

# 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. Our commitment also extends to lesbian, gay, bisexual, and transgender (LGBT) individuals covered by Social Security's many programs and services.

Today, about 176 million people work and pay Social Security taxes, and about 65 million people receive monthly Social Security benefits. 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](https://www.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 qualify for retirement benefits.

Keep track of your earnings record by creating a [my Social Security](https://www.ssa.gov/myaccount) account at [www.ssa.gov/myaccount](https://www.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 [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber) 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. [www.ssa.gov/disabilityfacts/facts.html](http://www.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 [www.ssa.gov/planners/survivors/ifyou.html](http://www.ssa.gov/planners/survivors/ifyou.html).

## We Wouldn't Miss Your Retirement Party

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

Almost thirty percent of the workforce has no private pension coverage, and of those who do have access to these pensions, only fifty-five percent of workers participate. Twenty-five percent of the workforce has no savings set aside specifically for retirement. Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to sign-in or create a **my Social Security** account to verify your earnings and see an estimate of your benefits throughout your career and into retirement.



## And we will be there for years to come...

The two Social Security Trust Funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) — will be able to pay all benefits in full and on time until 2034. Even if legislative changes are not made before 2034, we'll still be able to pay 78 percent of each benefit due. Social Security will continue to help secure today and tomorrow for you and generations to come