Divorced	9%	8%	1,207	1,105	-101	-8%
Widowed	6%	6%	740	721	-19	-2%
Never married	16%	15%	821	761	-60	-7%
Highest education level						
Graduate	1%	1%	97	93	-3	-3%
Bachelor	2%	2%	263	257	-5	-2%
Associate	4%	4%	626	573	-53	-8%
High school	6%	5%	1,534	1,425	-109	-7%
Less than high school	12%	12%	717	682	-35	-4%
Current-law poverty status						
Above poverty	0%	0%	0	0	0	...
In poverty	100%	94%	3,237	3,030	-207	-6%
Current-law benefit type						
Retired worker only	4%	4%	2,252	2,087	-164	-7%
Widow(er) (includes dually entitled)	5%	5%	577	561	-16	-2%
Spousal (includes dually entitled)	2%	2%	145	140	-4	-3%
Disabled worker only	10%	9%	263	242	-21	-8%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. 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: Reconfigure the Minimum Benefit**

**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%	3%	3,309	2,733	-575	-17%
Sex						
Female	4%	4%	1,862	1,555	-306	-16%
Male	4%	3%	1,447	1,178	-269	-18%
Race/ethnicity						
Hispanic or Latino, any race	6%	5%	897	763	-133	-14%
White, non-Hispanic	3%	2%	1,472	1,180	-292	-19%
Black or African American, non-Hispanic	8%	6%	679	553	-125	-18%
All other races, non-Hispanic	4%	4%	261	237	-24	-9%
Country of birth						
United States	4%	3%	2,260	1,771	-488	-21%
Other countries	6%	5%	1,048	962	-86	-8%
Age						
60–69	5%	5%	1,277	1,099	-177	-13%
70–79	4%	3%	1,105	898	-206	-18%
80–89	3%	3%	734	553	-180	-24%
90 or older	3%	2%	193	182	-10	-5%
Marital status						
Married	1%	1%	457	400	-56	-12%
Divorced	6%	5%	948	755	-192	-20%
Widowed	5%	4%	750	635	-115	-15%
Never married	12%	10%	1,154	943	-211	-18%
Highest education level						
Graduate	1%	1%	91	80	-10	-11%
Bachelor	2%	1%	280	244	-35	-12%
Associate	3%	2%	555	429	-125	-22%
High school	6%	5%	1,549	1,258	-291	-18%
Less than high school	11%	9%	834	722	-112	-13%
Current-law benefit type						
Retired worker only	4%	3%	2,500	2,006	-494	-19%
Widow(er) (includes dually entitled)	4%	3%	498	435	-62	-12%
Spousal (includes dually entitled)	1%	1%	99	97	-1	-1%
Disabled worker only	6%	6%	212	195	-17	-8%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. 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: Reconfigure the Minimum Benefit**

**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%	2%	2,425	2,194	-230	-9%
Sex						
Female	3%	2%	1,304	1,194	-109	-8%
Male	2%	2%	1,121	1,000	-121	-10%
Race/ethnicity						
Hispanic or Latino, any race	3%	3%	769	704	-65	-8%
White, non-Hispanic	2%	2%	1,009	899	-110	-10%
Black or African American, non-Hispanic	4%	4%	392	350	-41	-10%
All other races, non-Hispanic	3%	3%	254	241	-13	-5%
Country of birth						
United States	2%	2%	1,586	1,402	-184	-11%
Other countries	4%	4%	839	792	-46	-5%
Age						
60–69	3%	3%	795	732	-62	-7%
70–79	3%	2%	906	823	-83	-9%
80–89	3%	2%	585	515	-69	-11%
90 or older	2%	1%	139	123	-15	-11%
Marital status						
Married	1%	1%	292	254	-38	-13%
Divorced	3%	3%	613	560	-52	-8%
Widowed	3%	3%	473	432	-40	-8%
Never married	6%	6%	1,046	948	-98	-9%
Highest education level						
Graduate	1%	1%	156	153	-2	-1%
Bachelor	1%	1%	218	196	-22	-10%
Associate	2%	2%	405	364	-40	-10%
High school	4%	3%	1,033	920	-113	-10%
Less than high school	6%	6%	613	562	-51	-8%
Current-law poverty status						
Above poverty	0%	0%	0	0	0	...
