

With you through life's journey...



Securing today
and tomorrow

Social Security touches the lives of every American, both directly and indirectly. Social Security helps older Americans, workers who become disabled, wounded warriors, and families in which a spouse or parent dies.

Today, about 176 million people work and pay Social Security taxes and about 63 million people receive monthly Social Security benefits. With retirement, disability, and survivors benefits, we improve the quality of life for millions throughout life's journey.



We're There on Day One

Most parents apply for a child's Social Security number at birth, usually through the hospital. When the time comes for that first job, the number is already in place.

A fun byproduct of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year. On our website, you can find the top baby names for the last 100 years.

www.socialsecurity.gov/babynames

We're There When You Get Your First Job

From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your earnings history to ensure you get the benefits you deserve.

Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically. This is how we record your earnings and is how you earn Social Security retirement, disability, and survivors' coverage for you and your family. A worker earns up to four Social Security credits each year and needs 40 credits, or 10 years of work, to qualify for retirement benefits. It's vital that you work at least 10 years to qualify for Social Security. The Social Security benefits system is progressive in that low-wage workers receive more benefits in relation to past earnings than do high-wage earners.

Open a *my* Social Security account at www.socialsecurity.gov/myaccount to verify your personal earnings and watch future benefits grow over time.



We're There When You Get Married

Marriage is the start of a new chapter in your life. It is also an important life event that helps determine spousal benefits during retirement and loss. For some, a part of that new life is a new name. If you legally change your name due to marriage, divorce, or any other reason, let us know so you can get an updated Social Security card — and so we can accurately keep track of your earnings.

There's no charge for a Social Security card. Visit www.socialsecurity.gov/ssnumber to learn more.



We're There to Help if Disability Strikes

Isn't it nice to know that Social Security is here to help, even if the unexpected happens? One in four of today's 20-year-olds will become disabled before they retire. Disability benefits provide modest coverage for severely disabled workers and their dependents, including our wounded warriors. In 2015, over eight million workers received disability benefits and over 1.5 million children received benefits on their parent's records.

Visit www.socialsecurity.gov/disabilityfacts to learn more.

We're There to Provide Comfort During Difficult Times

The loss of a loved one can be both emotionally and financially difficult. Social Security helps by providing income for the families of workers who die. Widows, widowers, and their dependent children may be eligible for Social Security survivors' benefits. In fact, 98 of every 100 children could get benefits if a working parent dies. And Social Security pays more benefits to children than any other federal program.

Visit www.socialsecurity.gov/planners/survivors to learn more.



We Wouldn't Miss Your Retirement Party

Our richly diverse country is made up of people with countless backgrounds and ethnicities; yet, we all want the same thing — a secure future. Fifty-one percent of the workforce in private industry has no private pension coverage. Thirty-one percent of workers report that they have no savings set aside specifically for retirement. Social Security is a lifeline for most retirees, keeping millions out of poverty.

Visit www.socialsecurity.gov/myaccount to sign-in or create a *my Social Security* account to verify your earnings and see an estimate of your benefits throughout your career and into retirement.

Also, visit www.socialsecurity.gov/retire/estimator.html to use Social Security's *Retirement Estimator* to see what your benefits could be based on when you retire. When you are ready to retire, avoid the wait, visit www.socialsecurity.gov/retire and retire online.

We are with those who need a helping hand...

With many living below the poverty line, it is important to know that Social Security administers the Supplemental Security Income (SSI) program. The SSI program is a different program that provides income support to disabled children, people age 65 or older, blind, or disabled who have low income and resources. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI. Visit www.socialsecurity.gov/ssi/text-over-ussi.htm to learn more.

And we will be there for years to come...

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past. However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.895 trillion that exists today.

The two Social Security trust funds will be able to pay all benefits in full and on time until 2035. Even if legislative changes are not made before 2035, we'll still be able to pay 80 percent of each benefit due.