

Social Security

This guide will help you understand federal benefits and services that may be available to you. You can find information about Social Security eligibility and benefits, and Supplemental Security Income.



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This resource guide was developed for the project Increasing Access to Decision-Making Support For Older Adults within the [Approaching Retirement](#) Life Experience.

The guide was prepared under the direction of the [President's Management Council](#), with particular support from the Office of Management and Budget, the General Services Administration, and funds made available for Federal Government Priority Goals to implement select Life Experience projects in support of the President's Management Agenda. Priority 2 of the President's Management Agenda focuses on delivering excellent, equitable, and secure Federal services and [customer experience](#) by designing, building, and managing government service delivery for key [life experiences](#) that cut across federal agencies.

This guide consolidates resources and benefits information from seven federal agencies to support older adults in their ability to make informed decisions about health care, finances, housing, and nutrition.

The guide incorporates expertise and materials from the following federal agencies and departments:

- Administration for Community Living, U.S. Department of Health and Human Services
- U.S. Department of Agriculture
- Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services
- Consumer Financial Protection Bureau
- U.S. Digital Service, Office of Management and Budget
- U.S. Department of Housing and Urban Development
- Internal Revenue Service, U.S. Department of the Treasury
- Social Security Administration

This guide addresses the following questions

Federal Benefits and Services

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This guide answers questions at a high level and points you to federal resources to take action or learn more.



What is Social Security?

The Social Security Administration (SSA) provides benefits to entitled individuals who have retired, become disabled, or are survivors or family members of deceased workers.

SSA also administers the Supplemental Security Income (SSI) program and enrolls people in Medicare.

When do I become entitled to Social Security retirement benefits?

To be entitled to retirement benefits, you must be age 62 or older and have earned 40 credits, which you get by paying Social Security tax on your earnings. You can earn up to four credits per year. Most people earn enough to be eligible after about 10 years of work.



RESOURCES

Plan for retirement:

SSA provides a few tools to help you plan for retirement.

Visit: ssa.gov/prepare/plan-retirement

Call: 1-800-772-1213

Call: People with hearing or speech impairments can call 1-800-325-0778 for TTY





How much will my retirement benefit be?

Your benefit amount is based on several factors including how much you have earned and paid in Social Security taxes.

The longer you wait to apply for benefits after age 62, the higher your benefit amount will be. If you have a personal *my* Social Security account, you can get retirement estimates and see the effects of starting your retirement benefits at different ages.



RESOURCES

Estimate your retirement benefits:

Create or sign in to your *my* Social Security account at [SSA.gov](https://ssa.gov) to learn more about your retirement benefits.

Visit: ssa.gov/myaccount





What is Supplemental Security Income (SSI)? How do I receive SSI?

Supplemental Security Income (SSI) is a federal program that provides monthly payments to adults and children who have limited income and resources.

To get SSI, you must also meet **one** of these requirements:

- Be age 65 or older
- Be totally or partially blind, or
- Have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: Children must have a physical or mental condition that limits their daily activities for a period of 12 months or more. Your income includes the money you earn, including your Social Security benefits, pensions, and the value of items you get from someone else.

The resource limit (the things you own) can be no more than \$2,000 for one person or \$3,000 for a married couple living together. Social Security (SSA) does not count all resources, such as a house you own and live in. SSA does count cash, bank accounts, stocks, and bonds.



RESOURCES

Apply for benefits or learn more:

Visit the website to let SSA know you would like to apply for benefits and find a list of documents you'll need.

Visit: ssa.gov/ssi

Visit: ssa.gov/ssi/text-documents-ussi.htm





At what age should I start receiving my Social Security retirement benefits?

SSA stands for the Social Security Administration

Choosing when to start receiving your Social Security retirement benefits is an important decision that affects your monthly benefit amount for the rest of your life.

You can start receiving your Social Security retirement benefits as early as age 62. However, SSA will reduce your benefits by as much as 30 percent. If you wait until your full retirement age, which is age 67 for people born 1960 or later, you will get your full benefit amount. After your full retirement age, SSA will increase your monthly amount for each month you delay receiving up to age 70.



