

# **SOCIAL SECURITY GUIDE FOR DISPLACED WORKERS**



Social Security can be considered your "Portable Pension."

Social Security will follow you from job to job thus offering you continued protection under its Retirement, Survivors, and Disability programs. Information contained in this factsheet is intended to guide you and to help you maximize your Social Security protection during this time of transition.

## **YOUR SOCIAL SECURITY NUMBER**

When you apply for a new job, financial assistance, or Social Security benefits, you will be asked to provide your Social Security number and to show your Social Security card. Make sure the number you provide is correct. Your earnings are recorded by using your Social Security number. If you have lost or misplaced your card or if you are unsure of your number, you can get a replacement card from Social Security. You can request Form SS-5 from Social Security by visiting our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling our toll-free number, 1-800-772-1213.

You will be required to show recent proof of your identity when you submit Form SS-5. The proof of identity must show your name and one of these other identifying facts: a picture or physical description (if in person), your birth date, place of birth or parent names (if by mail or in person). Some proofs of identity we accept are: Driver's License, State ID, Employer ID card, Passport, Health Insurance card, Military record, and a Life Insurance policy. If you are changing your name, you will need additional documentation to show proof of your new name. Foreign-born individuals also must provide evidence of immigration and legal work status.

Protect your SSN card and number from loss and identity theft. DO NOT carry your SSN card with you. Keep it in a secure location and only take it with you when you must show the card; e.g., to obtain a new job, open a new bank account, or to obtain benefits from certain U.S. agencies. Use caution in giving out your Social Security number to others, particularly during phone, mail, email and Internet requests you did not initiate.

## **PERSONALIZED ONLINE ACCOUNT**

Social Security expanded the online services available with [my Social Security](#), a personalized online account that you can use beginning in your working years and continuing throughout the time you receive Social Security benefits.

### **If You Do Not Receive Benefits, You Can:**

Use a [my Social Security](#) online account to get your Social Security Statement, to review:

- Estimates of your retirement, disability, and survivors benefits;
- Your earnings record; and
- The estimated Social Security and Medicare taxes you have paid.

### **If You Do Receive Benefits, You Can:**

Use a [my Social Security](#) online account to:

- Get your benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

The benefit verification letter serves as proof of:

- Income when applying for a loan, a mortgage, assisted housing, or other state or local benefits;
- Current Medicare health insurance coverage;
- Retirement or disability status; and
- Age.

### **Creating a [my Social Security](#) Account**

You can create a [my Social Security](#) account online at [www.socialsecurity.gov](http://www.socialsecurity.gov). To create an account, you must provide some personal information about yourself and answer questions that only you are likely to know. Next, you select a username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

## HOW BREAKS IN EARNINGS AFFECT SOCIAL SECURITY BENEFITS

**RETIREMENT BENEFITS:** A drop in your earnings or gaps in your earnings can result in a lower Social Security benefit amount. First, the amount of annual earnings a worker has directly affects the amount of Social Security benefits he or she will receive each month. High earnings result in higher benefits. Secondly, the Social Security retirement benefit calculation uses an average of your 35 highest years of earnings. Having less than 35 years of earnings on your Social Security record will result in a lower monthly Social Security benefit.

**DISABILITY BENEFITS:** To receive Social Security Disability benefits, a worker must meet certain medical and non-medical requirements. The *medical requirement* is that the worker must have a medical condition, either mental or physical, which is so severe that it prevents him or her from working, at any employment, at a level that is considered substantial and gainful. Substantial gainful activity is measured based on earnings. In addition, the severe condition must be expected to last at least 12 months or end in the worker's death.

The *non-medical requirement* is that a worker must have enough **recent** work and earnings to qualify for disability benefits. Social Security measures work and earnings by assigning credits to a worker's record. The amount of earnings needed for a credit changes from year to year. A worker can earn up to a maximum of 4 credits per year. To receive disability benefits a worker, age 31 or older, must have at least 20 credits on his or her Social Security record in the 10-year period immediately before the time he or she becomes disabled (for workers under age 31 the required number of credits is less). Meaning that if a worker age 31 or older becomes disabled after being unemployed for more than five years, he or she would not have enough recent work (credits) on his or her Social Security record to meet the non-medical work requirement. If the non-medical work requirement is not met, Social Security is unable to pay disability benefits to the worker, no matter how severely disabled the worker might be. Please visit [www.socialsecurity.gov](http://www.socialsecurity.gov) for the latest facts on substantial gainful activity.

## SOCIAL SECURITY AND WORKERS' COMPENSATION AND OTHER PUBLIC DISABILITY BENEFITS

Disability payments from private sources, such as private pension or insurance benefits, do not affect your Social Security disability benefits.

However, workers' compensation and other public disability benefits may reduce your Social Security benefits. Workers' compensation benefits are paid to a worker because of a job-related injury or illness. They may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers.

Other public disability payments that may affect your Social Security benefit are those paid by a federal, state, or local government agency and are for disabling medical conditions that are not job-related. Examples are civil service disability benefits, military disability benefits, state temporary disability benefits, and state or local government retirement benefits that are based on disability.

Some public benefits do not affect your Social Security disability benefits. If you receive Social Security disability benefits and one of the following types of public benefits, your Social Security benefit will not be reduced:

- Veterans Administration benefits,
- State and local government benefits, if Social Security taxes were deducted from your earnings; or
- Supplemental Security Income (SSI).

#### **SOCIAL SECURITY AND UNEMPLOYMENT BENEFITS**

If you receive unemployment compensation and you become entitled to Social Security benefits on your own work record, or on the record of another, such as a widow or spouse, your unemployment compensation may be reduced. The laws of the state will determine the reduction of unemployment benefits. Receipt of any type of Social Security benefit must be reported to your state's Department of Labor. They will determine if any offset applies.

#### **ADDITIONAL SOCIAL SECURITY INFORMATION**

You can obtain additional information about Social Security programs by visiting our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling our toll-free telephone number, **1-800-772-1213**.