

What You Should Know About Social Security Benefits

Social security benefits in the United States include the monetary compensation payable to individuals under the social security system, and are administered by the Social Security Administration. 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. Some segments of society can receive social security benefits through some specific clauses addressing that segment. For instance, the disability benefits are available for workers unable to continue their existing jobs, once they cross a required duration at work (calculated as credits). 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.

Social Security pays benefits to people who cannot work or need to discontinue employment owing to a medical condition that is expected to last at least one year or is possibly fatal. 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 amount changes each year and can be accessed from the administrations Update (Publication No. 05 10003) for the current year. However, the Social Security Act does not recognize the validity of partial disability, and individuals claiming such conditions are not eligible for benefits. 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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