

Social Security

FOR DUMMIES[®]

A Wiley Brand

Learn to:

- Make sure you—and your family—get the benefits you've earned
- Navigate the complex system
- Determine how to incorporate Social Security into your overall plan
- Find resources to use when you're stumped
- Challenge a decision on your benefits



Jonathan Peterson

*AARP Executive Communications Director
and Award-Winning Journalist*

***Social
Security***[®]

FOR
DUMMIES[®]
A Wiley Brand

2nd Edition

Social Security

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2nd Edition

by Jonathan Peterson

FOR
DUMMIES[®]
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Social Security For Dummies®, 2nd Edition

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Introduction

You're reading this book, so you're probably thinking about the future — for yourself or for your loved ones. You probably want to know more about the Social Security benefits that could go to you and your family one day and how that money will meet your needs. You may also be thinking about the next phase of your life. Will it be financially comfortable? Will it be a struggle? If you're like many people, you wonder whether you're going to outlive your savings. Will Social Security keep you afloat? Can you count on your Social Security benefits? What should you know about the program? How can you find the information you need?

Despite its significance in modern life, Social Security is rarely explained clearly in one place. Not in a way that lays out the program and explains how you fit in, all the protections Social Security offers, and what they mean for you and your loved ones. Not in a way that empowers you to plan right and face the bureaucracy with your eyes open. Not in a way that tells you what you need to know about the rules that affect benefit amounts and eligibility. But understanding this stuff is important — for you and for those who depend on you.

That's why I wrote this book: to explain the important protections of Social Security in a way that makes sense to the people who earn them and pay for them. (That means you!)

Social Security is big, and it can be confusing. It has an endless assortment of rules, variations on the rules, exceptions to the rules, and exceptions to the exceptions to the rules. The fine print is a big deal. Decisions you make about retirement benefits can have a financial impact for many years, in ways you may not recognize today. Certain areas, such as disability, are especially complicated. No wonder you may be uncertain. It's not like they teach you this stuff in school.

Everybody has questions about Social Security — questions like these:

- ✔ What's the best age for me to start claiming benefits?
- ✔ Can I work and also collect Social Security?
- ✔ How does my divorce affect my eligibility for benefits?
- ✔ Will it help my spouse if I wait until 70 to start collecting Social Security?

- ✔ Is the retirement age changing?
- ✔ What's the best way to contact Social Security?
- ✔ What kind of benefits can go to a spouse or child?
- ✔ Can I solve my problem online?
- ✔ What should I bring with me when I apply for benefits?
- ✔ Will Social Security be there when I need it?

You deserve helpful answers to these important questions and many others. After all, Social Security is *your* program. You own it through the taxes you pay and the benefits you earn. You should know how your personal finances and your work history affect the benefits that land in your bank account. You should know what to expect from the bureaucracy and how to deal with it effectively. And you can find the answers in these pages.

About This Book

Social Security For Dummies walks you through the basics of this critical program: what Social Security is, how you qualify, when to file, how much you'll get, how much goes to your dependents, and how to contact the Social Security Administration (SSA) to get the information you need. And it does all this in easy-to-understand plain English.

Above all, this book is a reference, which means that you don't have to read it from beginning to end, nor do you have to read every word, every chapter, or every part. Keep this book on your desk or kitchen counter and pull it out when you need an answer to a specific question.

This edition makes use of the latest statistics available at the time of writing in 2014. Figures, such as average benefit amounts, change gradually over time.

Foolish Assumptions

This book makes a few assumptions about you, the reader:

- ✔ You probably don't know a whole lot about Social Security. You've been busy living your life, and you haven't had time to dig into the details yet. (Don't worry: If you already have a solid knowledge base, you'll still find lots to chew on in these pages.)

- ✔ You may be starting to plan for retirement or already receiving Social Security benefits.
- ✔ You may be trying to help an older parent navigate the Social Security system.

Icons Used in This Book

Throughout this book, I use the following icons to draw your attention to certain kinds of information:



The Tip icon draws your attention to information that can save you time and money, or just make your life easier as you navigate the Social Security system.



You don't have to commit this book to memory, but when you see the Remember icon, you want to pay attention because it flags information that's so important, it's worth remembering.



Sometimes illustrating a point is easier with an example. I flag these examples with the Example icon.



The Warning icon signals important information that helps you avoid potentially costly or time-consuming pitfalls.



I use the Technical Stuff icon when I veer into highly technical information — information that adds insight but isn't critical to your understanding of the topic at hand.

Beyond the Book

In addition to the material in the print or e-book you're reading right now, this book comes with some bonus information on the web that you can access from anywhere.

