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The Social Security Standard

Working While Disabled

Social Security can help



While it may be best known for retirement, Social Security is also here to help you get back to work if you are disabled. For millions of people, work isn't just a source of income, it's a vital part of who they are — it gives them purpose and pride — it's a connection to community. If you're getting Social Security disability benefits, we have good news for you. Social Security's work incentives and Ticket to Work programs can help you if you're interested in working. Special rules make it possible for people receiving Social Security disability benefits or Supplemental Security Income (SSI) to work and still receive monthly payments.

The Ticket to Work program may help you if you'd like to work. You can receive:

- Free vocational rehabilitation;
- Training;
- Job referrals; and
- Other employment support.

You can read more about working while collecting disability benefits at www.socialsecurity.gov/work.

Work incentives include:

- Continued cash benefits for a time while you work;
- Continued Medicare or Medicaid while you work; and
- Help with education, training, and rehabilitation to start a new line of work.

If you're receiving Social Security disability benefits or SSI, let us know right away when you start or stop working, or if any other change occurs that could affect your benefits.

If you returned to work, but you can't continue working because of your medical condition, your benefits can start again — you may not have to file a new application.

You can read more about the Ticket to Work program in the publication titled "Working While Disabled: How We Can Help" at www.socialsecurity.gov/pubs/E-N-05-10095.pdf.

Part of securing today and tomorrow is giving you the tools to create a fulfilling life. Getting back to work might be part of that. We're here with a *ticket* to a secure tomorrow.

WE KNOW WHAT MATTERS – IT'S YOU



We named our blog *Social Security Matters* for a few reasons. Yes, we matter to millions of people. And the *matters* we write about—from policy changes to new programs—from online *my Social Security* features to popular baby names—are topics that affect you in one way or another.

Our blogs provide a lot of information about our programs and services as well as our easy to use tools that can help you plan for retirement or do business with us from the comfort of your home. So, we'd like to share our most informative blog posts from this past year. As you peruse these posts, consider sharing them with friends and family.

- Medicare or Medicaid? We know this can be a little confusing, so we broke down the differences for you in easy to understand terms at blog.ssa.gov/is-it-medicare-or-medicaid.
- Estimating your benefits is easy with our online calculators. It only takes a few minutes to see what your years of work will add up to at blog.ssa.gov/estimate-your-benefits-today-for-a-secure-tomorrow.
- The Social Security Board of Trustees released its annual report on the current and projected financial status of the Old-Age and Survivors Insurance and Disability Insurance (OASDI) Trust Funds. Read more at

blog.ssa.gov/social-security-2018-trustees-report.

- In one infographic, we show you how easy it is to create a secure *my Social Security* account at blog.ssa.gov/how-to-create-a-my-social-security-account.
- We released our list of most popular baby names for 2017! Read them at blog.ssa.gov/just-arrived-introducing-social-securitys-top-10-baby-names-of-2017.
- Want to know how to increase your benefits beyond retirement age? We break it down here: blog.ssa.gov/how-you-can-grow-your-social-security-benefits-beyond-retirement-age.
- Do you need to replace a lost Social Security card? You may be able to do it online using your *my Social Security* account. Find out more at blog.ssa.gov/1-million-social-security-replacement-cards-and-counting.
- Want to know three things you can do right now to prepare for retirement? Taking these steps today will give you a head start at blog.ssa.gov/3-things-you-can-do-to-prepare-for-retirement-right-now.

Information is power. Being informed is what matters most when you're making decisions that will affect you and your loved ones for a lifetime. You can always visit our main page and find what matters most to you at www.socialsecurity.gov.

IF YOU ARE YOUNG AND LOSE A PARENT



Social Security is here for young people when a parent passes away. We know that the loss of a parent isn't just emotionally painful; it can be devastating to a family's finances. In the same way that Social Security helps to lift up the disabled and elderly when they need it, we support families when an income-earning parent dies.

In 2017, we distributed an average of \$2.6 billion each month to benefit about 4.2 million children because one or both of their parents are disabled, retired, or deceased. Those dollars help to provide the necessities of life and help make it possible for those children to complete high school.

You might ask, who can get child's benefits? Your unmarried child can get benefits if they're:

- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older with a disability that began before age 22.

To get benefits, a child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

Benefits stop when your child reaches age 18 unless your child is a student or disabled.

Within a family, a child can receive up to half of the parent's full retirement or disability benefit. If a child receives Survivors benefits, he or she can get up to 75 percent of the deceased parent's basic Social Security benefit.

