Social security office locations altoona pa

If you are a U.S. citizen or permanent resident years from retirement and lucky enough to be healthy and fully employed, you can't think much about Social Security. But for more than 80 years, the Social Security Administration (SSA) has provided a critical economic safety net for Americans of all ages. Older Americans rely on monthly Social Security benefits to partially or fully fund retirement. Disabled adults who cannot work to self-defy themselves and their families may qualify for social security benefits. Social Security also provides financial support to wounded veterans, and surviving spouses and children after an early death. You can apply for most social security benefits online by creating a social security account. There are more than 1,200 social security field offices in the United States, and you can find the closet on this social security website. With so many services available online, why do you have to go into the office yourself? Here are some reasons why you might need to visit a social security office: Ad If you have a baby at most hospitals in the United States, you'll be asked there if you want to apply for a Social Security number. Hospital staff will use the same information provided for the child's birth certificate (both parents' names and their Social Security numbers) to generate a brand new Social Security number for the new arrival. If you decide not to get your Social Security number in the hospital, or you have the child in a small birth center or at home, you need to go to a social security office to get his little munchkin or her number. Do not forget to include your child's birth certificate and identifications that provide your identity and relationship with the child. If you wait until your child is 12 years of age or older to apply for a Social Security number, the child must appear in person for an interview in the office, even if you sign all the papers. Ad If you lose your original Social Security card, you'll get up to three free replacements a year and 10 during your life. But not everyone can apply for a replacement card online. To apply online for a replacement card, you must be 18 years of age or older, and you cannot request a name change (if you recently got married, for example). You must also provide a driver's license number from a participating state. You currently can't apply online for a new Social Security card if your driver's license was issued in one of the following states: AlabamaAlaskaConnecticutHawaiiKansasMinnesotaNevadaNew HampshireNorth CarolinaOhioOklahomaOregonSouth CarolinaTennesseEUtahWest Virginia In those states, you must make an appointment with your local social security office to obtain a replacement card. Ad If you are at least 61 years and 8 months old, you can start Social security benefits. The amount of monthly check depends on how many years you worked and the age you apply to collect benefits. Technically, the full retirement age is between 66 and 67, and then you qualify for the biggest benefit. SSA has made it easy to apply online to start receiving social security benefits, but only if you can read and understand English. If you cannot complete the online application in English, SSA recommends calling your local social security office to make an appointment with an employee who speaks your language. Ad Medicare is America's state health insurance program primarily for people 65 or older. SSA handles the Medicare application process, which can be done completely online. But Medicare is anything but simple and straightforward. There are four different flavors of Medicare (Part A, Part B, Part C and Part D). One is free, one costs a monthly premium, one covers only prescription drugs and the other covers hospital stays. If you can make heads or tails of this confusing SSA Medicare brochure, then by all means apply online. However, if you need any advice on which Medicare plans best fit your situation, you may want to apply in person to a Social Security office. Ad When one of our loved ones dies, widows and widows (plus children under the age of 18) have the right to collect any remaining social security benefits of the deceased. They are called survivor benefits. Although in most cases the widow/widower must be over 60 years of age to collect, if they care for the deceased's children who are under the age of 16 or other incapacitated, they can collect at any age. SSA does not currently allow you to report a death or apply for survivor benefits online. The funeral home will usually report the death to the SSA, but you must call the SSA and make an appointment at a local social security office to apply for survivor benefits. If you pay taxes and plan to retire in your golden years, you should probably know a thing or two about Social Security. No doubt you've heard about it, perhaps in the context of politicians shouting about how to fix it. But why is it broken in the first place, and what is it really about? We have your answers here. What is Social Security? In the United States, Social Security is a government benefit dedicated to three general groups of people: retirees, families of disabled or deceased workers, and people with disabilities. When you get a paycheck, you've probably noticed some money going to something called FICA. This is the Federal Insurance Contributions Act tax, and that's what funds Social Security. Your money goes into a pot, and current social security recipients (your grandparents, maybe?) are paid from that pot. When it is time for you to retire, the benefits will come from the same pot, which will be of future generations who pay taxes (maybe grandchildren!) The pot consists of two different funds: the Old and Survivor's Insurance Fund (OASI) and the Disability Benefit Fund (DI). When the money that enters the pot exceeds the amount they need to give out, the Social Security Administration (SSA) has a surplus. That money earns interest, just as you can save extra money in a bank. In the meantime, the government is allowed to spend that money, just as your bank can use your savings for loans. G/ O Media can get a commission Just because banks have a hard time dealing with their money does not mean you have to: you ... Read moreWhat happens when you're eligibleWhen you reach your 60s, you'll probably start thinking about retiring. This means applying for social security as a source of retirement income. Hopefully it's not your only source, though. Ideally, you've saved money over years and years to fund your retirement – either through an employer-sponsored 401(k) plan or an individual retirement account. You can also have a pension. If you're thinking of saving for retirement, you probably know that an individual retirement... Read moreBut social security can be a useful addition to your retirement income. The maximum benefit for Social Security is $2,663, which is not much, and most are eligible for even less than that. The amount of money you are actually eligible for depends on a few different factors: Your age: You can start receiving social security as early as 62, but actually full