

Social Security

The Social Security Administration manages Social Security benefits. Social Security is a federal program providing benefits to eligible workers and their families when the worker retires, becomes disabled, or dies.

General Eligibility

To qualify for Social Security, you must have worked in a job where you or your employer paid the Social Security tax. Certain relatives also may qualify for benefits on your account. You must have worked a certain amount of time to earn quarters of coverage, or credits. You must in 2003 earn at least \$890 in a quarter to receive a credit. When you earn enough credits, you become eligible for benefits. The amount of benefits you will receive each month depends upon the amount of your average yearly earnings.

Retirement Benefits

You must meet the following requirements to be eligible for retirement benefits:

- You are 62 or older
- You have enough credits
- You are retired or are employed and have limited earnings.

Your spouse and unmarried children may also receive benefits when you do based on your earnings if one of the following applies:

- Your spouse is 62 or older
- Your non-working spouse is younger than 62 and is caring for your child who is younger than 16 or disabled

Your non-working divorced spouse also may receive benefits if one of the following applies:

- He or she is 62 or older
- He or she is younger than 62, has not remarried, and is caring for your child who is younger than 16; and you were married to each other for at least 10 years.

Early Retirement

Your check will be permanently reduced by 5/9 of 1 % for every month that you receive

Early Retirement benefits, before your retirement age of 65. Your Social Security will not be reduced if your benefits are disability benefits.

Earnings After Retirement

If you are younger than 65 and not receiving disability, your earnings may reduce the

amount of your Early Retirement Social Security benefits that you receive. Your benefits

will not be affected, however, if you are older than 65. If you are earning money in the

same year as when you turned 65, but have not yet turned 65, your Social Security income

will be reduced by one dollar for every three dollars of gross monthly earnings above \$2560; otherwise, prior to your 65th birth date your Early Retirement will be reduced by

one dollar for every two dollars of monthly gross earnings above \$960.

Disability Benefits

Disability means diagnosed health problem(s) that stops you from performing substantial

gainful employment. If you have enough credits and become disabled before age 65, you

may be eligible for disability benefits. Certain relatives may also be eligible with you. You may qualify for disability benefits if:

- You cannot do any substantial kind of work because of diagnosed health problems, considering your age, education, and work experience
- The health problems either will result in death or is expected to or have lasted for 12 or more months
- You worked under Social Security and earned 20 credits (one credit for each quarter you worked) in the ten years immediately before you became disabled.

If you qualify for disability payments, your children, spouse, and former spouse also may qualify for payments.

After you have received disability benefits for 24 months, you will be eligible for Medicare federal health insurance. Disability benefits can begin one year prior to your application. Disability benefits cannot begin until five full calendar months have passed since the month in which you first became disabled.

Survivor's Benefits

If you are insured at the time of your death, a family member may receive benefits if he or she is:

- A widow(er) age 60 or older
- A widow(er) at least 50 who becomes disabled within seven years of your death;
or within seven years from the time she or he received benefits on your work record
- A surviving divorced spouse who meets either requirement #1 or #2 and was married to you at least 10 years
- An unmarried dependent child younger than 18 or an unmarried child who has been continuously disabled since prior to age 22.

A surviving widow(er) or dependent children can receive a lump sum death benefit of \$255 in addition to monthly survivor benefits.

Your Right to Appeal

If Social Security denies, reduces, or ends your benefits you may appeal the decision.

Generally, you have 65 days from the date on the notice to appeal. If you are already receiving benefits, you can ask for continued benefits until you receive a face to face hearing. However, to do so, you must ask within 15 days of the date on the notice for continuation of the benefits. If you lose, you may have to pay the money back. Do not get discouraged if you are denied. Mistakes are made.

Last updated on December 12, 2011.

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