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Social Security Retirement Earnings Test Overview

Background

Social Security is a work-related, federal insurance program that provides monthly cash benefits to workers and their eligible family members in the event of the worker's retirement, disability, or death. Social Security retirement benefits received between age 62 and the full retirement age (FRA)—which falls between 65 and 67, depending on year of birth—are generally subject to an actuarial reduction for early retirement and may also be reduced by the Retirement Earnings Test (RET) if the beneficiary has earnings that exceed an annual threshold. (The RET does not apply to Social Security disability beneficiaries.)

The Social Security Administration's Office of the Chief Actuary (OCACT) estimated that about 520,000 beneficiaries below FRA (or about 11% of all beneficiaries below FRA) would have had their benefits reduced or completely withheld due to the RET in 2019.

How Does the RET Work?

Under the RET, a beneficiary who is below FRA and will not attain FRA during the calendar year is subject to a \$1 reduction in benefits for every \$2 of earnings above an annual exempt amount (\$19,560 in 2022). During the calendar year in which a beneficiary attains FRA, he or she is subject to a \$1 reduction in benefits for every \$3 of earnings above a higher threshold (\$51,960 in 2022). Both thresholds are typically increased annually with growth in the national average wage.

If a beneficiary is affected by the RET, his or her monthly Social Security benefit may be temporarily reduced, in part or in full, depending on the total applicable reduction.

The RET in Conjunction with Early Retirement Reduction

When a worker elects to claim Social Security benefits before FRA, his or her monthly benefits are subject to a permanent actuarial reduction. In the initial benefit computation, retirement benefits are reduced for early retirement by a fraction of the worker's basic benefit for each month of entitlement before FRA. The RET is applied to monthly benefits only after they have been reduced by the early retirement actuarial adjustment. Both the permanent reduction for early retirement and the temporary RET reduction are applied to beneficiaries below FRA.

Restoration of RET-Withheld Benefits Upon Attaining FRA

At FRA, beneficiaries begin to recoup the benefits that were lost due to the RET. An affected beneficiary's monthly benefit is recomputed, and the dollar amount of the monthly benefit is increased based on the number of months subject to the RET, when he or she attains FRA. (Monthly benefits

may also increase due to additional earnings.) This automatic benefit recomputation at FRA effectively adjusts (lessens) the actuarial reduction for early retirement.

Table 1 shows a hypothetical beneficiary who was affected by the RET. The beneficiary is assumed to have an FRA of 67 and claim benefits at age 64. His or her monthly benefit would be \$2,000 after applying the actuarial reduction for early retirement (a \$500 reduction per month). The person is assumed to work (earning about \$51,560 per year) while receiving Social Security benefits from ages 64 to 66, and his or her benefits would be withheld by the RET for eight months per year for three years (see table note d). When the beneficiary attains FRA, the benefit would be recomputed and the beneficiary would receive \$2,333 per month (or \$333 more per month) for his or her remaining lifetime.

Table 1. Hypothetical Example of a Social Security Beneficiary Affected by the RET (FRA = 67)

Description	Benefits and Adjustments
Social Security monthly benefits before actuarial reduction for early retirement (for entitlement at FRA)	\$2,500
Benefit reduction for early retirement	
Percentage of actuarial reduction in initial benefits for entitlement at age 64 (5/9 of 1% per month for 36 months)	30% ^a
Monthly benefits after actuarial reduction for early retirement	\$2,000 ^a
Temporary benefit reduction due to RET	
RET charges per year (ages 64–66) ^b	\$16,000 ^a
Months per year for benefits withheld due to RET	8 months ^d
Total months in three years for RET charges	24 months
Benefit recomputation at FRA	
Percentage given back to beneficiary for those RET-impacted months (5/9 of 1% per month for 24 months)	13.33% ^a
The new effective actuarial reduction for early retirement	6.67% ^c
The new permanent monthly Social Security benefit	\$2,333 ^a

Source: CRS.

Notes: The annual adjustments for cost-of-living and RET exempt

Social Security Retirement Test

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