



Will Power

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IN THE SERVICE OF OTHERS

Q: At age 63, I am still working because I need an income. Can I work part-time and apply for Social Security?

A: You absolutely can work (full or part-time) and draw Social Security Retirement, which is a benefit you have earned through payroll contributions. You may have received a statement in the mail from the Social Security Administration showing the benefits you have earned. Social Security Disability income (often confused with Social Security Retirement) limits how much you can work and still be considered disabled.

If you want to start drawing Social Security Retirement at age 63 to supplement a switch to part-time income, it will mean taking a reduced benefit. This is a portion of your full benefit, which you can claim at full retirement age. Social Security considers full retirement age 65, 66 or 67, depending on when you were born. You can also wait until age 70 to get an additional amount. Retiring at age 63 will result in a reduced benefit which, once chosen, remains in effect for the rest of your life.

Prior Marriages - If you were married to an eligible beneficiary for at least 10 years, you may be able to collect benefits from that person's earnings. Doing so does not affect the beneficiary's Social Security payment,

but it might affect yours. Even if that person is deceased, you may be entitled to widow/widowers benefits, even if you were already divorced at the time of their death.

Bear in mind: You cannot "double dip" at Social Security. Any benefit you draw will be deducted from your own maximum benefit. For example, if your maximum monthly benefit is \$3,000, and you are getting \$1,500 from a former spouse's benefit, you cannot draw both to get a total of \$4,500.

The Social Security Administration works for you - the taxpayers and beneficiaries - and there are many ways to get in contact with them. You can call (1-800-772-1213) and speak with someone who will answer all your questions, you can visit www.ssa.gov for plenty of lists and calculations to help you figure out your benefit amount, or you can visit your local Social Security Administration office and sit with a worker to create your plan.

If you have additional questions about Social Security, please contact our social workers. We are here to give our industry members useful information and helpful support to navigate successfully through all stages of their lives.

Sources:

Social Security Administration

JOKE OF THE MONTH

*Where did Cheese originally come from?
- The Garden of Edam.*

WILL CALL

Do you or someone you know need our assistance? Call toll-free (888) 994-3863 or wrpioneers.org





GRANDPARENTS RAISING GRANDKIDS

Summertime for some of our readers may be a time for family reunions or visits with grandchildren. But did you know there is a growing trend toward grandchildren living with grandparents full-time, with at least one grandparent acting in the parental or custodial role? Currently in the U.S., there are 2.5 million grandchildren being raised by grandparents. In fact, there is an entire subculture, called Grandfamilies, that offers support for these households.

The challenges of raising grandchildren touch every aspect of a grandparent's life:

Social - As any parent will tell you, when kids have to be in bed by 8:00, social life takes a back seat.

Emotional - While there is love, there may be some hard feelings about having to assume the parental responsibility.

Financial - Many seniors live on a fixed income, which was never meant to support a growing family.

Political - Social programs for children often compete on state budgets for programs for the aged. Whose interests take precedence, and can a balance be struck?

Physical - Older grandparents may worry that their health is not good enough to keep up with the needs of kids, or that they'll be hospitalized - or even die - while the child is young.

There are resources for Grandfamilies. A great starting place is the American Grandparents Association, which publishes a "Guide To Grandparents Rights" in addition to many helpful

articles about parenting again, working with schools, accessing Social Security dependent benefits, and how to handle it when your grandchild's parent is absent or unreliable.

Remember, self-care is also crucial. You need to take care of yourself in order to be there for another person. Get regular medical care, join a support group, reinforce social connections, get enough sleep and eat well. If you are raising grandchildren, you are not alone. You are setting an example and all of your positive role-modeling is valuable to your family.

Sources:

U.S. Census Bureau, <http://factfinder.census.gov>.

"Grandparents Raising Grandchildren" by Amy Goyer, from: AARP, August 31, 2011

Available at:

<http://www.aarp.org/relationships/friends-family/info-08-2011/grandfamilies-guide-getting-started.html>

www.grandparents.com (American Grandparents Association)

“ QUOTE OF THE MONTH

There ain't nothing to life but satisfaction.

~Will Rogers

