

DATE: December 18, 2009  
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**SENIOR BULLETIN: SOCIAL SECURITY**

**Social Security Information for 2010**

**COLA:** Social Security benefits will not automatically increase in 2010 because there was no increase in the Consumer Price Index during the relevant period.

**Work Credits:** Earnings required for one work credit or quarter of coverage per year is \$1,120. To get four work credits (the maximum in one year), minimum earnings for the year are \$4,480.

**Substantial Gainful Activity Levels:**

For a person with disabilities who is not blind: \$1,000  
For a person who is blind: \$1,640

**Earnings Limits:**

| <b>Age</b>   | <b>Annual/Monthly Earnings</b> | <b>Benefits Withheld</b>      |
|--|--------------------------------|-------------------------------|
| Under full retirement age  | \$14,160 / \$1,180             | \$1 for every \$2 above limit |
| Year individual reaches full retirement age*                     | \$37,680/ \$3,140              | \$1 for every \$3 above limit |
| Beginning in the month an individual reaches full retirement age | no limit                       | none                          |

\*Applies only for months before the month the individual reaches full retirement age.