RESOURCES

Learn about choosing early or delayed retirement:

Read the “When to Start Receiving Retirement Benefits” publication, which provides details on the effects of choosing early or delayed retirement.

Visit: ssa.gov/pubs/EN-05-10147.pdf

Learn about your unique retirement scenario:

Get estimates of your personal retirement benefits and see the effects of different retirement age scenarios.

Visit: ssa.gov/myaccount

Learn more about retirement benefits:

The “Retirement Benefits” publication provides details about retirement benefits and full retirement age.

View: ssa.gov/pubs/EN-05-10035.pdf



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Can my Social Security benefits be garnished (withheld or reduced)?

Alimony: financial support paid by one ex-spouse to the other.

secure.ssa.gov/poms.nsf/

Restitution: court-ordered reimbursement of money.

secure.ssa.gov/poms.nsf/

By law, if you owe child support, alimony, or restitution, Social Security may be required to garnish your payments to fulfill these obligations.

SSA is required to comply with certain garnishment and levy provisions. This means that your benefits can be garnished or withheld until you pay back the entire amount of money you owe to a creditor.

Additionally, under the Taxpayer Relief Act, the Internal Revenue Service (IRS) can levy up to 15 percent of each Social Security payment for overdue federal tax debts until the tax debt is paid.

The Treasury can also levy (withhold) Social Security benefits to collect money that you owe to a federal agency that is not related to taxes. This could include unpaid loans, grants, fees, and overpayment of benefits and services provided by the federal government.



RESOURCES

Ask IRS for a decision review:

Ask IRS to review their decision to hold back your benefits. If you disagree with a garnishment, contact an attorney or representative where the court issued the order, not Social Security.

Call: IRS at 1-800-829-7650

Call: Treasury at 1-800-304-3107 if you have questions about the levy for money that you owe to a federal agency other than the IRS.

Get help with the IRS:

Review the “Finance: Taxes” guide to learn how to get help with the IRS.

Visit: taxpayeradvocate.irs.gov



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Why is Social Security asking me to pay back money?

You probably have an overpayment. An overpayment occurs when Social Security can't accurately calculate your benefit amount because the information is wrong or incomplete.

An overpayment can happen if you don't share updates with Social Security about changes in your life, like your ability to work, living situation, marital status, or income.



RESOURCES

Contact Social Security:

Reach out to Social Security to discuss an overpayment, set up a payment plan, or to appeal.

Visit: ssa.gov/manage-benefits/repay-overpaid-benefits

Call: 1-800-772-1213

Call: People with hearing or speech impairments can call 1-800-325-0778 for TTY





Can I work and receive Social Security benefits?

SSA stands for the Social Security Administration

Yes, you can get Social Security benefits and work at the same time.

However, if you are younger than your full retirement age (67 if you were born in 1960 or later), there is a limit to how much you can earn and still receive full benefits. If you are under full retirement age for the entire year, SSA deducts \$1 from your benefits for every \$2 you earn above the annual limit. In the year you reach full retirement age, SSA will subtract \$1 for every \$3 you earn above the annual limit until the month you reach full retirement age. Beginning with the month you reach full retirement age, your earnings no longer reduce your benefits, no matter how much you earn.



RESOURCES

Receiving Social Security benefits while working:

Visit SSA’s website to learn more about working while receiving Social Security benefits.

Visit: ssa.gov/benefits/retirement/planner/whileworking.html

Learn how your work affects your benefits:

The “How Work Affects Your Benefits” publication explains the annual limits for working while receiving retirement benefits and how your benefits could increase because of work.

View: ssa.gov/pubs/EN-05-10069.pdf





What happens if I continue working after reaching full retirement age?

If you continue to work, even if you are receiving benefits, you will continue to pay Social Security taxes on your earnings.

Social Security will check your record every year to see whether the additional earnings you had will increase your monthly benefit. Your benefits are calculated automatically based on your highest 35 years of earnings. If you continue to work and earn more than you did in any of those 35 years, it could increase your benefit amount.