In poverty	100%	90%	2,425	2,194	-230	-9%
Current-law benefit type						
Retired worker only	3%	2%	1,958	1,742	-216	-11%
Widow(er) (includes dually entitled)	2%	2%	321	310	-10	-3%
Spousal (includes dually entitled)	1%	1%	41	39	-1	-4%
Disabled worker only	3%	3%	105	103	-1	-1%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

... = not applicable.

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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	0%	10%	0%	0%	2%	5%	127%	397%	5%	128%	405%
Sex											
Female	0%	13%	0%	0%	5%	23%	159%	562%	24%	161%	565%
Male	0%	8%	0%	0%	0%	0%	105%	239%	0%	105%	248%
Race/ethnicity											
Hispanic or Latino, any race	0%	16%	0%	0%	9%	0%	141%	506%	0%	144%	509%
White, non-Hispanic	0%	9%	0%	0%	0%	14%	122%	359%	14%	123%	370%
Black or African American, non-Hispanic	0%	13%	0%	0%	7%	0%	131%	410%	0%	132%	426%
All other races, non-Hispanic	0%	9%	0%	0%	1%	0%	132%	493%	0%	132%	502%
Country of birth											
United States	0%	10%	0%	0%	1%	12%	123%	363%	12%	124%	377%
Other countries	0%	12%	0%	0%	5%	0%	144%	525%	0%	146%	527%
Highest education level											
Graduate	0%	3%	0%	0%	0%	24%	113%	245%	24%	113%	248%
Bachelor	0%	4%	0%	0%	0%	25%	120%	324%	25%	120%	329%
Associate	0%	11%	0%	0%	2%	16%	127%	340%	16%	128%	352%
High school	0%	13%	0%	0%	7%	0%	133%	475%	0%	135%	479%
Less than high school	0%	17%	0%	0%	10%	0%	141%	718%	0%	144%	718%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	36%	93%	136%	36%	93%	136%
Second highest	0%	0%	0%	0%	0%	21%	118%	175%	21%	118%	175%
Middle	0%	10%	0%	0%	1%	10%	140%	234%	10%	141%	236%
Second lowest	0%	34%	0%	0%	21%	23%	205%	444%	26%	220%	450%
Lowest	0%	8%	0%	0%	0%	0%	228%	1,369%	0%	234%	1,371%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	40%	94%	134%	40%	94%	134%
Second highest	0%	0%	0%	0%	0%	23%	118%	173%	23%	118%	173%
Middle	0%	7%	0%	0%	0%	16%	141%	235%	16%	142%	236%
Second lowest	0%	35%	0%	0%	20%	18%	193%	403%	19%	204%	412%
Lowest	0%	9%	0%	0%	2%	0%	270%	1,384%	0%	280%	1,388%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	47%	101%	169%	47%	101%	169%
Second highest	0%	2%	0%	0%	0%	33%	118%	237%	33%	119%	238%
Middle	0%	9%	0%	0%	0%	15%	136%	314%	15%	136%	322%
Second lowest	0%	25%	0%	0%	14%	9%	165%	490%	9%	172%	497%
Lowest	0%	16%	0%	0%	17%	0%	183%	1,028%	0%	195%	1,028%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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	0%	13%	0%	0%	6%	0%	119%	375%	0%	120%	386%
Sex											
Female	0%	16%	0%	0%	9%	0%	143%	532%	0%	146%	543%
Male	0%	10%	0%	0%	3%	0%	101%	258%	0%	102%	269%
Race/ethnicity											
Hispanic or Latino, any race	0%	17%	0%	0%	11%	0%	128%	410%	0%	131%	422%
White, non-Hispanic	0%	12%	0%	0%	3%	14%	118%	372%	14%	119%	383%
Black or African American, non-Hispanic	0%	18%	0%	0%	13%	0%	111%	323%	0%	114%	349%
All other races, non-Hispanic	0%	8%	0%	0%	1%	0%	106%	410%	0%	106%	416%
Country of birth											
United States	0%	14%	0%	0%	6%	7%	118%	342%	8%	119%	358%
