

or for an adult who is not able to handle his own funds—you are responsible for knowing the conditions under which those benefits can be paid and for making all the necessary reports.

*Example.*—If you are receiving the benefit checks for a child under 18 and the child goes to work, you should report to the Social Security Administration if it appears that his earnings for the year will amount to more than \$1,200. You must also make the annual report on his earnings and report any events which mean that his benefits should be stopped altogether; for example, because of his adoption, his marriage, or his death.

If the child will reach age 18 during the year, his earnings after his 18th birthday may reduce the amount of benefits that he is entitled to receive for

the months before his birthday. (See Example on page 9.)

Under certain conditions, a family may continue to receive full benefits or only slightly reduced benefits, even though one of the beneficiaries in the family group is employed or self-employed. This is true only when there are a number of beneficiaries in the family group and the total benefits payable to the family have reached the limit which can be paid under the law. You will be told if this provision applies in your case when you report that a beneficiary is working.

#### **Suppose More Than One in the Family Is Receiving Benefits?**

If a retired worker and his dependents are receiving payments, the amount that is not due because of his earnings

will be withheld from the total family benefits. But if a person receiving benefits as a dependent or survivor works, only his own benefit check is affected.

*Example 1.*—Mr. Burns is 66. He, his wife, and their child are entitled to family benefits of \$150 a month based on his earnings. Mr. Burns works throughout an entire year and earns \$125 a month, or \$1,500 for the year. \$150, an amount equal to the family benefit for 1 month, must be withheld.

*Example 2.*—Mrs. Baker is a widow. She and her two children are entitled to monthly survivors insurance benefits of \$231.90, based on the earnings of her husband who died in 1959. Mrs. Baker's widow's benefit amounts to \$77.30 of the family check. Mrs. Baker works throughout an entire year, earning \$150 a month. Her total earnings

will be \$1,800. The children do not work. On the basis of the \$1,800 she earns, Mrs. Baker will not be entitled to receive \$350 of the benefits she would otherwise get for the year. The amount will be withheld from her benefit checks for 5 months. She will continue to receive benefit checks for her children throughout the year.

*Example 3.*—Clara Johnson, age 63, is receiving benefits as the wife of a disabled worker. Mrs. Johnson works throughout the entire year at \$160 a month. Her total earnings are \$1,920. Therefore, \$470 of her benefits will be withheld for the year. Her husband will receive checks for all 12 months.

#### **Suppose I Go Outside the United States?**

If you work outside the United States after you become entitled to benefits,