

Social Security Administration

1329 S. Division St.
Traverse City MI 49684

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Social Security Column

WORKERS IN YOUR HOME AND SOCIAL SECURITY TAXES

By Bob Simpson

Social Security District Manager in Traverse City



Do you plan to pay a cleaning person, cook, gardener, babysitter, or other household worker at least \$2,400 in 2022? If you will pay at least \$2,400 to one person during the year, which may include transportation, meals, and housing, you have additional financial responsibilities to consider.

When you pay at least \$2,400 in wages to a household worker, you must do all of the following:

- Deduct Social Security and Medicare taxes from those wages.
- Pay these taxes to the Internal Revenue Service.
- Report the wages to Social Security.

Accurate reporting is important as employees earn credits toward Social Security benefits and Medicare coverage. You can currently earn Social Security or Medicare credit for every \$1,510 in wages that are reported. Generally, people need 10 years of work to qualify for:

- Retirement benefits (as early as age 62).
- Disability benefits for the worker and the worker's dependents.
- Survivors benefits for the worker's family.
- Medicare benefits.

You can learn more about reporting household worker income by reading *Household Workers* www.ssa.gov/pubs/EN-05-10021.pdf.

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Social Security Column

YOUR PERSONAL MY SOCIAL SECURITY ACCOUNT IS FOR EVERY STAGE IN YOUR CAREER

By Bob Simpson

Social Security District Manager in Traverse City



Your online personal *my Social Security* account is here for you at every stage of your career. You don't have to be retired or even close to retirement to benefit from it. Most people can conduct their Social Security business online with their account without contacting Social Security, whether they receive benefits or not.

If you are not currently receiving benefits, use your personal *my Social Security* account to:

- Request a replacement Social Security card (in most states and the District of Columbia).
- Estimate your future benefits.
- Get instant proof that you do not receive benefits.
- Check the status of your Social Security application when you decide to apply for benefits.

- Review your earnings history.

If you already receive Social Security benefits, use your account to:

- Request a replacement Social Security card (in most states and the District of Columbia).
- Get instant proof that you receive benefits.
- Set up or change your direct deposit.
- Change your address.
- Request a replacement Medicare card.
- Get an instant copy of your Social Security 1099 (SSA-1099) or SSA-1042S.
- Opt out of receiving certain notices by mail and instead receive them in the secure Message Center.

Please let your family and friends know that they can create their personal *my Social Security* account today at www.ssa.gov/myaccount. Save time and go online.

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Social Security Column

GOING ONLINE WITH SOCIAL SECURITY SAVES YOU TIME

By Bob Simpson

Social Security District Manager in Traverse City



Our online tools and services save you time and make your life easier. Often, there's no need to contact Social Security. Here are five of our webpages that can make your life easier:

1. Request a replacement Social Security card, verify your earnings, get future benefit estimates, instantly get benefit verification letters, and more with your own personal *my Social Security* account, at www.ssa.gov/myaccount.
2. Visit our Frequently Asked Questions page at www.ssa.gov/faq to get answers on your Social Security-related questions.
3. Complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/retirement.

4. Access our publications library and get online booklets and pamphlets, including audio versions, on relevant subjects at www.ssa.gov/pubs.
5. Get news when it's hot off the press. Check out our blog for Social Security news and updates at blog.ssa.gov.

Please share these pages with your friends and family.

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Social Security Column

WOMEN'S HISTORY MONTH AND SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



Each March, we celebrate Women's History Month. It is a time to reflect on the achievements of women. Social Security has served a vital role in the lives of women for more than 85 years.

Women have longer average life expectancies than men, which means they live more years in retirement and have a greater chance of exhausting other sources of income. It's important for women to plan early and wisely for retirement.

Our retirement pages at www.ssa.gov/retirement provide detailed information about how life events can affect a woman's Social Security retirement benefits. These events may include marriage, widowhood, divorce, self-employment, government service, and other life or career changes.

Your earnings history will determine your future benefits, so we encourage you to verify that the information we have is correct. You can create your personal *my Social Security* account at www.ssa.gov/myaccount and review your earnings history. If you find an error in your earnings record, it is important to get it corrected so you receive the benefits you earned when you retire. Our publication, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf, provides you with details on how to make a correction. You also can view your *Social Security Statement* on your *my Social Security* account, for estimates of future benefits and other important planning information.

If you would like to learn more about how we can help women plan for retirement, check out our online booklet, *Social Security: What Every Woman Should Know*. You can find it at www.ssa.gov/pubs/EN-05-10127.pdf. Please share this information with family and friends.

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Social Security Column

GUARD YOUR CARD: PROTECT WHAT'S IMPORTANT TO YOU

By Bob Simpson

Social Security District Manager in Traverse City



We encourage you not to carry your Social Security card with you every day. The best way to “Guard Your Card” is to keep it in a safe place and share it only when required. In fact, in most cases, just knowing the Social Security number should be enough. In 49 states and the District of Columbia, a Social Security card isn’t required to request a Real ID. Only Pennsylvania requires it.

Please be careful about sharing your number when asked for it. You should always ask why your number is needed, how it will be used, and what will happen if you refuse. Also, you shouldn’t carry documents that display your number.

If you need a replacement Social Security card, we make it easy. You may be able to use a personal [my Social Security](#) account to request a replacement on our website. If you live in one

of 46 participating states or the District of Columbia, and are requesting a replacement card with no changes, like a name change, you can use our free online service at www.ssa.gov/myaccount/replacement-card.html.

Visit our Social Security Number and Card page at www.ssa.gov/ssnumber to learn more about your Social Security card.

Please read our factsheet, *How You Can Help Us Protect Your Social Security Number and Keep Your Information Safe*, at www.ssa.gov/pubs/EN-05-10220.pdf

Our [Guard Your Card](http://www.ssa.gov/ssnumber/assets/EN-05-10553.pdf) infographic at, www.ssa.gov/ssnumber/assets/EN-05-10553.pdf, is another great resource to understand whether you need to show your card.

Please share these resources with your friends, and family – and post them on social media.

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