

# Social Security Questions, Answers

Q. My wife and I both get supplemental security income payments. We were separated last month but plan to get together again next month. Should we report the separation to social security?

A. Yes. A change in living arrangements can affect your SSI payments.

Q. I'd like to take \$1,000 I've saved and buy a car. Will this change the amount of my supplemental security income check?

A. No, you can own a car of reasonable value (\$1,200) without affecting your SSI payments.

Q. I get supplemental security income payments, and I'm thinking of moving to another state in a month or so. Do I need to reapply for SSI when I get there?

A. No. However, you must let social security know of your move so checks can be sent to your new address. Also, the amount of your SSI payment may change because some States add to the Federal SSI payment and some don't.

Q. My friend Jim and I are exactly the same age and we both earned maximum wages covered by social security for at least the last 10 years. Yet when we both retired at 65 this year, he started getting \$7 more in retirement checks each month. How come?

A. Retirement benefit amount generally are based on a worker's average earnings after 1950, after the 5 lowest years are dropped. Although you and Jim earned the same wages for the past 10 years, he must have had higher covered earnings in some years before this.

Q. I have a small farm and hired a high school boy to help put up hay a few weeks this summer. Do I need to report these wages?

A. If you paid him \$150 or more, or if he worked 20 or more days for cash wages on a time basis (by the hour, day, or week), you must report his wages and pay the social security contributions at the end of the year to the Internal Revenue Service. For a free copy of a leaflet that explains more about reporting farm wages, call or write any social security office.

Q. Instead of monthly social security retirement payments, I'd rather get a lump sum. Can this be arranged?

A. Sorry, there's no provision in the law which would permit you to get social security retirement payments in a lump sum. Retirement benefits under the social security program are payable only on a monthly basis.

Q. I know that one of my former employers didn't report my earnings for social security purposes. What kind of proof can I submit to social security of the unreported earnings?

A. You can submit a W-2 form, if you have one, or any personal records that would show your earnings, or pay envelopes or other statements given you by your employer. For further information and assistance, it would be a good idea for you to get in touch with any social security office. The people there will help you in any way they can.

Q. I'm 66 and have a very small income. I think I might be eligible for supplemental security income checks, but I do have a savings account with about \$500 in it. Would that keep me from getting supplemental security income payments?

A. No, probably not. If you're eligible in all other respects, you can have as much as \$1,500 in resources and still get supplemental security income checks. You should get in touch with any social security office for more information and help with your application.

The odds on a coin falling heads 50 consecutive times are so great that it would take a million men tossing coins 10 times a minute and 40 hours a week—and then it would happen only once every nine centuries!

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FRYER PARTS

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