

Retirement Planner: Getting Benefits While Working

You can work while you receive Social Security retirement (or survivors) benefits. When you do, it could mean a higher benefit for you in the future.

Each year we review the records for all working Social Security recipients. If your earnings for the prior year are higher than one of the years we used to compute your retirement benefit, we will recalculate your benefit amount. We pay the increase retroactive to January the year after you earned the money.

Higher benefits can be important to you later in life and increase the future benefit amounts your family and your survivors could receive.

Note: If you receive survivors benefits, the additional earnings could help make your retirement benefit higher than your current survivors benefit.

How much can I earn and still get benefits?

If you are younger than full retirement age and make more than the yearly earnings limit, your earnings may reduce your benefit amount. (Full retirement age is 66 for people born between 1943 and 1954. Beginning with 1955, two months are added for every birth year until the full retirement age reaches 67 for people born in 1960 or later.)

- **If you are under full retirement age for the entire year**, we deduct \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2017, that limit is \$16,920.
- **In the year you reach full retirement age**, we deduct \$1 in benefits for every \$3 you earn above a different limit. In 2017, the limit on your earnings is \$44,880 but **we only count earnings before the month you reach your full retirement age**.

Note: If your earnings will be over the limit for the year but you will be retired for part of the year, **we have a special rule that applies to earnings for one year**. The special rule lets us pay a full Social Security check for any whole month we consider you retired, regardless of your yearly earnings.

When you reach full retirement age:

- Beginning with the month you reach full retirement age, your earnings no longer reduce your benefits, no matter how much you earn.
- We will recalculate your benefit amount to leave out the months when we reduced or withheld benefits due to your excess earnings.

If you are working outside the United States

If you work outside the United States, the rules for receiving benefits while you are working are different. For more information, please read [Work Outside the United States](#).

When you should contact us

If you are not already receiving benefits, **be sure to contact us at the beginning of the year you reach full retirement age**. Even if you are still working, you may be able to receive some or all of your benefits for the months before you reach full retirement age.

Related Information

[Examples: How We Deduct Earnings From Benefits](#)

[Earnings Test Calculator](#)

[Special Earnings Test Rule](#)

[Retirement Age Calculator](#)

[Full Retirement Age For Survivors \(chart\)](#)

Publications

[How Work Affects Your Benefits](#)

[When to Start Receiving Retirement Benefits](#)

[Your Retirement Benefit: How It Is Figured](#)

[Your Payments While You Are Outside The United States](#)
