

# Social Security

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## **Description:**

Social Security is the nation's basic method of providing some protection to persons and their families who lose income because of death, disability or retirement.

### *Work Credit*

People qualify for receiving Social Security benefits by earning Social Security credits throughout their working careers. Ten years of coverage (40 quarters) usually insures workers and their families for life, but less than that may be enough for full coverage if workers have achieved a certain amount of work credit. Work credit requirements vary depending on the type of benefit and the age of the worker. Social Security Administration offices can answer questions regarding required work credit in specific cases. Generally, persons earn one credit for every \$1,090 they earned working with a maximum allowance of four credits per year.

### *Surviving Spouse*

Surviving spouses who are at least age 60 (or at least age 50 with a severe disability) may receive benefits based on the earnings of their deceased spouse. Such benefits usually amount to 100 percent of what the deceased worker would have received if benefits were taken at full retirement, or 71.5 percent if taken at age 60 (age 50 if the person had a disability).

If surviving spouses receive benefits before age 62, they may receive benefits based on their own work record when they reach age 62, if the benefits from their own record are higher. Full benefits can only be received on one's own account by waiting until full retirement age. A surviving spouse could collect survivor's benefits at age 60 and then switch to the full benefit on his/her own record at full retirement age.

### *Retired Worker's Spouse*

Spouses of retired workers may receive benefits based on the workers' earning records and/or their own work records, whichever is higher. Spouses who receive benefits based on the worker's earnings record is about one-half of the benefit amount. Reduced benefits may be received at age 62. Benefits are reduced for each month of retirement prior to full retirement age. Full benefits may be received at full retirement age. A spouse may not collect on their partner's earnings record unless both spouses are retired.

### *Divorced Spouse*

Divorced spouses may receive benefits in the same manner as married spouses if the marriage lasted for at least 10 years. Divorced spouses may collect on their own accounts or the former spouse's earning record, whichever is higher. Reduced benefits may be received at age 62 and full benefits at full retirement age. Benefits are permanently reduced for each month of retirement prior to attaining full retirement age.

Divorced spouses may collect benefits as long as they have been divorced for at least two years and the wage earner is over age 62.

#### *Disability Benefits*

To qualify for disability benefits, workers must be under full retirement age and unable to engage in any substantial or gainful employment because of a physical or mental impairment, which has lasted, or is expected to last, for at least 12 months or is expected to result in death. Workers generally must have contributed to Social Security for five out of the last 10 years. Social Security Claims Representatives must determine a person's insured status to establish if the individual is eligible to file for disability benefits.

#### *Automatic Statements*

The Social Security Administration issues automatic statements to individuals age 25 and older who have Social Security covered wages and who are not already collecting a Social Security benefit. These statements are mailed annually, three months prior to the individual's birth date.

#### *Social Security Estimates and Pamphlets*

The amount workers or their families can receive in benefits depends on the workers' average yearly earnings under Social Security. Persons can obtain a Request for Earnings and Benefits Estimate Statement (Form SSA 7004) from the Social Security Administration by calling 1-800-772-1213 or online at [www.socialsecurity.gov](http://www.socialsecurity.gov) if they wish to determine the benefits they can receive.

#### *Retirement Age Increase*

Full retirement age is increasing from age 65 to age 67. This increase will occur over a 22-year period; it affects individuals born in 1938 and later. Full retirement age for persons born in 1960 and later is 67. Early retirement can still be collected at age 62.

#### *Income Tax on Social Security Benefits*

Social Security benefits are tax-free for most retirees, however, some benefits are subject to income tax. Single individuals are subject to the tax if their total income, including non-taxable interest plus one half their Social Security benefits, equals more than \$25,000, which is referred to as the "base amount". The base amount for couples filing a joint return is \$32,000. Taxes at the normal rates are levied on either one half the Social Security benefit or one half the difference between the base amount and the figure determined by the calculation described above, whichever is less. Contact the IRS for additional information or to ask questions.

#### *Lump Sum Death Benefit*

An insured worker that has a surviving spouse or dependent children may be entitled to a lump-sum death benefit in the amount of \$255.

### *If You Disagree With A Decision*

Persons have the right to appeal a denial, termination or reduction of benefits, or an attempt by the Social Security Administration to recoup an alleged overpayment. See [Social Security Appeals Procedures](#) on page VI – 11 for details.

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## **Eligibility Requirements, Service Areas and Program Year:**

### Eligibility Requirements:

- Individuals must work at a job where Social Security taxes are deducted from their pay.

### Service Areas:

Statewide

### Program Year:

January 1 – December 31

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## **Contact Information:**

For pamphlets and forms contact:

Social Security Administration:

Telephone: 800-772-1213

Website: [www.socialsecurity.gov](http://www.socialsecurity.gov)

For answers to questions regarding Social Security contact the local Social Security Administration office listed below:

### District and Branch Offices in Connecticut:

Ansonia:

307 Main Street

Ansonia, CT 06401

Telephone: 203-735-6201

Danbury:

131 West Street

Danbury, CT 06810

Telephone: 203-748-3569

Bridgeport:

3885 Main Street, 3<sup>rd</sup> Floor

Bridgeport, CT 06606

Telephone: 203-365-8452

East Hartford:

478 Burnside Avenue

East Hartford, CT 06108

Telephone: 860-290-5420

Bristol:

225 North Main Street, Room 400

Bristol, CT 06010

Telephone: 860-584-2716

Hartford:  
One Corporate Center  
20 Church Street, Suite 900  
Hartford, CT 06103  
Telephone: 860-493-1857

Norwich:  
Thames Plaza  
101 Water Street, 3<sup>rd</sup> floor  
Norwich, CT 06360  
Telephone: 860-886-7118

Meriden:  
One West Main Street, 4<sup>th</sup> Floor  
Meriden, CT 06451  
Telephone: 203-238-0346

Norwalk:  
24 Belden Avenue, 5<sup>th</sup> floor  
Norwalk, CT 06850  
Telephone: 203-849-1911

Middletown:  
425 Main Street, 3<sup>rd</sup> floor  
Middletown, CT 06457  
Telephone: 860-347-8562

Stamford:  
2 Landmark Square, Suite 105  
Stamford, CT 06901  
Telephone: 203-359-0030

New Britain:  
233 Main Street, 2<sup>nd</sup> Floor  
New Britain, CT 06051  
Telephone: 866-858-6086

Torrington:  
147 Litchfield Street  
Torrington, CT 06790  
Telephone: 860-489-1633

New Haven:  
150 Court Street, Room 325A  
New Haven, CT 06510  
Telephone: 203-773-5201

Waterbury:  
14 Cottage Place  
Federal Building, Room 255  
Waterbury, CT 06702  
Telephone: 203-756-7476

New London:  
2 Shaw's Cove, Room 203  
New London, CT 06320  
Telephone: 860-443-8455

Willimantic:  
54 North Street  
Willimantic, CT 06226  
Telephone: 860-423-6386

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## **Related Information:**

[\*Social Security Appeals Procedures, refer to page VI – 11.\*](#)