Other countries	0%	12%	0%	0%	7%	0%	121%	521%	0%	122%	538%
Highest education level											
Graduate	0%	4%	0%	0%	0%	21%	105%	271%	21%	105%	274%
Bachelor	0%	6%	0%	0%	0%	5%	107%	291%	5%	108%	298%
Associate	0%	15%	0%	0%	6%	0%	120%	329%	0%	122%	345%
High school	0%	19%	0%	0%	12%	0%	130%	483%	0%	133%	497%
Less than high school	0%	19%	0%	0%	16%	0%	126%	612%	0%	130%	621%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	37%	87%	124%	37%	87%	124%
Second highest	0%	0%	0%	0%	0%	34%	117%	176%	34%	117%	176%
Middle	0%	27%	0%	0%	10%	28%	145%	258%	29%	149%	265%
Second lowest	0%	32%	0%	0%	25%	0%	204%	522%	0%	220%	528%
Lowest	0%	7%	0%	0%	2%	0%	122%	1,803%	0%	126%	1,828%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	40%	88%	125%	40%	88%	125%
Second highest	0%	0%	0%	0%	0%	36%	117%	178%	36%	117%	178%
Middle	0%	24%	0%	0%	7%	29%	144%	261%	30%	148%	266%
Second lowest	0%	35%	0%	0%	25%	0%	197%	467%	0%	215%	481%
Lowest	0%	7%	0%	0%	4%	0%	121%	1,917%	0%	123%	1,926%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	42%	90%	149%	42%	90%	149%
Second highest	0%	4%	0%	0%	0%	43%	119%	247%	43%	120%	250%
Middle	0%	18%	0%	0%	5%	31%	139%	330%	32%	141%	335%
Second lowest	0%	35%	0%	0%	23%	7%	176%	565%	8%	189%	573%
Lowest	0%	10%	0%	0%	13%	0%	66%	922%	0%	68%	935%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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	0%	14%	0%	0%	7%	0%	116%	343%	0%	117%	357%
Sex											
Female	0%	17%	0%	0%	10%	0%	137%	486%	0%	140%	498%
Male	0%	11%	0%	0%	4%	0%	99%	245%	0%	100%	255%
Race/ethnicity											
Hispanic or Latino, any race	0%	18%	0%	0%	12%	0%	124%	369%	0%	126%	381%
White, non-Hispanic	0%	12%	0%	0%	3%	17%	115%	338%	17%	116%	347%
Black or African American, non-Hispanic	0%	19%	0%	0%	14%	0%	112%	306%	0%	115%	331%
All other races, non-Hispanic	0%	7%	0%	0%	0%	0%	100%	327%	0%	100%	331%
Country of birth											
United States	0%	15%	0%	0%	7%	11%	116%	318%	11%	117%	329%
Other countries	0%	12%	0%	0%	6%	0%	116%	475%	0%	117%	484%
Highest education level											
Graduate	0%	4%	0%	0%	0%	25%	106%	255%	25%	106%	260%
Bachelor	0%	5%	0%	0%	0%	8%	103%	272%	8%	103%	278%
Associate	0%	16%	0%	0%	8%	0%	118%	309%	0%	119%	319%
High school	0%	19%	0%	0%	13%	0%	124%	413%	0%	126%	422%
Less than high school	0%	21%	0%	0%	16%	0%	127%	547%	0%	130%	565%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	39%	85%	121%	39%	85%	121%
Second highest	0%	0%	0%	0%	0%	40%	114%	170%	40%	114%	170%
Middle	0%	28%	0%	0%	11%	29%	138%	246%	30%	142%	252%
Second lowest	0%	34%	0%	0%	26%	11%	189%	452%	11%	207%	459%
Lowest	0%	7%	0%	0%	3%	0%	128%	1,529%	0%	130%	1,543%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	41%	85%	121%	41%	85%	121%
Second highest	0%	1%	0%	0%	0%	41%	116%	173%	41%	116%	173%
Middle	0%	24%	0%	0%	8%	31%	139%	254%	32%	142%	257%
Second lowest	0%	37%	0%	0%	26%	13%	183%	414%	15%	200%	426%
Lowest	0%	8%	0%	0%	5%	0%	126%	1,578%	0%	129%	1,584%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	44%	87%	139%	44%	87%	139%
