

Social Security Column

SOCIAL SECURITY GOES COUNTRY

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Note: It may seem crazy, but there are 20 country song titles or lyrics in this column (including the one in this sentence). Can you circle all of them?

You probably think of July 4 as Independence Day. Did you know that it is also National Country Music Day?

A new holiday? Not by any means. In fact, you might even say it's been around forever and ever Amen. It was in the 1950s that the Country Music Deejay Association decided to start the holiday. It's been celebrated every year since.

Social Security's been around nearly as long as country music — since the 1930s. Social Security was signed into law during the same depression era that found Gene Autry singing "Take Me Back To My Boots and Saddle." Since its dustbowl beginnings, Social Security has helped many silver-haired daddies (and mammas who let their babies grow up to be cowboys) get back in the saddle again.

By helping many older Americans stay out of poverty, Social Security is used to being told "I will always love you" and that "you were always on my mind." Not to mention, "If you've got the money, honey, I've got the time."

These days, retirees live longer than ever. Today's average 65-year old can expect to live another 20 years. About 55 million Americans will receive \$760 billion in Social Security benefits this year; the average monthly benefit for a retired worker in 2012 is \$1,229.

But let's give them something to talk about: Social Security is more than retirement. The agency could cry, "People who say 'Social Security Retirement' never even called me by my name."

That's because Social Security also pays disability and survivors benefits, as well as Supplemental Security Income, or SSI.

Whether you're at the start of your career, working 9 to 5, or well into mid-career, you should give some thought to planning your future retirement. To help you plan, visit our *Retirement Estimator* at www.socialsecurity.gov/estimator. It'll help you determine how much you need to save to harvest a comfortable retirement.

Are you at the end of a career? Ready to take this job and shove it? There's no reason to walk the line to your local Social Security office, even if you are king of the road. The easiest way to apply for retirement benefits is online, at www.socialsecurity.gov. Being away from your friends at work may make you so lonesome you could cry, but at least you can count on a monthly Social Security payment. They may even begin to sing about the day of the month "when our old-age pension check comes to our door." Or, in most cases, by direct deposit to your bank account.

Here's a word of advice for Lucille and Ruby. You may have picked a fine time to take your love to town, but if you were married for ten years or more, and are not remarried, you may qualify for Social Security benefits based on your ex's work history — whether your exes live in Texas or anywhere else.

Were you able to find all 20 song references? Here's an easier challenge: find everything you need related to Social Security at www.socialsecurity.gov.

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