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# How Work Affects Your Benefits

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You can get Social Security retirement or survivors benefits and work at the same time. But, if you're younger than full retirement age, and earn more than certain amounts, your benefits will be reduced. The amount that your benefits are reduced, however, isn't lost. Your benefit will increase at your full retirement age to account for benefits withheld due to earlier earnings. Spouses and survivors who receive benefits because they have minor children or children with disabilities in their care, don't receive increased benefits at full retirement age if benefits were withheld because of work.

***NOTE:*** *Different rules apply if you receive Social Security disability benefits or Supplemental Security Income payments. Then you must report all earnings to us. Also, different rules apply if you work outside the United States. Contact us if you're working (or plan to work) outside the country.*

## How much can you earn and still get benefits?

**If you were born January 2, 1960 or later**, then your full retirement age for retirement insurance benefits is 67. *If you work, and are at full retirement age or older, you may keep all of your benefits, no matter how much you earn.* If you're younger than full retirement age, there is a limit to how much you can earn and still receive full Social Security benefits.

If you're younger than full retirement age during all of 2025, we must deduct \$1 from your benefits for each \$2 you earn above \$23,400.

**If you reach full retirement age in 2025**, we must deduct \$1 from your benefits for every \$3 you earn above \$62,160 until the month you reach full retirement age.

### **These examples show how the rules would affect you:**

Let's say that you file for Social Security benefits at age 62 in January 2025 and your payment will be \$600 per month (\$7,200 for the year). During 2025, you plan to work and earn \$25,000 (\$1,600 above the \$23,400 limit). We would withhold \$800 of your Social Security benefits (\$1 for every \$2 you earn over the limit). To do this, we would withhold all benefit payments from January 2025 through February 2025. Beginning in March 2025, you would receive your \$600 benefit and this amount would be paid to you each month for the remainder of the year. In 2026, we would pay you the additional \$400 we withheld in February 2025.

Or, let's say you aren't yet at full retirement age at the beginning of the year, but reach it in November 2025. You expect to earn \$65,520 in the 10 months from January through October. During this period, we would withhold \$1,120 (\$1 for every \$3 you earn above the \$62,160 limit). To do this, we would withhold the

benefit payment for January 2025 through February 2025, your first 2 checks of the year. Beginning in March 2025, you would receive your \$600 benefit, and this amount would be paid to you each month for the remainder of the year. In 2026, we would pay you the remaining \$80 we withheld in February 2025.

**NOTE: If you receive survivors benefits,** we use your full retirement age for retirement benefits when applying the annual earnings test (AET) for retirement or survivors benefits. Although the full retirement age for survivors benefits may be earlier, for AET purposes, we use your full retirement age for retirement benefits. This rule applies even if you are not entitled to retirement benefits.

## Your earnings and your benefits — how much will you get?

The following table gives you an idea of how much you'll receive in Social Security benefits for the year 2025, based on your monthly benefits, and estimated earnings.

<b>For people younger than full retirement age during the whole year</b>		
<b><i>If your monthly Social Security benefit is</i></b>	<b><i>And you earn</i></b>	<b><i>You'll receive yearly benefits of</i></b>
\$700	\$23,400 or less	\$8,400
\$700	\$24,000	\$8,100

## For people younger than full retirement age during the whole year

\$700	\$26,000	\$7,100
\$900	\$23,400 or less	\$10,800
\$900	\$24,000	\$10,500
\$900	\$26,000	\$9,500
\$1,100	\$23,400 or less	\$13,200
\$1,100	\$24,000	\$12,900
\$1,100	\$26,000	\$11,900

## What income counts...and when do we count it?

If you work for someone else, only your wages count toward Social Security's earnings limits. If you're self-employed, we count only your net earnings from self-employment. For the earnings limits, we don't count income such as other government benefits, investment earnings, interest, pensions, annuities, and capital gains. However, we do count an employee's contribution to a pension or retirement plan if the contribution amount is included in the employee's gross wages.

If you work for wages, income counts when it's earned, not when it's paid. If you have income that you earned in 1 year, but the payment was made in the following year, it shouldn't be counted as earnings for the year you receive it. Some examples are accumulated sick or vacation pay and bonuses.

If you're self-employed, income counts when you receive it — not when you earn it. This is not the case if it's paid in a year after you become entitled to Social Security and earned before you became entitled.

## Special rule for the first year you retire

Sometimes people who retire mid-year already have earned more than the annual earnings limit. That's why there is a special rule that applies to earnings for 1 year, usually the first year of retirement. Under this rule, you can get a full Social Security check for any whole month you're retired, regardless of your yearly earnings.

In 2025, a person younger than full retirement age for the entire year is considered retired if monthly earnings are \$1,950 or less.

For example, a person retires at age 62 on October 30, 2025. They will earn \$45,000 through October and takes a part-time job beginning in November earning \$500 per month. Although their earnings for the year substantially exceed the 2025 annual limit (\$23,400), they will receive a Social Security payment for November and December. This is because their earnings in those months are \$1,950 or less than the monthly limit for people younger than full retirement age. If they earn more than \$1,950 in either November or December, they

won't receive a benefit for that month. Beginning in 2026, only the annual limit will apply.

Also, if you're self-employed, we consider how much work you do in your business to determine whether you're retired. One way is by looking at the amount of time that you spend working. In general, if you work more than 45 hours a month in self-employment, you're not retired. If you work less than 15 hours a month, you're retired. If you work between 15 and 45 hours a month, you won't be considered retired if it's in a job that requires a lot of skill, or you're managing a sizable business.

## Should you report changes in your earnings?

We adjust the amount of your Social Security benefits in 2025 based on what you told us you would earn in 2025. If you think your earnings for 2025 will be different from what you originally told us, let us know right away.

If other family members get benefits based on your work, your earnings from work you do after you start getting retirement benefits could reduce their benefits, too. If your spouse and children get benefits as family members, however, earnings from their own work affect only their own benefits.

If you need help in figuring your earnings, contact us. When you call, have your Social Security number available.

## Will you receive higher monthly benefits later if benefits are withheld because of work?

Yes. If some of your retirement benefits are withheld because of your earnings, your monthly benefit will increase starting at your full retirement age. This takes into account those months in which benefits were withheld.

As an example, let's say you claim retirement benefits upon turning 62 in 2025, and your payment is \$910 per month. Then, you return to work and have 12 months of benefits withheld.

We would recalculate your benefit at your full retirement age of 67 and pay you \$975 per month (in today's dollars). Or, maybe you earn so much between the ages of 62 and 67 that all benefits in those years are withheld. In that case, we would pay you \$1,300 a month starting at age 67.

## Are there other ways that work can increase your benefits?

Yes. Each year we review the records for all Social Security beneficiaries who work. If your latest year of earnings turns out to be 1 of your highest years, we refigure your benefit and pay you any increase due. This is an automatic process, and benefits are paid in December of the following year. For example, in



December 2025, you should get an increase for your 2024 earnings if those earnings raised your benefit. The increase would be retroactive to January 2025.

## Contacting Us

The most convenient way to do business with us is to visit **[www.ssa.gov](http://www.ssa.gov)** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit **[www.ssa.gov/foreign](http://www.ssa.gov/foreign)** to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

**Social Security Administration**

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