

Social Security Column

[SOCIAL SECURITY... LIVE](#)

By **Barbara Duckett**

Social Security Public Affairs Specialist in Las Vegas, NV



Social Security engages with the public in a number of ways. From news articles like this to blog posts, and printed publications to tweets, we try to speak to as many people, in as many ways, as we can. Our Facebook Live events give you concise information in an easy-to-follow conversation.

Here are the topics from recent Facebook Live events:

- **The Future of Social Security - Part 1.** A conversation with Social Security's Chief Actuary, Steve Goss, about the future of Social Security. Mr. Goss discusses the 2017 Trustees Report, explains key facts, and highlights important dates.
- **The Future of Social Security – Part 2.** Part two of a conversation with Social Security's Chief Actuary, Steve Goss, who answers viewer questions about Social Security's trust funds, benefit programs, the Cost of Living Adjustment, and more.
- **How to Protect What's Important to You.** National Consumer Protection Week 2018. Learn important consumer protection tips and how to safeguard your

identity. The Federal Trade Commission shares information on how to protect yourself and your loved ones from falling victim to scammers.

- **5 Things You Should Know About Retirement.** William “BJ” Jarrett, director of Social Security’s Office of Public and Employee Communications, and Marietta Jelks, editor in chief of the Consumer Action Handbook, cover several key topics that you need to know before you start receiving Social Security retirement benefits.

You can watch these videos and more on our Facebook page at www.facebook.com/SocialSecurity, or on our YouTube channel under the “Social Security Live!” playlist at www.youtube.com/SocialSecurity.

These videos present our programs in a way that is easy to access and understand, to help keep you informed. You can share them with friends and family who are curious about preparing for retirement or the many programs Social Security provides.

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[SOCIAL SECURITY SUPPORTS PEOPLE BATTLING CANCER](#)

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In 2018, more than a million people will be diagnosed with cancer around the world. This alarming statistic affects people and families everywhere. On June 3, 2018, we observe National Cancer Survivors Day in the United States. In support of this day, Social Security encourages getting checkups to provide early detection, raise awareness through education, and recognize the survivors who have gone through this battle or are still living with the disease.

Social Security supports people who are fighting cancer. We offer support to patients dealing with this disease through our disability program. People with certain cancers may be eligible for a Compassionate Allowance. Compassionate Allowances are cases where individuals have medical conditions so severe they obviously meet Social Security's disability standards, allowing us to process the cases quickly with minimal medical information.

There's no special application or form you need to submit for Compassionate Allowances. Simply apply for disability benefits using the standard Social Security or Supplemental Security Income (SSI) application. Once we identify you as having a Compassionate Allowance condition, we'll expedite your disability application.

Social Security establishes Compassionate Allowance conditions using information received at public outreach hearings, from the Social Security and Disability Determination Services communities, from medical and scientific experts, and from data based on our research. For more information about Compassionate Allowances, including the list of eligible conditions, visit www.socialsecurity.gov/compassionateallowances.

Some illnesses are more disabling than others and Social Security tries to treat everyone with equal compassion relative to their condition. If you think you qualify for disability benefits based on a Compassionate Allowances condition, please visit www.socialsecurity.gov to apply for benefits.

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[SOCIAL SECURITY HELPS YOU CARE FOR SENIORS](#)

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Social Security Public Affairs Specialist in Las Vegas, NV



World Elder Abuse Awareness Day is June 15. This is an opportunity for everyone, all over the world, to voice their opposition to abuses inflicted on some of the most vulnerable members of our society. For more than 80 years, Social Security has provided for the elderly as part of our everyday mission.

Sometimes a family member is incapable of representing themselves due to health reasons. Generally, we look for family or friends to serve as representative payees. Social Security's Representative Payment Program helps our beneficiaries who are incapable of managing their Social Security and Supplemental Security Income (SSI) payments. You can read more about the program at www.socialsecurity.gov/payee.

Family members and caregivers can protect the older people they love with help from the Representative Payee Interdisciplinary Training series. The training was developed in partnership with the Administration on Aging within the Administration for Community Living and the Consumer Financial Protection Bureau.