If you want some answers quickly on some of the most basic parts of Social Security, you can go to the *Social Security For Dummies* Cheat Sheet. You can access this information at www.dummies.com/cheatsheet/socialsecurity. In addition to the Cheat Sheet, you'll find links to some bonus articles not found in the book. For example, we've got bonus articles on checking your personal data, looking into benefits for grandchildren, taking the retirement earnings test, and discovering Social Security's top 10 terms. These links are found on the page preceding each new part of the book. Or, you can go to www.dummies.com/extras/socialsecurity and find all the bonus articles.

Where to Go from Here

You can skip around this book any way you want. If you're the sort who reads every word of every book, you can start with Chapter 1 and read all the way through to the end. If you're looking for information on a particular topic, use the table of contents and index to find what you need. For example, if you're not sure when you should start collecting Social Security retirement benefits, turn to Chapter 3. If you're disabled and need information on Social Security Disability Insurance, turn to Chapter 11. Or, if you want to know what the future may hold for Social Security, turn to Chapter 17. No matter where you dive in, this book has you covered.

You've earned your Social Security benefits. Knowing what you have is always a good idea, and this book has the information you need.

Part I

Getting Started with Social Security

getting started
with

**Social
Security**



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In this part . . .

- ✓ Get an overview of the Social Security program and the protections that go to practically everyone: retirees and their dependents, surviving family members, and disabled workers, as well as those who rely on them financially.
- ✓ Take note, in simple terms, of what you need to know to file for various kinds of benefits.
- ✓ Discover details on what to consider when deciding to claim benefits.
- ✓ Find guidance on protecting your Social Security card and number from identity thieves.

Chapter 1

What Social Security Is and Why You Need It

In This Chapter

- ▶ Knowing what Social Security means for you
 - ▶ Looking at the value of Social Security
 - ▶ Considering where your contributions go
 - ▶ Getting all you can out of Social Security
 - ▶ Contacting the Social Security Administration
-

Social Security is the foundation of long-term financial support for almost every American. If you're like most people, you'll depend on Social Security to help you survive in your later years (if not sooner). In fact, its protections are becoming even more important as an answer to growing insecurity in old age.

Look around you. If you're in the workforce, you know that jobs are hard to come by. If you're an older worker who loses a job, you may also know it can take a long time to get a new one. Have you been able to set aside money for the future? Saving is essential, but many Americans save little, if anything. Maybe you contribute to a 401(k) at work, if your employer offers one, but who knows how much your investments will be worth next week or next month, let alone many years in the future?

Some of the people who read this book will live to be 100. Maybe you're one of them. Many people will make it into their 80s and even their 90s. Those years cost money. In a future of risks and unknowns, Social Security is one thing you can count on. Your benefit is guaranteed by law and protected against inflation. But that doesn't mean it takes care of itself or that you should be a passive participant in Social Security. You have decisions to make, and you can make them better if you have some working knowledge

of the benefits you've earned. You may also have actions to perform, such as informing the Social Security Administration (SSA) about things that could affect your benefits.

This chapter provides an overview of Social Security and a broad-brush description of benefits. Here, I explain why Social Security was created and why those reasons are highly relevant to Americans today.

Understanding What Social Security Means for You

So, what is this U.S. institution that — sooner or later — plays a role in virtually all of our lives?

You can think of Social Security as a set of protections against things that threaten your ability to survive financially — things like getting older and retiring, or having a serious accident or illness that leaves you unable to work. When such things happen, family members who depend on you may not be able to pay for the basic necessities of life.

That's why Social Security offers a range of benefits. These protections can provide crucial financial security for workers, their immediate family members, and even divorced spouses. For example, Social Security benefits may go to:

- ✓ People who retire and their dependents, typically spouses, but potentially children and grandchildren
- ✓ People who are disabled and the immediate family members who depend on them
- ✓ Spouses, children, and even the parents of breadwinners who die



Social Security's guaranteed monthly payments, set by legal formulas, stand out in a world of vanishing pensions, risky financial markets, rising health-care costs, and increasing longevity. Although the program faces a potential financial shortfall in the future, its most fundamental features aren't expected to change.

In the following sections, I look at specific groups of people who benefit from Social Security.

- [read **Practical Vim: Edit Text at the Speed of Thought \(Pragmatic Programmers\)**](#)
- [download **Outposts of Empire: Korea, Vietnam, and the Origins of the Cold War in Asia, 1949-1954**](#)
- [download *Writing Instruction in Nineteenth-Century American Colleges \(Studies in Writing and Rhetoric\)* here](#)
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- [download *Invest with the Fed*](#)
- [download *The Amazing World of Rice: with 150 Recipes for Pilafs, Paellas, Puddings, and More* online](#)

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