

## Your Questions About Social Security Benefits

Q: I have a business under my name but my spouse runs it. Would I still be eligible to receive Social Security benefits?

A: As defined by the Social Security Administration, disability is the "inability to engage in any substantial gainful activity." What is considered "substantial gainful activity" comes from the National Wage Index, which averages monthly wages across the board. They consider a person to be working any day that he or she "is the owner or part owner of a trade or business even if he or she does not actually work in the trade or business or receive any income from it."

Your business income may affect your social security benefits. If that income goes over the predetermined substantial gainful activity (SGA) level, the SSA may consider it a substantial income. The SSA determines this SGA level by doing a comparison of the income of your business to the income you received before you became disabled, as well as to the income of a healthy individual doing the same business.

Q: What will happen to my claim if I die while in the process of applying for benefits?

A: The SSA states that when an individual who was or could have been eligible to receive social security benefits becomes deceased, surviving family member can request a Lump Sum Death Payment. What does this mean? If you die in the while your claim for social security benefits is pending, your family may be able to get some of the benefits you would have been eligible to receive after the waiting period. To do this, surviving family members need to prove that their deceased relative did or could have qualified for social security benefits in the month that they died.

Lump Sum Death Payment of social security benefits is available only to particular surviving family members. As part of the application process, the SSA will request information about the deceaseds Social Security record and application (if they applied for social security benefits). The SSA will also want to see information about the deceaseds overall disability, starting at fourteen months before death.

Q: What will happen to my [social security benefits](#), once I am already on them, and I die?

A: A person who has worked and paid social security taxes may be eligible for survivors benefits upon their death. In general, for family members to receive survivors social security benefits, ten or so years of work will be needed (though this does vary). The following relatives may be eligible for survivors social security benefits:

- A widow or widower, who will receive full benefits at retirement age, and reduced benefits starting at 60
- A disabled widow or widower, starting at age 50
- Unmarried children under 18 (or up to 19 if attending high school)
- Children of any age disabled before the age of 22
- Dependent parents who are 62 years old or older.

## About the Author

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