It educates people and organizations about the roles and responsibilities of serving as a representative payee, elder abuse and financial exploitation, and effective ways to monitor and safely conduct business with the banking community. It also teaches ways to recognize the changes in an adult or senior's ability to make sound financial decisions.

You can view our series of videos about this training at www.socialsecurity.gov/payee.

Protecting the ones you love is part of securing today and tomorrow. And we're here for you. You can always access our website and online services at www.socialsecurity.gov.

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[HOW THE WORK RULES WORK FOR YOU](#)

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Retirement doesn't have the same meaning for everyone. Some people plan to retire and never work again. Some people plan for second careers in occupations that wouldn't have adequately supported their families, but they do the work for pure enjoyment. Some people, whether by design or desire, choose to work part-time or seasonally to supplement their retirement income.

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 2017, the annual earnings limit was \$16,920 for those under FRA the entire calendar year. 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 at www.socialsecurity.gov/planners/retire/ageincrease.html, you have a higher earnings limit. Additionally, we will only count earnings for the months prior to FRA. In 2017, the limit was \$44,880. 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.

There is a special rule that usually only applies in your first year of receiving retirement benefits. If you earn more than the annual earnings limit, you may still receive a full Social Security payment for each month you earn less than a monthly limit. In 2018, the monthly limit is \$1,420 for those who are below FRA the entire calendar year. The 2018 monthly limit increases to \$3,780 in the year of FRA attainment.

Once you reach FRA, you no longer have an earnings limit, and we may recalculate your benefit to credit you for any months we withheld your benefits due to excess earnings. This is because your monthly benefit amount is calculated based on a reduction for each month you receive it before your FRA. So, if you originally filed for benefits 12 months before your FRA, but earned over the limit and had two months of Social Security benefits withheld, we will adjust your ongoing monthly benefit amount to reflect that you received 10 months of benefits before your FRA, and not 12.

Most people understand that if they work while receiving benefits before FRA, their benefit may be reduced. What most people do not consider in their retirement planning is that we recalculate your Social Security monthly benefit at FRA to credit you for Social Security benefit payments withheld due to earnings over 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.

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[THREE COMMON WAYS YOUR SOCIAL SECURITY PAYMENT CAN GROW AFTER RETIREMENT](#)

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You made the choice and now you are happily retired. You filed online for your Social Security benefits. They arrive each month in the correct amount exactly as expected. But, did you ever wonder if your Social Security check could increase?

Once you begin receiving benefits, there are three common ways benefit checks can increase: a cost of living adjustment (COLA); additional work; or an adjustment at full retirement age if you received reduced benefits and exceeded the earnings limit.

The COLA is the most commonly known increase for Social Security payments. We annually announce a COLA, and there's usually an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month. By law, federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). More than 66 million Americans saw a 2.0 percent increase in their Social Security and SSI benefits in 2018. For more information on the 2018 COLA, visit www.socialsecurity.gov/cola.

Social Security uses your highest thirty-five years of earnings to figure your benefit amount when you sign up for benefits. If you work after you begin receiving benefits, your additional earnings may increase your payment. If you had fewer than 35 years of earnings when we figured your benefit, you will replace a zero earnings year with new earnings. If you had 35 years or more, we will check to see if your new year of earnings is higher than the lowest of the 35 years (after considering indexing). We check additional earnings each year you work while receiving Social Security. If an increase is due, we send a notice and pay a one-time check for the increase and your continuing payment will be higher.

Maybe you chose to receive reduced Social Security retirement benefits while continuing to work. You made the choice to take benefits early, but at a reduced rate. If you exceeded the allowable earnings limit and had some of your benefits withheld, we will adjust your benefit once you reach full retirement age. We will refigure your payment to credit you for any months you did not receive payments. Your monthly benefit will increase based on the crediting months you receive. You can find additional information about working and your benefit at www.socialsecurity.gov/pubs/EN-05-10077.pdf.

Retirement just got more interesting since you learned about potential increases to monthly payments. Social Security has been securing your today and tomorrow for more than 80 years with information and tools to help you achieve a successful retirement.

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