

# Social Security Administration

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## Social Security Column

### 13 FEARLESS THINGS TO KNOW ABOUT YOUR SOCIAL SECURITY NUMBER

By **Bob Simpson**

**Social Security District Manager in Traverse City**



While many of us look forward to Friday, with its end-of-the-workweek designation and our weekend plans, certain cultures consider it an unlucky day. Some people, suffering from triskaidekaphobia, are truly terrified of the number 13. Combine the two factors and it's not surprising that many believe that Friday the 13<sup>th</sup> is a frightening day.

While superstitions play an important part in the Friday the 13<sup>th</sup> jitters, we offer a different approach to this “unlucky” day with 13 fearless things to know about your Social Security number and card.

1. Your Social Security number is your link to Retirement or Disability benefits since we use it to record your wages and earnings.
2. There is no charge to obtain a Social Security number and card. This service is free.
3. We keep your records confidential and don't disclose your number to anyone, except when the law requires, or when your information connects you with other government health or social services programs.

4. To prevent identity theft, keep your Social Security card in a safe place with your other important papers and be careful about sharing your number. If asked for your number, find out why your number is needed, how it will be used, and what happens if you refuse to provide it.
5. While you need a Social Security number to get a job or for other services, you often don't need to show your Social Security card. Many organizations can verify your Social Security number directly with us.
6. If your Social Security card is lost, you can replace it up to three times a year with a lifetime limit of 10 replacement cards. Legal name changes and other exceptions will not count toward these limits.
7. You can request a replacement Social Security card with the ease and convenience of our online services if you have a *my Social Security* account and meet our qualifications. Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).
8. If you suspect someone is using your number for work purposes, contact us to report the problem so we can review your earnings and verify that our records are correct. You also may view your annual earnings by accessing your *Social Security Statement*, one of the many services available with a *my Social Security* account.
9. If you suspect someone is misusing your number to create credit or other problems for you, report the identify theft with the Federal Trade Commission (FTC) at [www.identitytheft.gov](http://www.identitytheft.gov) or by calling 1-877-IDTHEFT. We also recommend that you contact the Internal Revenue Service (IRS) if fraudulent tax refunds or reporting is involved, quickly file a complaint with the Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov), and monitor your credit reports.
10. The nine-digit Social Security number was initiated in 1936 for tracking workers' earnings over the course of their lifetimes for benefits, not with the intent of personal identification. Since 1936, we have issued over 30 different versions of the Social Security number card.
11. Until June 2011, the first three digits of a Social Security number were determined by the geographical region in which the person lived. Numbers were assigned beginning in the northeast and moving westward. Residents on the east

coast often have lower numbers than those on the west coast. Any number beginning with 000 will never be a valid Social Security number.

12. Beginning in June 2011, we assigned Social Security numbers randomly, which protects the integrity of the Social Security number, eliminates the geographical significance of the first three digits of the Social Security number, and extends the longevity of the nine-digit Social Security number.
13. Since November 1936, we have issued 453.7 million different numbers and there are approximately 420 million numbers available for future assignments. We assign about 5.5 million new numbers a year.

Fear not, if you properly protect your Social Security number and card. Information about applying for a Social Security card, name changes, identity theft, and other answers to frequently asked questions is available at [www.socialsecurity.gov](http://www.socialsecurity.gov), or by calling us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

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## Social Security Column

### A CALCULATED RETIREMENT

By **Bob Simpson**

**Social Security District Manager in Traverse City**



Calculating when you should retire requires evaluating all sources of your retirement income. There are many factors to consider, including your personal retirement goals. With multiple factors affecting your decision, sometimes it's difficult to see the big retirement picture.

Social Security secures your today and tomorrow by offering a webpage of calculators to help you plan your Social Security retirement benefits. You can access our online calculators at [www.socialsecurity.gov/planners/benefitcalculators.html](http://www.socialsecurity.gov/planners/benefitcalculators.html) to get started planning.

Visit our calculator page and fine-tune your benefit estimate by using the *Retirement Estimator* if you have the required 40 work credits. Changes in your personal circumstances may cause changes in the number of years you work before you retire. Suppose you had planned to work an additional ten years before retiring, but now you are considering moving that up to the end of this year. How can you determine how much the difference in dollars in the monthly benefits will be? You can create one estimate with your projected earnings through this year and another including the next ten years. These are estimates, but they will give you an approximation for each retirement age to help you make your decision.

You can also use our *Online Calculator* if you don't have 40 work credits. You need to enter all of your earnings manually, but you can project future earnings through your potential retirement date. Again, this is an estimate based on your future estimated earnings, but it provides you with planning numbers.

These three calculators will meet almost everyone's pre-retirement planning needs. But, wait, there's more. Use the *Life Expectancy Calculator* for a rough estimate of how long you might live. The *Retirement Age Calculator* determines your full retirement age and shows the differences when benefits are taken early. The *Early or Late Retirement Calculator* can show the differences in benefit amount if you file early or wait until later to start benefits. You can use the *Benefits for Spouse Calculator* to find out how your spouse's benefit changes if taken early. You can access all of these at [www.socialsecurity.gov/planners/benefitcalculators.html](http://www.socialsecurity.gov/planners/benefitcalculators.html).

Another great planning tool is the Social Security Statement. Get yours today with a my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

With our calculators doing all the number crunching, we make the big picture easier to see. The road to retirement is in the viewfinder and you have your resources ready. Now that you know which calculator to use, you can start figuring your best retirement option for a calculated retirement.