Second highest	0%	4%	0%	0%	0%	45%	117%	231%	46%	117%	232%
Middle	0%	17%	0%	0%	5%	34%	136%	307%	36%	137%	311%
Second lowest	0%	37%	0%	0%	23%	12%	167%	512%	13%	179%	516%
Lowest	0%	11%	0%	0%	16%	0%	89%	792%	0%	92%	796%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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%	12%	0%	0%	4%	24%	46%	79%	24%	46%	83%
Sex											
Female	0%	16%	0%	0%	10%	28%	51%	90%	28%	52%	90%
Male	0%	8%	0%	0%	0%	22%	42%	66%	22%	42%	69%
Race/ethnicity											
Hispanic or Latino, any race	0%	18%	0%	0%	13%	28%	50%	84%	29%	52%	90%
White, non-Hispanic	0%	10%	0%	0%	1%	23%	43%	74%	23%	44%	78%
Black or African American, non-Hispanic	0%	14%	0%	0%	9%	28%	51%	85%	28%	51%	89%
All other races, non-Hispanic	0%	10%	0%	0%	1%	24%	48%	90%	25%	49%	90%
Country of birth											
United States	0%	11%	0%	0%	3%	23%	44%	75%	23%	45%	79%
Other countries	0%	14%	0%	0%	7%	28%	53%	90%	29%	54%	90%
Highest education level											
Graduate	0%	3%	0%	0%	0%	21%	41%	71%	21%	41%	72%
Bachelor	0%	5%	0%	0%	0%	22%	42%	77%	22%	42%	79%
Associate	0%	12%	0%	0%	4%	24%	45%	74%	24%	45%	77%
High school	0%	16%	0%	0%	11%	27%	48%	81%	27%	49%	87%
Less than high school	0%	20%	0%	0%	14%	33%	56%	90%	34%	58%	90%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	17%	31%	47%	17%	31%	47%
Second highest	0%	0%	0%	0%	0%	24%	38%	56%	24%	38%	56%
Middle	0%	3%	0%	0%	0%	29%	43%	63%	29%	43%	63%
Second lowest	0%	38%	0%	0%	20%	38%	51%	77%	39%	53%	82%
Lowest	0%	19%	0%	0%	22%	53%	70%	119%	55%	74%	123%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	16%	33%	50%	16%	33%	50%
Second highest	0%	0%	0%	0%	0%	23%	37%	57%	23%	37%	57%
Middle	0%	3%	0%	0%	0%	31%	43%	63%	31%	43%	64%
Second lowest	0%	36%	0%	0%	19%	37%	50%	78%	38%	53%	83%
Lowest	0%	20%	0%	0%	24%	52%	68%	113%	55%	73%	121%
Lifetime payroll tax quintile (shared)											
Highest	0%	1%	0%	0%	0%	18%	36%	53%	18%	36%	54%
Second highest	0%	3%	0%	0%	0%	22%	38%	62%	22%	38%	63%
Middle	0%	8%	0%	0%	0%	28%	43%	69%	28%	43%	71%
Second lowest	0%	22%	0%	0%	13%	33%	50%	82%	33%	51%	88%
Lowest	0%	25%	0%	0%	24%	46%	63%	92%	47%	66%	103%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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%	9%	24%	47%	85%	24%	48%	90%
Sex											
Female	0%	19%	0%	0%	13%	27%	53%	90%	27%	54%	95%
Male	0%	12%	0%	0%	3%	22%	43%	73%	22%	43%	78%
Race/ethnicity											
Hispanic or Latino, any race	0%	20%	0%	0%	15%	28%	51%	90%	28%	53%	90%
White, non-Hispanic	0%	13%	0%	0%	5%	23%	45%	81%	23%	45%	87%
Black or African American, non-Hispanic	0%	22%	0%	0%	17%	26%	51%	83%	27%	53%	90%
All other races, non-Hispanic	0%	11%	0%	0%	1%	22%	46%	90%	22%	46%	90%
Country of birth											
United States	0%	15%	0%	0%	8%	23%	46%	81%	23%	46%	86%
Other countries	0%	16%	0%	0%	10%	27%	54%	90%	27%	55%	94%
Highest education level											
Graduate	0%	4%	0%	0%	0%	21%	42%	75%	21%	42%	77%
Bachelor	0%	6%	0%	0%	0%	21%	43%	82%	21%	43%	85%
