

Money Zone: Social Security

Just For You: Determining Your Benefits

The average monthly Social Security check for a woman over 65 is \$697-- \$207 less than a man's-- because women take time out of the workforce to care for families or ailing parents, and often earn lower salaries while working. How can you ensure that you get every bit of the money that has your name on it?

First, you can check your benefits on the Social Security Administration website to determine if your earnings have been recorded accurately. You can [send your request by Internet](#), download [a paper version of the request form](#), call 1-800-772-1213 to request a form, or visit [your local Social Security office](#).

Whether you make your request online or by mail, you will receive your *Statement* by mail. It takes about 2 to 4 weeks if you request the *Statement* electronically and about 4 to 6 weeks if you send your request by mail.

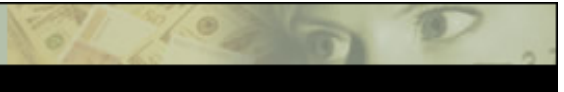
If you will be relying on someone else's earnings (for example, your current or former husband), you should call or [visit the local Social Security office](#). If your spouse is still living, privacy rules prohibit the Social Security Administration from giving you his or her record, but they can tell you about your benefits after they have established your relationship to him. If your spouse died sometime in the past, this kind of *Statement* won't give you the most up-to-date estimate of benefits you might receive, so the Social Security Administration's telephone service staff at 1-800-772-1213 or the personnel at your local Social Security office can give you the correct information from other records.

However you get the records, check it carefully for errors once you receive it. If you find any errors, call the Social Security Administration at 1-800-772-1213. If you would rather take your records to your local Social Security office, use the [online locator to find the office serving your area](#).

To correct your earnings record, they'll need to know your name, SSN, the year or years that are incorrect, and the business name and address of your employer for those years. If available, have your forms W-2 (or tax returns if you are self-employed) for the years in question handy when you call or visit. Even if you don't have any paperwork, make an effort to contact the Social Security Administration to get your records corrected. They may be able to search their records using the information you give them about your employer's business name and address. If you live outside the United States and can't use their 800 telephone number, you can write them a letter (including copies of W-2s and other documentation) at the following address:

Social Security Administration
Office of Central Operations
P.O. Box 17775
Baltimore, MD 21235-7775
UNITED STATES OF AMERICA

Remember: The Social Security Administration may still be processing your earnings for last year, so your record may not be up-to-date. (Also, if you had more than one employer during the year, each one reports separately and the information may be added to your record at different times.) Your earnings for the current year won't be reported to the Social Security Administration until next year.



After your record is corrected, the Social Security Administration will send you a letter letting you know. Your next annual *Statement* after that will also show the correction. If you need an updated *Statement* right away, you can request one after you get your letter about the correction.

Now, let's hope the system stays intact long enough to get your benefits. ☺