2019 UNDERSTANDING SOCIAL SECURITY BENEFITS



Social Security touches the lives of nearly every American, whether at the birth of a child, the loss of a loved one, the onset of a disability, or the transition from work to retirement. For more than 80 years, our programs have contributed to the financial security of the elderly and the disabled. Social Security replaces a percentage of a worker’s pre-retirement income based on their lifetime earnings. The amount of your average wages that Social Security retirement benefits replaces varies depending on your earnings and when you choose to start benefits. If you start benefits after full retirement age, these percentages are higher. If you start benefits earlier, these percentages are lower. Most financial advisers say you will need about 70 percent of pre-retirement income to live comfortably in retirement, including your Social Security benefits, investments, and personal savings.

You can learn more about retirement benefits at [www.socialsecurity.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement/?utm_source=mip0619&utm_medium=online-media&utm_content=Understanding-Social-Security-Benefits-001&utm_campaign=ocomm-mip-fy19). Our resources and publications are easy to share with people you think might need the information.

Many people think of Social Security as just a retirement program. And it’s true that most of the people receiving benefits are retired, but others receive benefits because they’re:

* Individuals with disabilities;
* A spouse or child of someone who receives benefits;
* A divorced spouse of someone getting or eligible for Social Security;
* The spouse or child of a worker who died;
* A divorced spouse of a worker who died; or
* The dependent parent of a worker who died.

If you can’t work because of a physical or mental condition that’s expected to last at least one year or result in death, you may be eligible for Social Security disability benefits.

Our disability rules are different from private or other government agency programs. Qualifying for disability from another agency or program doesn’t mean you will be eligible for disability benefits from us. Having a statement from your doctor saying you’re disabled doesn’t mean you’ll automatically be eligible for Social Security disability benefits.

We’ve made learning about our disability programs very easy at [www.socialsecurity.gov/benefits/disability](http://www.ssa.gov/benefits/disability/?utm_source=mip0619&utm_medium=online-media&utm_content=Understanding-Social-Security-Benefits-002&utm_campaign=ocomm-mip-fy19).

Please share these resources with friends and family who might need them.