

Social Security and SSI values	2023	2022	2021
Cost-of-living increase	8.7%	5.9%	1.3%
Average annual wage (second preceding year)	\$60,575.07	\$55,628.60	\$54,099.99
OASDI contribution and benefit base (wage base)	160,200	147,000	142,800
"Old law" contribution and benefit base	118,800	109,200	106,200
Retirement earnings test exempt amount (annual)			
Under full retirement age (full year)	21,240	19,560	18,960
Year individual attains full retirement age (period before attaining full retirement age)	56,520	51,960	50,520
Wages needed for a quarter of coverage	1,640	1,510	1,470
Disability thresholds (monthly amounts)			
Substantial gainful activity — not blind	1,470	1,350	1,310
Substantial gainful activity — blind	2,460	2,260	2,190
Trial work period	1,050	970	940
Coverage thresholds for:			
Domestic employees	2,600	2,400	2,300
Election workers	2,200	2,000	2,000
Bend-points — PIA formula applied to average indexed monthly earnings (AIME)			
90% of AIME up to	1,115	1,024	996
32% of AIME over first bend-point up to	6,721	6,172	6,002
15% of AIME over second bend-point			
Bend-points — maximum family benefit formula applied to worker's PIA			
150% of PIA up to	1,425	1,308	1,272
272% of PIA over first bend-point up to	2,056	1,889	1,837
134% of PIA over second bend-point up to	2,682	2,463	2,395
175% of PIA over third bend-point			
SSI federal payment standard (monthly amounts)			
Individual	914	841	794
Couple	1,371	1,261	1,191
SSI student exclusion limits			
Monthly limit	2,220	2,040	1,930
Annual limit	8,950	8,230	7,770

Retirement Security And Tax Policy

Terry C. Jones



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