

With you through life's journey...



Securing today
and tomorrow

Social Security touches the life of every American, both directly and indirectly. We help older Americans, workers who become disabled, wounded warriors, and families in which a spouse or parent dies. We are committed to administering our programs in a way that promotes equity and fairness to everyone who interacts with us. Our commitment extends to all people covered by Social Security's programs and services, regardless of sexual orientation or gender identity.

With retirement, disability, and survivors benefits, we improve the quality of life for millions throughout life's journey.



We're With You from Birth

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. We can place both parents' names on your child's Social Security number record.

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 at ssa.gov/babynames.

We're With You Throughout Your Career

Your employer verifies your Social Security number with us at every new job. Doing so helps reduce fraud and improves the accuracy of your earnings records.

Employers collect Federal Insurance Contribution Act or FICA taxes, and report earnings to us electronically. This is how we track 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 be eligible for retirement benefits.

Keep track of your earnings record by creating a **my Social Security** account at ssa.gov/myaccount.



We're There When You Get Married

Marriage is the start of a new chapter in your life. Your marital status is important for our retirement, survivor, and disability programs because you or your spouse could be entitled to benefits or a higher benefit amount based on the relationship.

On June 26, 2015, the U.S. Supreme Court issued a decision in *Obergefell v. Hodges*, holding that same-sex couples have a constitutional right to marry in all states and have their marriage recognized by other states. This decision made it possible for more same-sex couples and their families to benefit from our programs.



We're There When You Get Married (con't)

We recognize same-sex couples' marriages in all states, and some non-marital legal relationships (such as some civil unions and domestic partnerships), for purposes of determining entitlement to Social Security benefits, Medicare entitlement, and eligibility and payment amount for Supplemental Security Income (SSI). If you already receive Social Security benefits, you must tell us if you get married, enter a non-marital legal relationship, or divorce because your marital status may affect your entitlement to benefits.

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 is no charge for a Social Security card. Visit ssa.gov/myaccount to learn more.

We're There to Help if Disability Strikes

Disability benefits provide modest coverage for severely disabled workers and their dependents, including our wounded warriors. ssa.gov/disabilityfacts/facts.html

One in four of today's 20-year-olds will become disabled before they retire.



We're There to Provide Comfort During Difficult Times

The loss of a loved one can be both emotionally and financially difficult. Some widows, widowers, and children may receive **survivor benefits** to help them cope with the financial loss. The number of credits needed to provide benefits for survivors depends on the worker's age when he or she dies.

Unmarried children who are under age 18 (up to age 19 if attending elementary or secondary school full time) can be eligible to receive Social Security benefits when a parent dies. Visit ssa.gov/survivor.

We Wouldn't Miss Your Retirement Party

When most people think of Social Security, they think of retirement benefits — with good reason.

As you get closer to retirement, open a **my Social Security** account to estimate your future benefits at different ages when you may want to start receiving benefits.

When you are ready to retire, visit ssa.gov/retire and retire online.



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). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets that exists today.

Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family.