If some of your retirement benefits are withheld because of your earnings, Social Security will recalculate your benefit amount at your full retirement age (67 for people born in 1960 or after) to give you credit for the months your payments were withheld due to your earnings.



RESOURCES

Find out your full retirement age:

Use the Retirement Age Calculator to find out when you become entitled to unreduced Social Security retirement benefits.

Visit: ssa.gov/benefits/retirement/planner/ageincrease.html

Learn more about receiving benefits while working:

Visit the SSA website to learn more about how much you can earn and still get benefits.

Visit: ssa.gov/benefits/retirement/planner/whileworking.html





What if I am disabled but not old enough to apply for retirement benefits? Should I file for disability?

Social Security pays disability benefits to people who cannot work because they have a medical condition that is expected to last at least one year or result in death.

In general, to get Social Security disability benefits, you must meet two different earnings tests:

- A recent work test, based on your age at the time you developed a disability.
- A duration of work test to show that you worked long enough under Social Security. Certain workers who are blind must meet only the duration of work test.
- If you don't meet these earning tests, you may consider applying for the Supplemental Security Income program.



RESOURCES

Learn more about disability benefits:

Visit the Social Security Administration's website to learn more about requirements for disability benefits.

Visit: ssa.gov/benefits/disability to read "How do I apply for disability"





What are the income and resource limits for Supplemental Security Income (SSI)?

The resource limit (the things you own) can be no more than \$2,000 for a person or \$3,000 for a married couple living together. Social Security (SSA) does not count all resources such as a house you own if you live in it. SSA does count cash, bank accounts, stocks, and bonds.

Your income includes the money you earn, including your Social Security benefits, pensions, and the value of items you get from someone else.



RESOURCES

Learn what you need to apply for benefits:

Review the list of documents you'll need to apply for SSI.

Visit: ssa.gov/ssi/text-documents-ussi.htm

Apply for benefits:

Visit the website to let SSA know you would like to apply for benefits and find a list of documents you'll need.

Visit: ssa.gov/ssi





Can I file for benefits based on my spouse's work?

When a worker files for retirement benefits, the worker's spouse may be entitled to a benefit based on the worker's earnings.

If you've worked and paid Social Security taxes for 10 years or more, you'll get a monthly benefit based on that work. Then, SSA will see if you're eligible for additional money based on a current or former spouse's work.

If you haven't worked and paid Social Security taxes for 10 years or more, SSA will still see if you're eligible for a monthly benefit based on a surviving or former spouse's work.

The requirements vary based on whether you're married, divorced, or widowed. Once you apply and tell SSA about your current and past marriages, SSA will ensure that you get the highest monthly benefit you're eligible for. You won't have to talk to an ex-spouse if you're divorced and SSA won't tell them about your application.



RESOURCES

Learn more about eligibility:

Visit the Social Security website to learn more about eligibility for benefits.

Visit: ssa.gov/retirement/eligibility

Call: 1-800-772-1213

Call: People with hearing or speech impairments can call 1-800-325-0778 for TTY





Can I file for benefits based on my deceased spouse or deceased ex-spouse?

If your spouse dies, you can get surviving spouse's benefits if you are age 60 or older. If you have a disability, you can get surviving spouse's benefits as early as age 50.

Your benefit amount will depend on your age and on the amount your deceased spouse was entitled to at the time of death. If your spouse was receiving reduced benefits, your survivor benefit may be based on that amount.

If you are the divorced spouse of a worker who dies, you could get benefits the same as a surviving spouse, if your marriage lasted 10 years or more. Benefits paid to you as a surviving divorced spouse won't affect your benefit amount or other survivors getting benefits on the worker's record.

If you remarry before you reach age 60 (or age 50 if you have a disability), you cannot receive surviving spouse's benefits if that marriage remains in effect. If you remarry after you reach age 60 (or age 50 if you have a disability), you will continue to receive benefits on your deceased spouse's Social Security record.

You may also be entitled to survivors benefits if you are caring for a child who is younger than 16 or who has a disability.



RESOURCES

Learn more about survivors benefits:

Visit Social Security's website to read more about survivors benefits.

