Congressional Research Service
Informing the legislative debate since 1914

INSIGHT

Claiming Age Clarity Act (H.R. 5284): Background for Congress

December 18, 2025

The Claiming Age Clarity Act (H.R. 5284) was introduced by Representative Lloyd Smucker on September 10, 2025. S. 1504, an identical bill, was introduced by Senator Bill Cassidy on April 29, 2025. The bills would change certain terms that the Social Security Administration (SSA) uses to describe the ages at which a beneficiary may claim Social Security retirement and certain other benefits. Specifically, the legislation would:

- replace *early eligibility age* with *minimum monthly benefit age*,
- replace *full retirement age* and *normal retirement age* with *standard monthly benefit age*, and
- remove the term *delayed retirement credit* and name the age up to which a delayed retirement credit can be applied as *maximum monthly benefit age*.

On December 1, 2025, the House passed H.R. 5284, as amended (H.Rept. 119-330), by voice vote. This Insight provides summary information on the terminology of Social Security retirement ages, including how each age works, the terms commonly used in various settings, and arguments for and against the current terms.

Social Security Retirement Ages

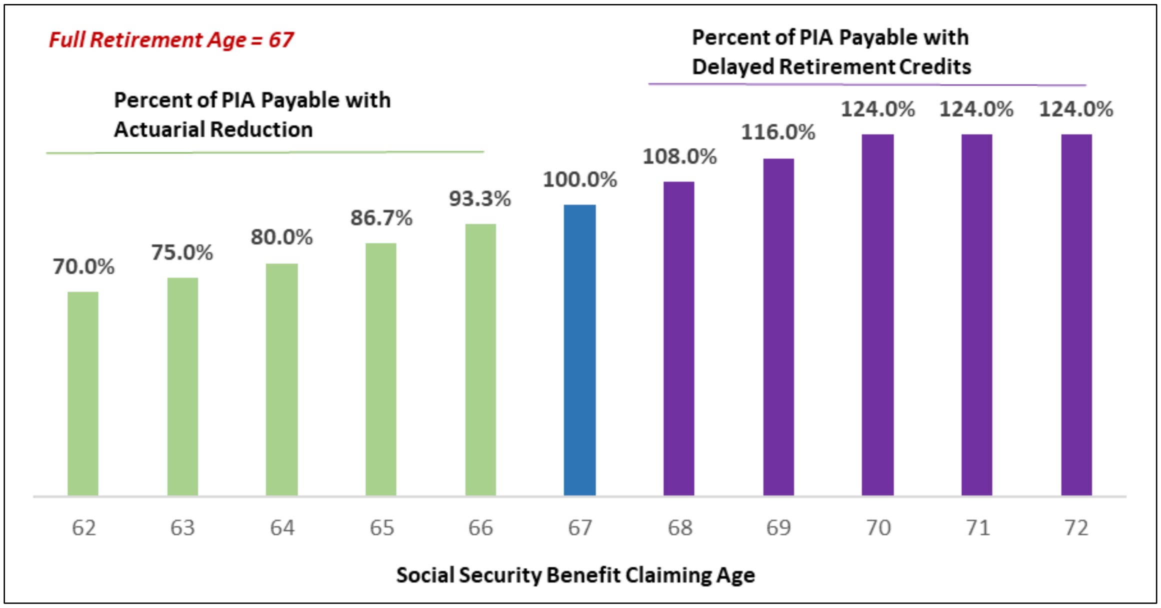
Social Security is a work-based federal insurance program that provides monthly cash benefits to workers and their eligible family members in the event of a worker's retirement, disability, or death. Social Security's *full retirement age* (FRA) is the age at which workers can first claim *full* (i.e., unreduced) Social Security retired-worker benefits. The FRA was age 65 at the inception of Social Security in the 1930s. Congress increased the FRA gradually from 65 to 67 as part of the Social Security Amendments of 1983 (P.L. 98-21). Under the scheduled increases enacted in 1983, the FRA reaches 67 for workers born in 1960 or later.

Among other factors, a worker's monthly benefit amount is affected by the age at which he or she claims benefits. Workers can claim Social Security retired-worker benefits as early as age 62, the *early eligibility age* (EEA). Workers who claim benefits before the FRA are subject to a permanent reduction in their

Congressional Research Service
https://crsreports.congress.gov
IN12630

benefits (to take into account the longer expected period of benefit receipt, also called an actuarial reduction). Workers who claim benefits after the FRA receive *delayed retirement credits* (DRC) that result in a permanent increase in their monthly benefits (to take into account the shorter expected period of benefit receipt, also called an actuarial increase). The credits apply up to age 70. Claiming benefits after attaining age 70 does not result in any further increase in monthly benefits. **Figure 1** illustrates the effect of claiming age on benefit levels based on an FRA of 67.

Figure 1. Effect of Claiming Age on Benefit Levels



Source: CRS.

Notes: The PIA (primary insurance amount) is the benefit payable to the worker at his or her FRA.

SSA's statistics show that a majority of retired-worker beneficiaries claim benefits before FRA. In 2024, of about 3.3 million new retired-worker beneficiaries that year (excluding disability conversions), 26% claimed benefits at age 62 (the first year of eligibility) and 54% were under age 66 (FRA for those born in 1958). Approximately 25% of new retired-worker beneficiaries claimed benefits at age 66, while 21% were age 67 or older.

The percentage of retired-worker beneficiaries who claim benefits at earlier ages has declined in recent years. In 2010, for example, 52% of new retired-worker beneficiaries were age 62, and 81% were younger than 66. Many factors might affect the ages at which retired workers claim Social Security benefits, such as policy changes (e.g., the gradual increase in FRA), family considerations (e.g., couples likely to retire together), and educational information made available (e.g., the Social Security Statement).

Common Terms for Retirement Ages

Social Security retirement ages are authorized in Sections 216(l) and 202(w) of the Social Security Act (42 U.S.C. §416 (l) and §402(w)). The law uses the terms *retirement age* for FRA and *early retirement age* for age 62 but has no specific terms for DRC or age 70. SSA's regulations use the terms *full retirement age* (20 C.F.R. §404.409) and *delayed retirement credits* (20 C.F.R. §§225.30-36) but have no specific terms for age 62 or age 70.

The terms FRA and DRC are commonly used in SSA's policy manual (e.g., RS 00615.003 and RS 00615.690) and on its website. SSA's Office of the Chief Actuary usually refers to FRA as "Normal Retirement Age." SSA uses the term EEA in many of its research publications.

Arguments for and Against the Current Terminology

Supporters of the current terminology argue that those terms are reasonable means to inform the public of how claiming decisions affect their monthly Social Security benefits.

Critics contend that how information is framed could affect the claiming decisions. Some argue that the current terms used by SSA fail to clearly reflect the benefit differences by claiming ages. Researchers also show that an alternative set of terms (*minimum benefit age*, *standard benefit age*, and *maximum benefit age*) results in better understanding of retirement ages and delayed retirement claiming intentions.

Under H.R. 5284, SSA would name age 62 the "minimum monthly benefit age," age 65 the "standard monthly benefit age," and age 70 the "maximum monthly benefit age" and would remove DRC references in all of its materials no later than 12 months after enactment of this act or January 1, 2027, whichever is later. Presumably, other government agencies, researchers, and news organizations would gradually adopt the new terms over time. The new terms might provide future claimants a better understanding of the potential benefit differences based on claiming ages and help them make informed decisions. It may take years before sufficient data are available for SSA or others to study the actual impact of the legislation on Social Security claiming behavior (if any).

Author Information

Zhe Li
Analyst in Social Policy

Disclaimer