

# Social Security Administration

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Traverse City MI 49684

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## Monthly Information Package March 2020

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## Social Security Column

MAKING YOUR LIFE EASIER AT SOCIALSECURITY.GOV

By **Bob Simpson**

**Social Security District Manager in Traverse City**



We offer many online tools and services to save you time. Here are five that can make your life easier:

1. Open your own personal *my Social Security* account, which will enable you to request a replacement Social Security card, verify your earnings, get future benefit estimates, obtain benefit verification letters, and more at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). We've recently added some new features like the *Retirement Calculator* to make doing business with us easier than ever.
2. Need answers to your Social Security-related questions? Visit our Frequently Asked Questions page at [www.ssa.gov/faq](http://www.ssa.gov/faq).
3. You can complete and submit our online application for retirement benefits in as little as 15 minutes at [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement).

4. Access our publications library — we have online booklets and pamphlets (including audio versions) on key subjects at [www.ssa.gov/pubs](http://www.ssa.gov/pubs).
5. Check out our blog for Social Security news and updates: *Social Security Matters* at [blog.ssa.gov](http://blog.ssa.gov).

Please feel free to share these pages with your friends and family.

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## **Social Security Column**

### RETIREMENT PLANNING 101 WITH SOCIAL SECURITY

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Social Security benefits are part of the retirement plan of almost every American worker. If you're among the people covered under Social Security, you need to know how much you might receive from us when you begin receiving benefits. These monthly payments may be a vital part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily. Even if you have never worked under Social Security, you may be able to get spouse's retirement benefits if you are at least 62 years of age and your spouse receives retirement or disability benefits.

Our online retirement planners are a great place to start mapping out your retirement plan. You can access them at [www.ssa.gov/planners/retire](http://www.ssa.gov/planners/retire). We provide important information that you should know. Have you considered:

- When you should apply for retirement?

- What documents you need to provide?
- Which factors may affect your retirement benefits?
- What you should remember to do after you retire?

You can use our *Retirement Calculator* at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to get an instant estimate of your future retirement benefits, and to see the effects of different retirement age scenarios.

On our website, you'll also find our *Retirement Estimator*. It gives estimates based on your actual Social Security earnings record. Please keep in mind that these are just estimates. You can access the *Retirement Estimator* at [www.ssa.gov/estimator](http://www.ssa.gov/estimator).

Once you know your estimated retirement benefits, you can start coordinating other parts of your retirement plan. Saving money is also important. It's never too early to begin saving, and doing so can help you live more comfortably when you stop working.

Benefits for family members may also be important to you. When you start receiving Social Security retirement benefits, members of your family may also qualify to receive benefits on your record. You can learn more at [www.ssa.gov/benefits](http://www.ssa.gov/benefits). Please share this information with family and friends to help them prepare for retirement.

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## **Social Security Column**

### **SOCIAL SECURITY AND WOMEN'S HISTORY MONTH**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



In March, our nation celebrates Women's History Month. Today, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history.

Social Security has served a vital role in the lives of women for over 80 years. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. With the national average life expectancy for women in the United States rising, many women have decades to enjoy retirement. According to the U.S. Census Bureau, a female born today can expect to live more than 80 years. Women need to plan early and wisely for retirement.

Our benefits planner website at [www.ssa.gov/planners](http://www.ssa.gov/planners) provides detailed information about how marriage, widowhood, divorce, self-employment, government service, and other life or career events can affect your Social Security benefit.

We base your benefits on your earnings, so we encourage you to create your personal *my Social Security* account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and review your earnings to ensure they are correct. If you find an error, gather proof of your earnings, such as a W-2 form, a tax return, a wage stub or pay slip, or your own wage records, and contact us. Read our publication *How to Correct Your Social Security Earnings Record* at [www.ssa.gov/pubs/EN-05-10081.pdf](http://www.ssa.gov/pubs/EN-05-10081.pdf) for more information.

Would you like to learn more about how we support women? 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](http://www.ssa.gov/pubs/EN-05-10127.pdf). Sharing it with family and friends could change their lives for the better.

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## **Social Security Column**

### **SOCIAL SECURITY AND HOUSEHOLD WORKERS**

**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 \$2,200 in 2020? This amount includes any cash you pay for your household employee's transportation, meals, and housing. If you will pay at least \$2,200 to one person, you have some additional financial responsibilities.

When you pay at least \$2,200 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 (IRS).
- Report the wages to Social Security.



For every \$2,200 in wages, most household employees earn credits toward Social Security benefits and Medicare coverage. To learn more about credits, see “How your household worker earns credits for Social Security” below. 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 at [www.ssa.gov/pubs/EN-05-10021.pdf](http://www.ssa.gov/pubs/EN-05-10021.pdf).

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## **Social Security Column**

### **SOCIAL SECURITY NUMBER FOR CHILDREN**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Getting your newborn a Social Security Number is important. If your child is born in a hospital, the easiest way to secure a Social Security Number is when you give information for your child's birth certificate. If you wait to apply for a number at a Social Security office, you may encounter delays while we verify your child's birth certificate.

When you give information for your child's birth certificate at the hospital, you'll be asked whether you want to apply for a Social Security Number for your child. If you say "yes," you need to provide both parents' Social Security Numbers, if you can. Even if you don't know both parents' Social Security Numbers, you can still apply for a number for your child.

There are many reasons why your child should have a Social Security Number. You need a Social Security Number to claim your child as a dependent on your income tax return. Your child may also need a number if you plan to:

- Open a bank account for your child.
- Buy savings bonds for your child.
- Get medical coverage for your child.
- Apply for government services for your child.

You can read more about Social Security Numbers for children at [www.ssa.gov/pubs/EN-05-10023.pdf](http://www.ssa.gov/pubs/EN-05-10023.pdf).

Share this information with people who are expecting a child. Applying for a Social Security card at the hospital will save them time and let focus on the new member of their family.

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