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## Social Security Column

ACCESS MY SOCIAL SECURITY ON THE GO!

By Bob Simpson

Social Security District Manager in Traverse City



Smartphones have been in our lives for over a decade and have changed the way we interact with each other. Social Security is at the forefront of technological advancements, making your online business with us easier and more secure.

About a third of the visitors to SocialSecurity.gov use their smart phones to learn about our programs, find answers to their questions, and access our online services. Now you can access your personal *my Social Security* account on the go or from the comfort of your home. By visiting [/www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount), you can:

- Request a replacement Social Security card, if you meet certain requirements;
- Check the status of your application or appeal.
- Get your *Social Security Statement* to review estimates of your future retirement, disability, and survivors benefits;
- Check your earnings every year to verify the amounts that we recorded are correct; and
- See the estimated Social Security and Medicare taxes you've paid.

There are even more things you can do with *my Social Security* if you're receiving benefits. You can get a letter that verifies your benefit amount, check your benefit and payment information and your earnings record, and change your address and phone number. You also can request a replacement Medicare card, confirm changes to your direct deposit information, and even get a replacement SSA-1099 for tax season.

We're continuing to improve *my Social Security* all the time and make more services available online. Residents of the District Columbia and more than 20 states can now request a replacement Social Security card online using *my Social Security*. It's an easy, convenient, and secure way to request a replacement card online.

To request a replacement card online, you must:

- Have or create a *my Social Security* account;
- Have a valid driver's license in a participating state or the District of Columbia (or a state-issued identification card in some states);
- Be age 18 or older and a United States citizen with a domestic U.S. mailing address (this includes APO, FPO, and DPO addresses); and
- Not be requesting a name change or any other changes to your card.

Securing today and tomorrow can start now. Putting you in control of your future is a priority for us. Visit [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) today to learn more and to sign up for your own account.

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## Social Security Column

HOW DID THEY DO IT WITHOUT COMPUTERS?

By **Bob Simpson**

**Social Security District Manager in Traverse City**



More than 85 percent of American homes have some sort of computer. Millions of people rely on computers daily to access, formulate, and store information. People use computers for everything from sharing family pictures to shopping to banking and paying bills. But, we haven't always been able to count on the convenience of the computer to make our lives easier.

How did Social Security, one of the world's largest "bookkeeping operations", manage to keep records of our nation's workers before we had computers? How did we match workers with their earnings?

We used a process called the "Visible Index" that used tiny, bamboo strips wrapped in paper that were inserted into metal panels. The panels could be flipped back and forth to view the information on each side. Clerks had to look at each strip to find the exact Social Security number for a specific person. In 1959, when Social Security began converting information to microfilm, there were 163 million individual strips in the Visible Index.

The workers' names were filed alphabetically by surname using a phonetic pronunciation code to

ensure consistent filing. There were hundreds of thousands of people with the same surname. How did the staff meet the challenge? By knowing the system. Clerks familiar with the Index could locate a specific record within 60 seconds.

The Index took about 24,000 square feet of floor space and was extremely heavy. No building in the District of Columbia had floors sturdy enough to support the ever-increasing load. These weighty considerations led to Social Security getting its first large-scale computer, an IBM 705. Starting in 1956, the 705 was tasked with handling most of the accounting functions for the agency. It was still humming when it was replaced by a later generation of computers in 1961.

Back in 1937, there were only about 26 million American workers; but today, Social Security processes 260 million worker's annual wage reports. We have changed over time to meet the challenges of recording worker's earnings correctly. Today, you don't need a clerk or a visit to a local Social Security office to check your own information. That's right. You can check yours now by either using your existing *my Social Security* account or by setting one up at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Changing to meet challenges is just one of the ways we secure your today and tomorrow. You can read more about the history of Social Security at [www.socialsecurity.gov/history/index.html](http://www.socialsecurity.gov/history/index.html).

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## Social Security Column

### RETIRING ABROAD? WHAT YOU NEED TO KNOW ABOUT GETTING BENEFITS OVERSEAS

By **Bob Simpson**

**Social Security District Manager in Traverse City**



Retiring outside of the United States can be an exciting way to spend your golden years. Perhaps retirement in Poland or Peru is in your plans. In many cases, it's possible to receive your Social Security retirement benefits while living abroad. Our website can help you navigate your benefit eligibility while living overseas.

If you've worked in both the United States and another country, it may be possible for your credits to combine for a larger benefit. Currently, there are 25 countries with such international agreements with the United States. To find out if you have qualifying work in a country with such an agreement, visit [www.socialsecurity.gov/international](http://www.socialsecurity.gov/international).

You can receive benefits in many countries. To find out whether you can receive your benefits in the country where you are retiring, you should use our Payments Abroad Screening Tool at [www.socialsecurity.gov/international/payments\\_outsideUS.html](http://www.socialsecurity.gov/international/payments_outsideUS.html).

There are easy ways to get in touch with us and report changes to Social Security when you live overseas. You can contact your local U.S. embassy, write to us by mail, or call us at 1-800-772-1213. You can find other information in regards to living overseas at [www.socialsecurity.gov/foreign](http://www.socialsecurity.gov/foreign).

Social Security is with you throughout life's journey, even if that journey takes you outside the United States. You can always access our wide range of safe and secure online resources at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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