

**Social Security Administration**

**§ 404.409**

only to benefits for December 1977 and later.

[49 FR 41245, Oct. 22, 1984; 50 FR 20902, May 21, 1985, as amended at 51 FR 23052, June 25, 1986; 60 FR 56513, Nov. 9, 1995; 80 FR 34050, June 15, 2015]

**§ 404.408b Reduction of retroactive monthly social security benefits where supplemental security income (SSI) payments were received for the same period.**

(a) *When reduction is required.* We will reduce your retroactive social security benefits if—

(1) You are entitled to monthly social security benefits for a month or months before the first month in which those benefits are paid; and

(2) SSI payments (including federally administered State supplementary payments) which were made to you for the same month or months would have been reduced or not made if your social security benefits had been paid when regularly due instead of retroactively.

(b) *Amount of reduction.* Your retroactive monthly social security benefits will be reduced by the amount of the SSI payments (including federally administered State supplementary payments) that would not have been paid to you, if you had received your monthly social security benefits when they were regularly due instead of retroactively.

(c) *Benefits subject to reduction.* The reduction described in this section applies only to monthly social security benefits. Social security benefits which we pay to you for any month after you have begun receiving recurring monthly social security benefits, and for which you did not have to file a new application, are not subject to reduction. The lump-sum death payment, which is not a monthly benefit, is not subject to reduction.

(d) *Refiguring the amount of the reduction.* We will refigure the amount of the reduction if there are subsequent changes affecting your claim which relate to the reduction period described in paragraph (a) of this section. Refiguring is generally required where there is a change in your month of entitlement or the amount of your social security benefits or SSI payments (including federally administered State

supplementary payments) for the reduction period.

(e) *Reimbursement of reduced retroactive monthly social security benefits.* The amount of the reduction will be—

(1) First used to reimburse the States for the amount of any federally administered State supplementary payments that would not have been made to you if the monthly social security benefits had been paid when regularly due instead of retroactively; and

(2) The remainder, if any, shall be covered into the general fund of the U.S. Treasury for the amount of SSI benefits that would not have been paid to you if the monthly social security benefits had been paid to you when regularly due instead of retroactively.

[47 FR 4988, Feb. 3, 1982]

**§ 404.409 What is full retirement age?**

Full retirement age is the age at which you may receive unreduced old-age, wife's, husband's, widow's, or widower's benefits. Full retirement age has been 65 but is being gradually raised to age 67 beginning with people born after January 1, 1938. See § 404.102 regarding determination of age.

(a) *What is my full retirement age for old-age benefits or wife's or husband's benefits?* You may receive unreduced old-age, wife's, or husband's benefits beginning with the month you attain the age shown.

If your birth date is:	Full retirement age is:
Before 1/2/1938 .....	65 years.
1/2/1938—1/1/1939 .....	65 years and 2 months.
1/2/1939—1/1/1940 .....	65 years and 4 months.
1/2/1940—1/1/1941 .....	65 years and 6 months.
1/2/1941—1/1/1942 .....	65 years and 8 months.
1/2/1942—1/1/1943 .....	65 years and 10 months.
1/2/1943—1/1/1955 .....	66 years.
1/2/1955—1/1/1956 .....	66 years and 2 months.
1/2/1956—1/1/1957 .....	66 years and 4 months.
1/2/1957—1/1/1958 .....	66 years and 6 months.
1/2/1958—1/1/1959 .....	66 years and 8 months.
1/2/1959—1/1/1960 .....	66 years and 10 months.
1/2/1960 and later .....	67 years.

(b) *What is my full retirement age for widow's or widower's benefits?* You may receive unreduced widow's or widower's benefits beginning with the month you attain the age shown.

If your birth date is:	Full retirement age is:
Before 1/2/1912 .....	62 years.
1/2/1912—1/1/1940 .....	65 years.
1/2/1940—1/1/1941 .....	65 years and 2 months.

