

Under the social security program, workers and their employers and self-employed people pay into a fund while they are working. Then, when earnings are reduced because of retirement or severe disability, benefits are paid from the fund to the worker and his family; or if earnings stop because of the worker's death, payments are made to his survivors.

When a person eligible for old-age or survivors insurance benefit payments goes to work, or continues to work, and has substantial earnings, some or all of his benefits must be withheld.

This booklet explains the provisions of the law which, in effect, measure a beneficiary's retirement or loss of earnings and which tell how much in benefits are payable to him for any particular year or month.

If you are already a beneficiary, this booklet will be handy to keep as a re-

minder of what you need to know about these conditions. It may also answer some questions you may not have thought of when you were in your social security district office.

*Note:* If you are being paid social security benefits as a disabled worker under age 65, or as the disabled son or daughter of a worker, information in this booklet does *not* apply to you. If you go to work, you should notify your social security office right away.

If you expect to file your claim for benefits some time in the future, you will want to consider the facts in this booklet in making plans for your retirement years.

This booklet applies to people getting benefits as:

- retired workers
- wives or dependent husbands of retired or disabled workers

- children under 18 years of age
- widowed mothers
- aged widows or dependent widowers
- aged dependent parents

### If You Work While Getting Benefits

If you earn \$1,200 or less in 1961 or in later years, you will get all your benefits. If you earn more than \$1,200, \$1 of your benefits (or your total family benefits) can be withheld for each \$2 of your earnings above \$1,200 and up to \$1,700. For every \$1 of earnings above \$1,700, \$1 of benefits can be withheld.

*Exceptions:* No matter how much you earn—you (and your dependents) will not lose any benefits for months in which you neither earn wages of more than \$100 nor render substantial services in self-employment. Neither will you lose benefits for any month in which you are 72 or over.

The chart below will give you an idea of about how much can be withheld from your benefits during a year if your total earnings for that year go over \$1,200.

<p><i>If your earnings are</i></p> <p>\$1,200 or less...          \$1,300.....          \$1,400.....          \$1,500.....          \$1,600.....          \$1,700.....          Over \$1,700.....</p>	<p><i>This much can be withheld from your benefits (or your total family benefits)* for that year:</i></p> <p>None.          \$50.          \$100.          \$150.          \$200.          \$250.          For each \$1 earned over \$1,700 an additional \$1 in benefits may be withheld.</p>	<p>That is, \$1 is withheld for each \$2 of earnings between \$1,200 and \$1,700.</p>
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\*"Family benefits" are the total of all benefits payable to you and any persons receiving payments based on your earnings record.

*Note.*—The amounts to be withheld are withheld *only* from benefits for months you were under 72 *and* worked. Nothing is ever withheld for any month in which:

1. You neither worked as an employee for more than \$100 nor rendered substantial services as a self-employed person, *or*
2. You were 72 or over.