

the widowed mother of the children) if the worker had social security credit for at least a year and a half out of the 3 years just before he died.

To get disability insurance benefits, you must have social security credit for at least 5 years, earned within the 10-year period ending at the time when you are disabled. (Persons who become disabled after 1971 may need more than 5 years of social security credit.) In addition, you must be so severely disabled that you cannot do any substantial gainful work.

The number of social security credits you have is used to decide whether or not you or your family is eligible for social security benefits and does not determine the amount of the payments that can be made. The free social security credits granted for active service may, therefore, be counted in determining whether a veteran or his family is eligible for benefits; and if it is to his advantage, may also be counted in figuring the average earnings upon which his benefits will be based. (See following section.)

Estimating the Amount of Your Social Security Payments

If you have social security credits for at least a year and a half after 1950, you may use January 1, 1951, as a starting date for figuring your average earnings. Then, you can get a rough estimate of the amount of benefits payable to you and your family from the table on page 8.

Here are the steps you can use to figure your average earnings after 1950:

1. Count the number of years that will pass after 1955 and up to, but not including, the year you will reach 65 (62 if you are a woman);
2. Pick out an equal number of years after 1950 in which your earnings were highest through the year in which you reach 65 (62 if you are a woman) or in which you file for benefits;
3. Divide the total *earnings* for the years you picked out by the *number* of those years and you will have the amount of average earnings on which your benefits will be based.

Earnings in work covered by social security (including military base pay) up to \$4,200 a year can be counted for 1957 and 1958. Earnings up to \$4,800 can be counted for 1959 and later years. (Earlier nonmilitary earnings in years before 1957 which can be counted for social security purposes are: for 1951 through 1954—\$3,600; and for

1955 and 1956—\$4,200.)

If you do not have social security credits for at least a year and a half after 1950, or if going all the way back to January 1, 1937, will give you higher average earnings and therefore higher benefits, you may use January 1, 1937, as your starting date. However, the steps in figuring average earnings using that method are quite complicated and are not given in this booklet. Your Service personnel officer or personal affairs officer, or local social security district office can help you estimate your possible benefits using that method if you believe it might give you a higher rate of payment.

NOTE.—Career service men and women often reach military retirement before they are eligible for social security retirement benefits. If they do not work under social security in the years between the time they retire from military service and age 65 (62 for women), the gap in their social security earnings record will reduce their average earnings from which their social security benefits will be figured.

Your Social Security Account

The Social Security Administration keeps a lifetime record of your earnings under your name and social security account number. You should always use the same social security account number whether you are in the Service or working as a civilian.

When you leave the Service or when you change jobs, you should be sure that your new employer sees your social security card so that he can copy your social security number correctly. In this way, you help make sure that the earnings on which you pay social security taxes are credited to your social security account.

At least once every 3 years it's a good idea to get a special postcard form from your social security district office to get a statement of the earnings credited to your account. If there is any mistake—if all of your earnings in work covered by social security have not been credited to you—your social security office can help you get the record corrected.

Any free social security credits of \$160 a month that can be granted to you for active service in the World War II or postwar period will not appear on this statement of earnings because the decision on whether you are eligible to receive these credits cannot be made until a claim for benefits is filed at a social security district office.

EXAMPLES OF MONTHLY PAYMENTS

Average yearly earnings after 1950	\$800 or less	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200	\$4,800*
Retirement at 65 or over	\$40.00	\$59.00	\$73.00	\$84.00	\$95.00	\$105.00	\$116.00	\$127.00
Disability benefits	37.40	55.10	68.20	78.40	88.70	98.00	108.30	118.60
Retirement at 64	34.70	51.20	63.30	72.80	82.40	91.00	100.60	110.10
Retirement at 63	32.00	47.20	58.40	67.20	76.00	84.00	92.80	101.60
Retirement at 62	20.00	29.50	36.50	42.00	47.50	52.50	58.00	63.50
Wife's benefit at 65 or with child in her care	18.40	27.10	33.50	38.50	43.60	48.20	53.20	58.30
Wife's benefit at 64	16.70	24.60	30.50	35.00	39.60	43.80	48.40	53.00
Wife's benefit at 63	15.00	22.20	27.40	31.50	35.70	39.40	43.50	47.70
Wife's benefit at 62	40.00	48.70	60.30	69.30	78.40	86.70	95.70	104.80
Widow 62 or over	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Widow under 62 and 1 child	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Widow under 62 and 2 children	40.00	44.30	54.80	63.00	71.30	78.80	87.00	95.30
One surviving child	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Two surviving children	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Maximum family payment	60.00	88.50	109.60	126.00	142.60	157.60	174.00	190.60
Lump-sum death payment	120.00	177.00	219.00	252.00	255.00	255.00	255.00	255.00

For sale by the Superintendent of Documents
U.S. Government Printing Office
Washington 25, D.C. - Price 5 cents (\$2.50 per 100 copies)

☆ U.S. GOVERNMENT PRINTING OFFICE: 1961-O-609716

* Because earnings of \$4,800 cannot be credited for any year before 1959, retirement benefits in this column will not generally be payable for a few years to come.

SOCIAL SECURITY

for



Servicemen and Veterans ...

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

Social Security Administration

Bureau of Old-Age and Survivors Insurance

OASI-31a

October 1961