

20-Jan-15

Social Security Retirement Earnings Test

Age	2001 Limit	2002 Limit	2003 Limit	2004 Limit	2005 Limit	2006 Limit	2007 Limit	2008 Limit	2009 Limit	2010 Limit	2011 Limit	2012 Limit	2013 Limit	2014 Limit	2015 Limit	2016 Limit	2017 Limit	Benefits withheld per \$1 above limit
Under 65	\$10,680/yr. (\$890/mo.)	\$11,280/yr. (\$940/mo.)	\$11,520/yr. (\$960/mo.)	\$11,640/yr. (\$970/mo.)	\$12,000/yr. (\$1,000/mo.)	\$12,480/yr. (\$1,040/mo.)	\$12,960/yr. (\$1,080/mo.)	\$13,560/yr. (\$1,130/mo.)	\$14,160/yr. (\$1,180/mo.)	\$14,160/yr. (\$1,180/mo.)	\$14,160/yr. (\$1,180/mo.)	\$14,160/yr. (\$1,180/mo.)	\$15,120/yr. (\$1,260/mo.)	\$15,480/yr. (\$1,290/mo.)	\$15,720/yr. (\$1,310/mo.)	\$15,720/yr. (\$1,310/mo.)	\$16,920/yr. (\$1,410/mo.)	\$0.50
Year individual reaches 65	\$25,000/yr. (\$2,084/mo.)	\$30,000/yr. (\$2,500/mo.)	\$30,720/yr. (\$2,560/mo.)	\$31,080/yr. (\$2,590/mo.)	\$31,800/yr. (\$2,650/mo.)	\$33,240/yr. (\$2,770/mo.)	\$34,440/yr. (\$2,870/mo.)	\$36,120/yr. (\$3,010/mo.)	\$37,680/yr. (\$3,140/mo.)	\$37,680/yr. (\$3,140/mo.)	\$37,680/yr. (\$3,140/mo.)	\$38,880/yr. (\$3,240/mo.)	\$40,080/yr. (\$3,340/mo.)	\$41,400/yr. (\$3,450/mo.)	\$41,880/yr. (\$3,490/mo.)	\$41,880/yr. (\$3,490/mo.)	\$44,880/yr. (\$3,740/mo.)	\$0.33 [1]
Above 65	No retirement earnings test																	

[1] Applies only to earnings for months prior to reaching age 65. There is no limit on earnings beginning the month an individual reaches age 65.

Source: Social Security Administration, "Exempt Amounts Under the Earnings Test,."
Available at <http://www.ssa.gov/OACT/COLA/rtea.html> (last accessed May 8, 2017).