

The Ins and Outs of 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. There are several categories of social security benefits, depending on the need that it seeks to address. 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. 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. However, the persons earning above a certain quantum of salary will not be considered for social security benefits. 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. If the individual cannot perform the work he was able to in the past, the State agency looks to see if other alternative employment can be arranged. 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. State rules are more lenient for persons over the age of 50 and some benefits may accrue if the person applies for such relaxations. Even persons with low paying part time employment and consequently negligible savings have a good chance at obtaining social security benefits.

About the Author

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