Associate	0%	17%	0%	0%	10%	24%	45%	76%	24%	46%	83%
High school	0%	22%	0%	0%	17%	28%	51%	89%	28%	52%	90%
Less than high school	0%	25%	0%	0%	20%	31%	57%	90%	31%	60%	93%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	16%	31%	46%	16%	31%	46%
Second highest	0%	0%	0%	0%	0%	23%	38%	56%	23%	38%	56%
Middle	0%	8%	0%	0%	0%	29%	45%	65%	29%	45%	65%
Second lowest	0%	47%	0%	0%	26%	41%	55%	84%	43%	58%	91%
Lowest	0%	20%	0%	0%	20%	58%	74%	135%	60%	80%	139%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	0%	0%	0%	0%	0%	22%	37%	58%	22%	37%	58%
Middle	0%	9%	0%	0%	0%	30%	45%	66%	30%	45%	66%
Second lowest	0%	44%	0%	0%	24%	39%	54%	85%	40%	57%	92%
Lowest	0%	22%	0%	0%	23%	57%	73%	127%	59%	78%	133%
Lifetime payroll tax quintile (shared)											
Highest	0%	1%	0%	0%	0%	17%	35%	52%	17%	35%	52%
Second highest	0%	3%	0%	0%	0%	21%	39%	62%	21%	39%	63%
Middle	0%	11%	0%	0%	1%	27%	44%	73%	27%	45%	76%
Second lowest	0%	32%	0%	0%	19%	35%	53%	88%	36%	54%	92%
Lowest	0%	29%	0%	0%	26%	50%	67%	108%	53%	73%	114%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reconfigure the Minimum Benefit**

**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%	9%	24%	48%	84%	24%	48%	90%
Sex											
Female	0%	19%	0%	0%	13%	28%	52%	90%	29%	54%	94%
Male	0%	12%	0%	0%	5%	22%	44%	73%	22%	44%	78%
Race/ethnicity											
Hispanic or Latino, any race	0%	21%	0%	0%	16%	27%	50%	88%	27%	52%	90%
White, non-Hispanic	0%	12%	0%	0%	5%	23%	46%	81%	23%	46%	87%
Black or African American, non-Hispanic	0%	22%	0%	0%	17%	26%	52%	84%	27%	53%	90%
All other races, non-Hispanic	0%	9%	0%	0%	0%	22%	45%	84%	22%	45%	89%
Country of birth											
United States	0%	16%	0%	0%	10%	23%	47%	81%	24%	48%	87%
Other countries	0%	14%	0%	0%	8%	26%	51%	90%	27%	53%	90%
Highest education level											
Graduate	0%	4%	0%	0%	0%	21%	43%	80%	21%	43%	81%
Bachelor	0%	5%	0%	0%	0%	21%	42%	79%	21%	42%	81%
Associate	0%	18%	0%	0%	11%	25%	47%	77%	25%	48%	83%
High school	0%	22%	0%	0%	17%	28%	50%	88%	28%	52%	90%
Less than high school	0%	25%	0%	0%	21%	31%	57%	90%	31%	60%	92%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	16%	31%	47%	16%	31%	47%
Second highest	0%	0%	0%	0%	0%	24%	39%	57%	24%	39%	57%
Middle	0%	10%	0%	0%	0%	31%	45%	65%	31%	46%	66%
Second lowest	0%	48%	0%	0%	27%	41%	55%	84%	44%	59%	91%
Lowest	0%	19%	0%	0%	21%	58%	74%	128%	59%	79%	136%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	0%	0%	0%	0%	0%	23%	39%	58%	23%	39%	58%
Middle	0%	8%	0%	0%	0%	31%	45%	66%	31%	45%	66%
Second lowest	0%	46%	0%	0%	25%	40%	54%	83%	41%	57%	90%
Lowest	0%	22%	0%	0%	26%	57%	73%	122%	59%	78%	132%
Lifetime payroll tax quintile (shared)											
Highest	0%	1%	0%	0%	0%	16%	35%	51%	16%	35%	52%
Second highest	0%	4%	0%	0%	0%	22%	40%	63%	22%	40%	64%
Middle	0%	11%	0%	0%	1%	29%	45%	72%	29%	46%	74%
Second lowest	0%	35%	0%	0%	21%	37%	53%	88%	37%	55%	91%
Lowest	0%	28%	0%	0%	28%	50%	67%	102%	53%	72%	114%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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