Visit: ssa.gov/benefits/survivors

Call: 1-800-772-1213

Call: 1-800-325-0778 for TTY





I am raising my grandchildren. Can they receive benefits?

Social Security will pay benefits to grandchildren when the grandparent retires, becomes disabled, or dies, if certain conditions are met.

Generally, the parents of the child must be deceased or disabled, or the grandparent must legally adopt the grandchild. If not adopted, to receive this benefit, your grandchild must have begun living with you before age 18 and received at least one half of their support from you for the year before the month you became entitled to retirement or disability benefits or died. If adopted by the grandparent, the natural parent(s) of the child must not be making regular contributions to their support.

If you did not adopt your grandchild, and your grandchild was born during the one-year period, you must have lived with and provided at least one-half of the child's support for most of the entire period from the date of birth to the month you became entitled to benefits.

Your grandchild may qualify for benefits under these circumstances, even if they are a step-grandchild. However, if you and your spouse are already receiving benefits, you would need to adopt the child for them to qualify for benefits.



RESOURCES

Learn more about benefits:

Visit the Social Security's website to find information about benefits for grandchildren.

Visit: ssa.gov/people/parents

Call: 1-800-772-1213

Call: 1-800-325-0778 for TTY



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If I get Social Security Disability Insurance benefits (SSDI) and I reach full retirement age, will I then receive retirement benefits?

SSDI benefits automatically change to retirement benefits when disability beneficiaries reach full retirement age.

The law does not allow a person to receive both retirement and SSDI benefits on one earnings record at the same time.



RESOURCES

Learn more about SSDI benefits:

Read the Social Security Administration’s “What You Need to Know When You Get Social Security Disability Benefits.”

View: ssa.gov/pubs/EN-05-10153.pdf

Download a Disability Starter Kit.

View: ssa.gov/disability/disability_starter_kits





How do I apply for Social Security Retirement Benefits?

Step 1: Begin collecting the required information.

Basic information about yourself:

- Social Security card or a record of your number.
- Original birth certificate or a copy certified by the agency that issued it, or other proof of your age. SSA will not accept photocopies or notarized copies unless the original is submitted with the photocopy.
- If you were not born in the U.S, proof of U.S. citizenship or lawful alien status is required. SSA must see the original document(s), or copies certified by the agency that issued them. SSA cannot accept documents if they have expired. SSA cannot accept photocopies or notarized copies.

Recent work:

- A copy of your W-2 form(s) and/or self-employment tax return for last year. A photocopy is acceptable.

Direct deposit for benefit payments:

- Routing and account number for your bank account

Step 2: Start the Social Security application.

RESOURCES

Use the online application or apply by phone:

Don't delay applying. You can start the application, even if you don't have all the information.

Visit: ssa.gov/apply

Call: 1-877-772-1213 or your local Social Security office.

Call: 1-800-325-0778 for TTY



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How do I apply for Social Security Disability Insurance?

Step 1. Begin collecting the required information.

You can start the application, even if you don't have all the information.

Basic information about yourself:

- Social Security number and proof of birth

Recent work:

- The names of employers for the past 15 years
- Your dates of employment

Current and past marriages:

- Your spouse/former spouse's Social Security number and birthday
- Date you got married/divorced
- Where you got married (city, state, country)

Medical history:

- Names and phone numbers for doctors and hospitals/clinics where you've been treated
- Medical records you've received and any medication(s) you take
- Date of injury and claim number for workers' compensation (if you receive it)

Direct deposit for benefit payments:

- Routing and account number for your bank account

Name of eligible children:

- If you have children under 18, between 18 or 19 and a full-time student, or who became disabled before 22, they may be entitled to benefits too.

Step 2. Start the disability application.



RESOURCES

Use the online application or apply by phone:

To start the application online, select the blue button that says, "Apply for Disability" on the website or call to set up an appointment.

Visit: ssa.gov/benefits/disability

Call: 1-800-772-1213 or your local Social Security office

Call: 1-800-325-0778 for TTY



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You can start the application, even if you don't have all the information.

How do I apply for survivors benefits?