There is a limit to the amount of money that we can pay to a family. This family maximum is determined as part of every Social Security benefit computation. It can be from 150 to 180 percent of the parent's full benefit amount. If the total amount payable to all family members exceeds this limit, we reduce each person's benefit proportionately (except the parent's) until the total equals the maximum allowable amount.

Children with disabilities may also be eligible for benefits. You can read more about Benefits for Children with Disabilities at www.socialsecurity.gov/pubs/E-N-05-10026.pdf.

Social Security is securing today and tomorrow, protecting our future and the next generation.

YOU'LL FEEL LIKE YOU'RE ON VACATION WITH HOW EASY THIS IS



August might be the last of the months that people think of when we say "summer vacation," but it's by no means the least. People are still taking trips and hosting family while enjoying America's beaches and national parks. Social Security might not be on the top of your to-do list when you're on vacation, but we've made it so easy to do business with us online that you can connect with us pool-side or on the go.

We are constantly expanding our online services to give you freedom and control in how you wish to conduct business with us. Our online services help you plan for the future and keep you in control of your benefits. You can go online to:

- [Find out if you qualify for benefits;](#)

- [Use our benefit planners](#) to help you better understand your Social Security protection;
- [Estimate your future retirement benefits](#) to help you plan for your financial future;
- [Apply for retirement or Medicare](#) quickly and easily; and
- Open your personal my Social Security account. It is a powerful tool to help you stay in control of your Social Security record. If you don't receive benefits yet, you can:
- Get your Social Security Statement to review your earnings and make sure they're recorded correctly;
- Get a [benefit verification letter](#) to prove you don't receive Social Security benefits or that you applied but haven't received an answer yet;
- Request a replacement Social Security card if you meet [certain requirements](#); and
- Check the status of your application or appeal a decision.

If you receive benefits, you can:

- Change your address and phone number;
- Get a [benefit verification letter](#) to prove you receive Social Security benefits, Supplemental Security Income (SSI), or Medicare;
- Change your direct deposit information at any time;
- Request a replacement Medicare card; and

- Get a replacement [Benefit Statement \(SSA-1099 or SSA-1042S\)](#) for tax purposes.

Kick your feet up and grab your laptop or even your cellphone. You can access our online services page and do much of your business with us when you're on the go at www.socialsecurity.gov/online-services.

Remember, you can easily share our webpages and resources by copying the link and messaging a family member or friend. Now, go enjoy that vacation or start planning your next one knowing that, at Social Security, we're securing your today and tomorrow.

SOCIAL SECURITY WHEN YOU ARE SELF-EMPLOYED



Most people who pay into Social Security work for an employer. Their employer deducts Social Security taxes from their paycheck, matches that contribution, sends taxes to the

Internal Revenue Service (IRS), and reports wages to Social Security. However, self-employed people must report their earnings and pay their Social Security taxes directly to the IRS. These taxes will help determine your eligibility for benefits later.

You're self-employed if you operate a trade, business, or profession, either by yourself or as a partner. You report your earnings for Social Security purposes when you file your federal income tax return. If your net earnings are \$400 or more in a year, you must report your earnings on Schedule SE, in addition to the other tax forms you must file.

Net earnings for Social Security are your gross earnings from your trade or business, minus your allowable business deductions and depreciation. Some income doesn't count for Social Security and shouldn't be included in figuring your net earnings.

You can read more about self-employment, paying your Social Security taxes and figuring and reporting your net earnings at www.socialsecurity.gov/pubs/E-N-05-10022.pdf.

Social Security has been a cornerstone of American security for over 80 years. As a self-employed person, your small business is another cornerstone in the foundation of

our economy. Working together, we make this nation stronger.

We're here for you, securing today and tomorrow. Remember, the most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov.

RETIREMENT

Retirees (or survivors) who choose to receive Social Security benefits before they reach full retirement age (FRA) and continue to work have an earnings limit. In 2018, it is \$17,040. If you earn over the limit, we deduct \$1 from your Social Security monthly benefit payment for every \$2 you earn above the annual limit.

In the calendar year you reach FRA, which you can check out on our website, you have a higher earnings limit. Additionally, we will only count earnings for the months prior to FRA. In 2018, it is \$45,360. In the year of FRA attainment, Social Security deducts \$1 in benefits for every \$3 you earn above the limit.

Explaining the earnings limit is another way that Social Security helps secure your today and tomorrow. Understanding both the earnings limit and the possible recalculation of your ongoing Social Security benefits will provide an additional perspective on retirement for you to consider.