

# With you through life's journey...



Securing today  
and tomorrow

Social Security touches your life, no matter where you are on life's journey. Whether you just had a baby or started planning for retirement, Social Security is there for you and your family, providing vital services and a social safety net for millions.

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 your kid's 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.

[www.ssa.gov/babynames](http://www.ssa.gov/babynames)

## We're With You Throughout Your Career

Every time you change jobs, your employer verifies your Social Security number with us. Doing so helps reduce fraud and improves the accuracy of your earnings records, ensuring you get the benefits you have earned.

Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings 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.

Verify your earnings record by creating a **my Social Security** account and checking your Social Security Statement.



## We're There Celebrating Weddings

Whether you are celebrating your wedding anniversary or starting a new chapter with a new spouse, a part of that new life may be 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 is no charge for a Social Security card.

Visit [ssa.gov/number-card](http://ssa.gov/number-card) 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. Today, over 8 million workers and their dependents receive disability benefits. Rest assured that if the unexpected happens, we are here to help.

Visit [www.ssa.gov/disabilityfacts/facts.html](https://www.ssa.gov/disabilityfacts/facts.html) to learn more.

## 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 survivors 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.

[ssa.gov/survivor](https://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. But we are more than retirement benefits; we offer many online tools to help you plan for your future.

With a **my Social Security** account, you can estimate your future benefits at different ages when you may want to start receiving benefits.

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

The **Supplemental Security Income (SSI)** program is a different program that provides income support to disabled children, people age 65 or older, blind, or disabled who have low income and resources. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI.

## 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](https://ssa.gov), call **1-800-772-1213**, or visit your local Social Security office.

**Social Security Administration**

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