

With you through life's journey...



Securing today
and tomorrow

Social Security is much more than a retirement program, we provide financial benefits, information, and tools to help you secure today and tomorrow. With retirement, disability, and survivors benefits, we improve the quality of life for millions throughout life's journey.



We're There on Day One

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.

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.

ssa.gov/babynames

We're There When You Get Your First Job

From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your earnings history to ensure you get the benefits you deserve.

Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically. This is how we record 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. It's vital that you work at least 10 years to be eligible for Social Security. The Social Security benefits system is progressive in that low-wage workers receive more benefits in relation to past earnings than do high-wage earners.

Open a **my Social Security** account at **ssa.gov/myaccount** to verify your personal earnings and watch future benefits grow over time.



We're There When You Get Married

Marriage is the start of a new chapter in your life. It is also an important life event that helps determine spousal benefits during retirement and loss. For some, a part of that new life is a new name. 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's no charge for a Social Security card.
Visit **ssa.gov/number-card** to learn more.



We're There to Help if Disability Strikes

Isn't it nice to know that Social Security is here to help, even if the unexpected happens? 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. Social Security helps by providing income for the families of workers who die. Widows, widowers, and their dependent children may be eligible for Social Security survivors' benefits. 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. ssa.gov/survivor



We Wouldn't Miss Your Retirement Party

Our richly diverse country is made up of people with countless backgrounds and ethnicities; yet, we all want the same thing — a secure future. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty.

As you get closer to retirement or starting your next chapter, open a [my Social Security](#) account to estimate your future benefits at different ages when you may want to start receiving benefits. Lastly, when you are ready to retire, avoid the wait, visit ssa.gov/retirement and retire online.

We are with those who need a helping hand...

With many living below the poverty line, it is important to know that Social Security administers the Supplemental Security Income (SSI) program. SSI provides monthly payments to people with low income and financial resources, who are 65 or older, or an adult or child with a disability or blindness. Visit ssa.gov/ssi to learn more.

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.

To learn more about Social Security and our programs and services, go to ssa.gov, call 1-800-772-1213, or visit your local Social Security office.