Step 1. Begin collecting the required information.

Basic information about yourself:

- Social Security number and proof of birth

Basic information about your spouse/former spouse:

- Social Security number
- Date of birth
- Where and when you were married/divorced

Recent work history:

- Names of spouse/former spouse's employers for the past two years
- Dates of their employment

Direct deposit for benefit payments:

- Routing and account number for your bank account

Name of eligible children:

- If you have children under 18, between 18 or 19 and a full-time student, or who became disabled before 22, they may be entitled to benefits too.

Step 2. Schedule an appointment.



RESOURCES

Contact Social Security to set up an appointment:

The application for survivor benefits is not available online. Contact Social Security or call your local Social Security office to make an appointment.

Find your local SSA office:

ssa.gov/locator

Call: 1-800-772-1213

Call: 1-800-325-0778 for TTY



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What if I need help managing my benefits?

If you become unable to manage, or direct others to manage, your benefits in the future, you can designate a representative payee in advance.

Advance designation allows you to designate up to three people who could serve as a representative payee for you if the need ever arises. You may submit or update advance designations through your personal *my* Social Security account, by telephone, or in person.



RESOURCES

Sign in or create a *my* Social Security account:

Sign in or create a personal Social Security account online to submit or update advance designations.

Visit: ssa.gov/myaccount

Call: 1-800-772-1213

Call: 1-800-325-0778 for TTY





How will I know if there's a problem with my Social Security number (SSN) or account?

If there's a problem, SSA will mail you a letter. Generally, SSA will only contact you if you have requested a call or have ongoing business with them, but they will never:

- Threaten you with arrest or legal action
- Suspend your Social Security number (SSN)
- Demand immediate payment from you
- Require payments by cash, gift card, pre-paid debit card, internet currency, or wire transfer
- Ask for gift card numbers over the phone or that you wire or mail cash
- Ask for personal details or banking information to give you a cost-of-living adjustment (COLA)

Fraudsters pretend to be government employees and claim your identity has been stolen or that there is another problem with your SSN, account, or benefits. These criminals continue to evolve and find new ways to steal your money and personal information.





What should I do if I get a call claiming there’s a problem with my Social Security number (SSN) or account?

If you receive a questionable call, hang up, and report the call to Social Security’s Office of the Inspector General.

If you suspect that someone has used your SSN to obtain credit, loans, telephone accounts, or other goods and services, contact the Federal Trade Commission (FTC). The FTC can help you report and begin to recover from identity theft. You can also call Social Security directly to make sure there are no issues with your account.

RESOURCES

Report suspicious activity:

Report suspicious activity to the Social Security’s Office of the Inspector General.

Visit: oig.ssa.gov
Call: 1-800-269-0271

Report identity theft:

Call the toll-free FTC Identity Theft Hotline or go online to report and begin to recover from identity theft.

Visit: ftc.gov/idtheft
Call: 1-877-IDTHEFT (1-877-438-4338)

Learn more about protecting yourself:

Read “Protect Yourself from Social Security Scams” for more tips.

Visit: ssa.gov/scam
Visit: oig.ssa.gov/scam-awareness/scam-alert
Call: 1-800-772-1213





How do I apply for Social Security benefits and Supplemental Security Income (SSI)?

1. Begin collecting the required information.

2. Begin the application at [SSA.gov/apply](https://www.ssa.gov/apply)

Information you will need to apply:	Retirement	Disability	Survivors	SSI
Social Security number for you and your spouse or former spouse.	X	X	X	X
Where you were born (city, state, country).	X	X	X	X
Your spouse or former spouse's Social Security number, birthday, and where and when you got married or divorced.	X	X	X	X
Routing and account number for your bank account.	X	X	X	X
Names of employers for the past two years, including the dates worked.	X	X	X	X
Name of children who are under 18, between ages 18 and 19 and a full-time student, or who became disabled before 22.	X	X	X	X
Date of injury and claim number for workers' compensation (if applicable).		X		X
Medical tests or treatments you have received and any medication(s) you take.		X		X
Date and place of the worker's death.			X	



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