

# Social Security

## What is Social Security?

Social Security is an insurance program that is financed largely by taxes paid by employers and employees. These taxes show up on employee's paystubs as FICA deductions. FICA stands for "Federal Insurance Contributions Act," which is the official name of the federal laws that established Social Security in 1935.

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## What type of benefits are provided by Social Security?

Different types of benefits are payable under the Social Security Act. When people talk about "Social Security Benefits," they usually mean the "Retirement, Survivors, Disability and Health Insurance Program" (RSDHI), which are monthly cash benefits paid to retired or disabled workers, qualified spouses, children, and parents of retired or disabled workers, and to qualified widows, widowers, and divorced spouses of workers.

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## Who is eligible for Social Security Disability?

To qualify for Social Security Disability, you must have worked in a job where FICA taxes were paid to Social Security. In some situations, family members may also qualify for Social Security Disability based upon a worker's employment record. Then, you must have a medical condition that meets Social Security's definition of disability. In general, Social Security pays monthly cash benefits to people who are unable to work for a year or more because of a disability. If you are receiving Social Security Disability when you reach full retirement age, your disability benefits will automatically change to retirement benefits, but the amount remains the same. See Social Security Publication No. 05-10029 (January 2017), Disability Benefits, <https://www.ssa.gov/pubs/EN-05-10029.pdf> for more information.

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# Who is eligible for Social Security Retirement?

People who work and pay Social Security taxes earn “credits” toward Social Security benefits. If you were born after 1929, you need 40 credits (equal to 10 years of work) to qualify for retirement benefits. If you stop working before you have enough credits to qualify, the credits remain on your record, and you can earn more credits if you go back to work later on. No retirement benefits will be paid until the required number of credits have been earned. In some circumstances, spouses and children may also get benefits.

You must also meet the age requirements. The earliest possible age to retire is age 62. If you retire at age 62, your benefits will be lower than if you retire later. See Social Security Publication No. 05-10035 (January 2017), Retirement Benefits, <https://www.ssa.gov/pubs/EN-05-10035.pdf>, for more information.

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## How do I replace my Social Security Card?

You can replace your Social Security card quickly and securely online for free. To replace the card online, you must be a U.S citizen who is over 18 years old and you must have a U.S. mailing address. You must also have a driver’s license or state-issued identification. You can replace your card by signing into your [My Social Security Account](#).

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