

**Table I. Full Retirement Age and Early Retirement Age for Persons Aged 6 years or Older in 2013 under Current Law and Draft Legislation (“Alex’s Law”, January 15, 2013)**

<b>Year of Birth</b>	<b>Age in 2013</b>	<b>Year Reaches Age 62</b>	<b>Retirement Age Increase Factor</b>	<b>Number of Months Added to FRA, Cumulative, Unrounded<sup>a</sup></b>	<b>Full Retirement Age</b>	<b>Early Retirement Age</b>
<b>Current Law</b>						
1937 or earlier	76 or older	1999 or earlier			65	62
1938	75	2000	2/12	2	65 and 2 months	62
1939	74	2001	2/12	4	65 and 4 months	62
1940	73	2002	2/12	6	65 and 6 months	62
1941	72	2003	2/12	8	65 and 8 months	62
1942	71	2004	2/12	10	65 and 10 months	62
1943-1954 <sup>b</sup>	59 to 70	2005-2016	2/12	12	66	62
1955	58	2017	2/12	14	66 and 2 months	62
1956	57	2018	2/12	16	66 and 4 months	62
1957	56	2019	2/12	18	66 and 6 months	62
1958	55	2020	2/12	20	66 and 8 months	62
1959	54	2021	2/12	22	66 and 10 months	62
1960	53	2022	2/12	24	67	62
<b>Draft Legislation (“Alex’s Law”, January 15, 2013)<sup>c</sup></b>						
1961	52	2023	3/47	0.77	67	62
1962	51	2024	3/47	1.53	67 and 1 month	62 and 1 month
1963	50	2025	3/47	2.30	67 and 2 months	62 and 2 months
1964	49	2026	3/47	3.06	67 and 3 months	62 and 3 months
1965	48	2027	3/47	3.83	67 and 3 months	62 and 3 months
1966	47	2028	3/47	4.60	67 and 4 months	62 and 4 months
1967	46	2029	3/47	5.36	67 and 5 months	62 and 5 months
1968	45	2030	3/47	6.13	67 and 6 months	62 and 6 months
1969	44	2031	3/47	6.89	67 and 6 months	62 and 6 months
1970	43	2032	3/47	7.66	67 and 7 months	62 and 7 months
1971	42	2033	3/47	8.43	67 and 8 months	62 and 8 months
1972	41	2034	3/47	9.19	67 and 9 months	62 and 9 months
1973	40	2035	3/47	9.96	67 and 9 months	62 and 9 months
1974	39	2036	3/47	10.72	67 and 10 months	62 and 10 months
1975	38	2037	3/47	11.49	67 and 11 months	62 and 11 months
1976	37	2038	3/47	12.26	68	63
1977	36	2039	3/47	13.02	68 and 1 month	63 and 1 month
1978	35	2040	3/47	13.79	68 and 1 month	63 and 1 month
1979	34	2041	3/47	14.55	68 and 2 months	63 and 2 months
1980	33	2042	3/47	15.32	68 and 3 months	63 and 3 months
1981	32	2043	3/47	16.09	68 and 4 months	63 and 4 months
1982	31	2044	3/47	16.85	68 and 4 months	63 and 4 months

Year of Birth	Age in 2013	Year Reaches Age 62	Retirement Age Increase Factor	Number of Months Added to FRA, Cumulative, Unrounded <sup>a</sup>	Full Retirement Age	Early Retirement Age
1983	30	2045	3/47	17.62	68 and 5 months	63 and 5 months
1984	29	2046	3/47	18.38	68 and 6 months	63 and 6 months
1985	28	2047	3/47	19.15	68 and 7 months	63 and 7 months
1986	27	2048	3/47	19.91	68 and 7 months	63 and 7 months
1987	26	2049	3/47	20.68	68 and 8 months	63 and 8 months
1988	25	2050	3/47	21.45	68 and 9 months	63 and 9 months
1989	24	2051	3/47	22.21	68 and 10 months	63 and 10 months
1990	23	2052	3/47	22.98	68 and 10 months	63 and 10 months
1991	22	2053	3/47	23.74	68 and 11 months	63 and 11 months
1992	21	2054	3/47	24.51	69	64
1993	20	2055	3/47	25.28	69 and 1 month	64 and 1 month
1994	19	2056	3/47	26.04	69 and 2 months	64 and 2 months
1995	18	2057	3/47	26.81	69 and 2 months	64 and 2 months
1996	17	2058	3/47	27.57	69 and 3 months	64 and 3 months
1997	16	2059	3/47	28.34	69 and 4 months	64 and 4 months
1998	15	2060	3/47	29.11	69 and 5 months	64 and 5 months
1999	14	2061	3/47	29.87	69 and 5 months	64 and 5 months
2000	13	2062	3/47	30.64	69 and 6 months	64 and 6 months
2001	12	2063	3/47	31.40	69 and 7 months	64 and 7 months
2002	11	2064	3/47	32.17	69 and 8 months	64 and 8 months
2003	10	2065	3/47	32.94	69 and 8 months	64 and 8 months
2004	9	2066	3/47	33.70	69 and 9 months	64 and 9 months
2005	8	2067	3/47	34.47	69 and 10 months	64 and 10 months
2006	7	2068	3/47	35.23	69 and 11 months	64 and 11 months
2007 and later	6 and younger	2069	3/47	36.00	70	65

**Source:** For more information on the current law retirement ages, see CRS Report R41962, [Fact Sheet: The Social Security Retirement Age](#). Calculations of retirement ages were done by the Congressional Research Service (CRS) based on the provided draft legislation (“Alex’s Law”, January 15, 2013).

**Notes:**

- a. In its application, the number of months is rounded down to the nearest whole number of months.
- b. For persons born in 1943, the retirement age increase factor of 2/12 results in an FRA of 65 years and 12 months (or 66). The retirement age increase factor is not used for persons born in years 1944 through 1954, keeping the FRA at 66.
- c. Prior to 2023, the draft legislation is the same as current law for the full and early retirement ages.