

DATE: January 1, 2019  
FROM: Columbia Legal Services

**SENIOR BULLETIN: SOCIAL SECURITY**

**Social Security Information for 2019**

**Cost of Living Allowance (COLA):**

Social security benefits will be increased by 2.8% for 2019.

**Work Credits:**

Earnings required for one work credit or quarter of coverage per year is \$1,360. To get four work credits (the maximum in one year), minimum earnings for the year are \$5,440.

**Substantial Gainful Activity Levels:**

For a person with disabilities who is not blind: \$1,220/month  
For a person who is blind: \$2,040/month

**Retirement Earnings Limits:**

<b>Age</b>	<b>Annual / Monthly Earnings</b>	<b>Benefits Withheld</b>
Under full retirement age	\$17,640 / \$1,470	\$1 for every \$2 above limit
Year individual reaches full retirement age*	\$46,920 / \$3,910	\$1 for every \$3 above limit
Beginning in the month an individual reaches full retirement age	no limit	none

\*Applies only to earnings for months before the month in which the individual reaches full retirement age.

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