

---

## Exempt Amounts Under The Earnings Test

---

Automatic  
Determinations

Determinations:  
Lower exempt  
amount  
Higher exempt  
amount

Exempt amounts in  
1975-99

Indexed program  
amounts

How Work Affects  
Your Benefits

### How the earnings test works

The retirement earnings test applies only to people below normal retirement age (NRA). Social Security withholds benefits if your earnings exceed a certain level, called a retirement earnings test exempt amount, *and* if you are under your NRA.

One of two different exempt amounts apply — a lower amount in years before the year you attain NRA and a higher amount in the year you attain NRA. These exempt amounts generally increase annually with increases in the national average wage index.

It is important to note that any benefits withheld while you continue to work are not "lost". Once you reach NRA, your monthly benefit will be increased permanently to account for the months in which benefits were withheld.

### Exempt Amounts for 2026

We determine the exempt amounts using procedures defined in the Social Security Act. For people attaining NRA *after 2026*, the annual exempt amount in 2026 is \$24,480. For people attaining NRA *in 2026*, the annual exempt amount is \$65,160. This higher exempt amount applies only to earnings made in months prior to the month of NRA attainment.

### Benefits Withheld When Earnings Exceed Exempt Amounts

We withhold \$1 in benefits for every \$2 of earnings in excess of the lower exempt amount. We withhold \$1 in benefits for every \$3 of earnings in excess of the higher exempt amount. Earnings in or after the month you reach NRA do not count toward the retirement test.

**Annual Retirement Earnings Test Exempt  
Amounts**

<b>Year</b>	<b>Lower amount <sup>a</sup></b>	<b>Higher amount <sup>b</sup></b>
2000	\$10,080	\$17,000
2001	10,680	25,000
2002	11,280	30,000
2003	11,520	30,720
2004	11,640	31,080
2005	12,000	31,800
2006	12,480	33,240
2007	12,960	34,440
2008	13,560	36,120
2009	14,160	37,680
2010	14,160	37,680
2011	14,160	37,680
2012	14,640	38,880
2013	15,120	40,080
2014	15,480	41,400
2015	15,720	41,880
2016	15,720	41,880
2017	16,920	44,880
2018	17,040	45,360
2019	17,640	46,920
2020	18,240	48,600
2021	18,960	50,520
2022	19,560	51,960
2023	21,240	56,520

2024	22,320	59,520
2025	23,400	62,160
2026	24,480	65,160
<sup>a</sup> Applies in years before the year of attaining NRA. <sup>b</sup> Applies in the year of attaining NRA, for months prior to such attainment.		

From 1983-1999 the higher exempt amounts applied at ages 65 through 69, as shown in our historical series of exempt amounts.