

Impact of reduction for claiming survivors benefits before full retirement age (FRA)

This chart illustrates the impact of the **reduction for early claiming of survivors benefits**.

Take note of what happens to the survivor's benefit from SSA when the reduction for early claiming of survivors benefits is eliminated.

The survivor's benefits move from red to green.

Year	SSA survivors benefit	SSA survivors benefit with 25% reduction for early claiming of survivors benefits	Pension	GPO = $\frac{2}{3}$ pension	SSA survivors benefit = Eligible Benefit - GPO	
					With early claiming of survivors benefits	At full retirement age (FRA)
2020	2,000	1,500	2,800 (0%)	$2,800 \times \frac{2}{3} = 1,867$	$1,500 - 1,867 = -367$	$2,000 - 1,867 = 133$
2021	2,257 (1.3%)	1,692	2,800 (0%)	$2,800 \times \frac{2}{3} = 1,867$	$1,692 - 1,867 = -175$	$2,257 - 1,867 = 390$
2022	2,390 (5.9%)	1,792	2,800 (0%)	$2,800 \times \frac{2}{3} = 1,867$	$1,792 - 1,867 = -75$	$2,390 - 1,867 = 523$
2023	2,595 (8.6%)	1,946	2,884 (3%)	$2,884 \times \frac{2}{3} = 2,034$	$1,946 - 2,034 = -88$	$2,595 - 2,034 = 561$