

## The Ins and Outs of Social Security Benefits

The Social Security Administration is responsible for the payment of social security benefits under the social security system in the United States. Social security benefits come under various types depending upon the category of the respondents requirement. People who have had to sacrifice employment and its benefits on account of chronic illness, or those who have qualified for benefits on attaining pensionable age are still eligible for social security under different clauses. There are several other classes of social security benefits, which certain sections may be eligible to receive. Workers unable to continue their present jobs on once they have worked for a stipulated duration can still receive disability benefits. To address the differing requirements of different sections of the society, the Social security administration pays the social security benefits through two different programs; the Social Security disability insurance program and the Supplemental Security Income (SSI) program.

The main criteria for availing social security benefits is that the person claiming the benefit is unable to work or has to stop working due to a medical condition that may last up to an year or result in death. If an individual is employed with average monthly earnings exceeding a certain amount as decided by the administration, then the person will not be considered as disabled. The administrations Update (Publication No. 05 10003) stipulates the cut off amount for the present year and this amount changes from year to year depending upon the economic conditions. There is no provision for partial disability under the Social Security Act. In case a person is unable to perform a previously held job, the administration looks for an equitable alternative for the person. The medical condition of the person, his age, educational qualifications, previous work experience and other skills are all examined to judge whether another job could substitute the previous occupation. If no other opportunity presents, the State agency will decide that the individual is indeed disabled. However, with individuals over 50 years of age, the State rules are more relaxed and they may have a much better chance of winning some benefits. The chances of getting social security benefits are also better with persons employed only part time with meagre wages and insufficient savings.

### About the Author

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