

Program Name: Social Security

Agency: United States Social Security

Description: A federal benefit primarily meant for those 65+ ("retirees") and their spouses, including divorced or widowed, but also extended to some disabled adults and surviving children of deceased parents.

Website: www.ssa.gov

Eligibility:

People with a work history of "40 quarters" (=10 full years) can apply for Social Security as early as age 62, but will receive considerably less money monthly than if they apply at or after age 66. Children under 18 (19 if in high school) of retirees/deceased parents eligible for Social Security will receive a monthly check also.

Availability/Limitations:

This is a universal program, available to any citizen/legal immigrant with the documented work history. It is not "means tested," meaning it does not have income limits for eligibility. It continues from date of eligibility/application until death.

The age at which a "retiree" receives full benefits has been slowly increasing in the past few years. Now, a person has to be 66 in order to qualify for the full amount, not 65 as in the past. The age limit will not increase again until 2020, and then it will slowly rise to age 67 (for those born in 1960 or later).

Note: Not all workers are covered by Social Security. Railroad workers, some state government workers, and federal government workers all have separate pension systems that do not necessarily contain the same rights or benefit levels as Social Security.

Note: Spouses (including ex-spouses & widow(er)s and ones who did not have enough work quarters on their own) can receive up to their spouse's Social Security amount, even if their own Social Security benefit would be less or non-existent.

Immigrants: Eligible if legal to work and meet above standards.

Amount:

Maximum is \$2,542/month at 65, average is \$1,360 (2016). The longer an individual puts off receiving benefits, the higher the monthly payment thereafter. Payment to seniors continues until death, payments to disabled continue until no longer disabled, and payments to children end at 19.

How to Apply:

Visit local Social Security Office, find via secure.ssa.gov/ICON/main.jsp

Boston Social Security Office - Room 148, 10 Causeway Street, Boston, MA 02222

Apply via Phone: 1-800-772-1213 or TDD: 1-800-325-0778

If any other income sources exist, it is not wise to start Social Security before 66. Individual should apply three months before the date he/she wants benefits to start.

Linked Services? Medicare eligibility begins at 65.

Right to appeal? If denied or disagree on amount, must appeal within 60 days of initial decision to have case reconsidered.

Retroactive? Yes, up to 6 months back to date of eligibility.