



## Social Security Primer (Paperback)

By Congressional Research Service

Createspace Independent Publishing Platform, 2017. Paperback. Condition: New. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Social Security provides monthly cash benefits to retired or disabled workers and their family members, and to the family members of deceased workers. Among the beneficiary population, almost 83 are retired or disabled workers; family members of retired, disabled, or deceased workers make up the remainder. In August 2017, nearly 62 million beneficiaries received a total of \$77 billion in benefit payments for the month; the average monthly benefit was \$1,258. Workers become eligible for Social Security benefits for themselves and their family members by working in Social Security-covered employment. An estimated 94 of workers in paid employment or self-employment are covered, and their earnings are subject to the Social Security payroll tax. Employers and employees each pay 6.2 of covered earnings, up to an annual limit on taxable earnings (\$127,200 in 2017 and \$128,700 in 2018). Among other requirements, a worker generally needs 40 earnings credits (10 years of covered employment) to be eligible for a Social Security retired-worker benefit. Fewer earnings credits are needed to qualify for a disabled-worker benefit; the number needed varies depending on the age of the...



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