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If your birth date is:	Full retirement age is:
1/2/1941—1/1/1942 .....	65 years and 4 months.
1/2/1942—1/1/1943 .....	65 years and 6 months.
1/2/1943—1/1/1944 .....	65 years and 8 months.
1/2/1944—1/1/1945 .....	65 years and 10 months.
1/2/1945—1/1/1957 .....	66 years.
1/2/1957—1/1/1958 .....	66 years and 2 months.
1/2/1958—1/1/1959 .....	66 years and 4 months.
1/2/1959—1/1/1960 .....	66 years and 6 months.
1/2/1960—1/1/1961 .....	66 years and 8 months.
1/2/1961—1/1/1962 .....	66 years and 10 months.
1/2/1962 and later .....	67 years.

(c) *Can I still retire before full retirement age?* You may still elect early retirement. You may receive old-age, wife's or husband's benefits at age 62. You may receive widow's or widower's benefits at age 60. Those benefits will be reduced as explained in § 404.410.

[68 FR 4707, Jan. 30, 2003]

**§ 404.410 How does SSA reduce my benefits when my entitlement begins before full retirement age?**

Generally your old-age, wife's, husband's, widow's, or widower's benefits are reduced if entitlement begins before the month you attain full retirement age (as defined in § 404.409). However, your benefits as a wife or husband are not reduced for any month in which you have in your care a child of the worker on whose earnings record you are entitled. The child must be entitled to child's benefits. Your benefits as a widow or widower are not reduced below the benefit amount you would receive as a mother or father for any month in which you have in your care a child of the worker on whose record you are entitled. The child must be entitled to child's benefits. Subject to §§ 404.411 through 404.413, reductions in benefits are made in the amounts described.

(a) *How does SSA reduce my old-age benefits?* The reduction in your primary insurance amount is based on the number of months of entitlement prior to the month you attain full retirement age. The reduction is  $\frac{5}{9}$  of 1 percent for each of the first 36 months and  $\frac{5}{12}$  of 1 percent for each month in excess of 36.

*Example:* Alex's full retirement age for unreduced benefits is 65 years and 8 months. She elects to begin receiving benefits at age 62. Her primary insurance amount of \$980.50 must be reduced because of her entitlement to benefits 44 months prior to full retirement

age. The reduction is 36 months at  $\frac{5}{9}$  of 1 percent and 8 months at  $\frac{5}{12}$  of 1 percent.

$$980.50 \times 36 \times \frac{5}{9} \times .01 = \$196.10$$

$$980.50 \times 8 \times \frac{5}{12} \times .01 = \$32.68$$

The two added together equal a total reduction of \$228.78. This amount is rounded to \$228.80 (the next higher multiple of 10 cents) and deducted from the primary insurance amount. The resulting \$751.70 is the monthly benefit payable.

(b) *How does SSA reduce my wife's or husband's benefits?* Your wife's or husband's benefits before any reduction (see §§ 404.304 and 404.333) are reduced first (if necessary) for the family maximum under § 404.403. They are then reduced based on the number of months of entitlement prior to the month you attain full retirement age. This does not include any month in which you have a child of the worker on whose earnings record you are entitled in your care. The child must be entitled to child benefits. The reduction is  $\frac{25}{36}$  of 1 percent for each of the first 36 months and  $\frac{5}{12}$  of 1 percent for each month in excess of 36.

*Example:* Sam is entitled to old-age benefits. His spouse Ashley elects to begin receiving wife's benefits at age 63. Her full retirement age for unreduced benefits is 65 and 4 months. Her benefit will be reduced for 28 months of entitlement prior to full retirement age. If her unreduced benefit is \$412.40 the reduction will be  $\$412.40 \times 28 \times \frac{25}{36} \times .01$ . The resulting \$80.18 is rounded to \$80.20 (the next higher multiple of 10 cents) and subtracted from \$412.40 to determine the monthly benefit amount of \$332.20.

(c) *How does SSA reduce my widow's or widower's benefits?* Your entitlement to widow's or widower's benefits may begin at age 60 based on age or at age 50 based on disability. Refer to § 404.335 for more information on the requirements for entitlement. Both types are reduced if entitlement begins prior to attainment of full retirement age (as defined in § 404.409).

(1) *Widow's or widower's benefits based on age.* Your widow's or widower's unreduced benefit amount (the worker's primary insurance amount after any reduction for the family maximum under § 404.403), is reduced or further reduced based on the number of months of entitlement prior to the month you attain full retirement age. This does not include any month in which you have in your care a child of the worker