



Fact Sheet

SOCIAL SECURITY

2011 SOCIAL SECURITY CHANGES

o **Cost-of-Living Adjustment (COLA):**

Monthly Social Security and Supplemental Security Income (SSI) benefits will not automatically increase in 2011 as there is no increase in the Consumer Price Index (CPI-W) from the third quarter of 2008, the last year a COLA was determined, to the third quarter of 2010. Other important 2011 Social Security information is as follows:

	<u>2010</u>	<u>2011</u>
o <u>Maximum Taxable Earnings:</u>		
Social Security (OASDI only)	\$106,800	\$106,800*
Medicare (HI only)	N o L i m i t	
o <u>Quarter of Coverage:</u>		
	\$1,120	\$1,120**
o <u>Primary Insurance Amount Bend Points:</u>		
First dollar amount	\$761	\$753
Second dollar amount	\$4,586	\$4,542
o <u>Retirement Earnings Test Exempt Amounts:</u>		
Under full retirement age	\$14,160/yr. (\$1,180/mo.)	\$14,160/yr.* (\$1,180/mo.)

NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full retirement age	\$37,680/yr. (\$3,140/mo.)	\$37,680/yr.* (\$3,140/mo.)
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NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

There is no limit on earnings beginning the month an individual attains full retirement age.

o **Social Security Disability Thresholds:**

Substantial Gainful Activity (SGA)

Non-Blind	\$1,000/mo.	\$1,000/mo.**
Blind	\$1,640/mo.	\$1,640/mo.*
<u>Trial Work Period</u> (TWP)	\$ 720/mo.	\$ 720/mo.**

o **SSI Federal Payment Standard:**

Individual	\$674/mo.	\$674/mo.*
Couple	\$1,011/mo.	\$1,011/mo.*

o **SSI Student Exclusion:**

Monthly limit	\$1,640	\$1,640*
Annual limit	\$6,600	\$6,600*

* By law, these amounts will be unchanged in 2011 because there is no COLA.

**By law, these amounts will be unchanged in 2011 because there was a decrease in the national average wage index for 2009.