retirement age is 65 (or older, you can check your own retirement age here) If you retire before that time, your monthly benefits can be reduced by up to 25% for the rest of your life. This makes sense, because you get money earlier - so it's the same amount, just reduced because it's spread out over a slightly longer period of time. Similarly, if you retire after full retirement, you can get 8 percent more until you are 70. Your salary over the years: The Social Security Administration takes the 35 years you earned the highest income to calculate something called your average indexed monthly salary (AIME). From there, they use a formula based on this number to determine how much to get paid. Whether you worked for the government: If you worked for the government and got a pension, SSA uses a different formula to calculate your advantage. SSA has a useful calculator to calculate what your pension payments will be. You can also get an estimate of future earnings by signing up on the My Social Security website. Here are the average monthly social security benefits as of July 2015, according to SSA: $1,336/month for retired workers; $1282/month for widows or widowers over age 60; $1165/month for disabled workers; $ 1979 / month for a disabled worker, spouse and or several young children;$2631/month for a widowed mother and two children. If you're ready to start receiving payments, whether it's for retirement, disability or survivor's benefits, you can start by calling SSA, visiting an office, or searching online. SSA offers pretty simple instructions here. The real problem with Social Security You've probably heard that Social Security is doomed and we're going to completely run out of social security money over the next couple of decades and you'll be screwed out of your benefits. This is actually false. But that doesn't mean things are completely rosy, either. Another common misconception is that the government continues to borrow money from the Social Security Fund, which causes us to run out. That's not the problem either. The problem is simple: we have more to go out of social security than we get into. Social Security, in theory, is a good idea: you pay taxes now to secure your pension later. The problem is that it doesn't work so nicely in practice because the money you pay goes to a completely different generation - it doesn't come directly back to you. The Baby Boomer generation is retiring now, which means we have a lot of retirees, and thus pay out a lot of money in social security. At the same time, we have fewer workers who pay tax and fund social security. So we have less money coming in than going out: Investopedia calls it a declining worker-to-recipient ratio. It's not a problem right now, because we have a surplus, but that surplus is about to run out. When you hear news that social security funds are being depleted, it doesn't mean that social security itself is crumbling and the sky is falling. It just means we're running out of surplus money – money in the piggy bank, if you like. People still pay social security contributions, so we still have money coming in. But that's not enough, so if we stay the rate where social security is headed, future generations won't get that much money. For example, the invalidity insurance piggy bank is projected to be emptied by next year. According to the SSA:The Trustees continue to project the depletion of the Social Security Disability Insurance (DI) Trust Fund in late 2016 if lawmakers do nothing. This impending DI funding shortage, which threatens recipients with sudden and significant benefit reductions, is just the first manifestation of major financial imbalances facing Social Security as a whole, as well as Medicare.Once that fund is empty, incoming taxes will only cover about 81 percent of people who are scheduled to receive payments. And you just can't pay a whole percentage of people, so to solve the problem, SSA must automatically cut everyone's disability benefit by 19 percent. And it's just disability. The rest of the social the piggy bank is expected to be empty by 2034. This does not mean that they will stop paying benefits, but it does mean that everyone will get less. If we keep this course, we can probably expect around 20% in cuts, according to the Motley Fool: If Congress can't come to a long-term solution that involves increasing additional revenue and/or cutting spending, benefits for eligible recipients will be cut by 23%. It's a big problem and it has older and pre-retirees worried. Taken into account that the majority of pensioners get half or more of their income from social security, that's a big cut to contend with. What the government does about itPoliticians has all sorts of ideas on how to fix Social Security, but they all boil down to either increasing taxes or reducing benefits. You can scroll through OnTheIssues to see where a given politician stands, but most ideas fall into one of the two broad categories. There is currently a ceiling on how much social security contributions taxpayers have to fork over. For 2015, the maximum amount of taxable earnings is $118,500, which means that if you earn more than that, you're only taxed on the first $118,500. Many politicians talk about increasing this amount, but the Commission to Modernize Social Security wants to get rid of the cap altogether. Member Maya Rockeymoore tells Bankrate that while most of us have seen fairly stagnant pay rises in recent years, earnings for the top two percent of the richest taxpayers have increased dramatically. By eliminating the cap altogether, high incomes would be taxed more on Social Security.On the other side of the coin, you can raise the retirement age. It would still reduce the full amount of benefits, since you postpone retirement, but it does not require a tax increase. We are already on course to raise the retirement age for future generations to 67 by 2027. One group, business roundtable, wants to raise your age even further to 70.How to Make Sure You Have Enough to RetireYou're still going to get some social security, but whether that's enough to fund your retirement is a completely different story. Right now, benefits average about $1,300 a month, so even if that number isn't being cut down, it's not like you're going to live it up in Paris on Social Security checks alone. No one wants to work until they die. Most of us hope to have enough of a nest egg to use ... Read more Your best bet is to protect your own pension with your personal savings. It's easier said than done, but it's more reliable than relying on politicians to figure it out. The more you save (and the earlier you start!), the better you will be. To get started, you will want to: You are broke. And it'll kill you. Not because you want to go out and buy yourself a bunch of... Read more In short, the sky does not necessarily fall and social security will not be within younger generations retire. But we may not get as much money as we expect, so it helps to understand what the problem really is, how it is solved, and in the meantime, do what you can to increase your own savings. Photo by Tara Jacoby. Jacoby.