

Senior Focus

Paying SS tax while still working

Dear Rusty: Upon being let go in 2009 at age 65 from my full time job of 30 years, I immediately applied for Social Security for my wife and I to live on while seeking employment. Not finding anything full time, I ended up working part time for the past 9 years driving a school bus for an hourly wage. Even though my wife and I are collecting Social Security, my wages are still being taxed for it. While I don't feel this is fair, the real rub (to me) is the fact that my Social Security payroll deductions for the past nine years do not seem to be resulting in an increase in the amount of Social Security we receive. Meanwhile, a friend, who is our age and a business owner, mentioned the amount he is taxed for SS as a sole proprietor is somehow being returned to him from time to time. Therefore, could you please explain what's happening here and whether we are due some kind of adjustment? Signed: Working Still at 74

Dear Still Working: I cannot comment on your friend's assertion that as a sole proprietor business owner his self-employment SS tax is somehow being "returned to him from time to time." I can, however, tell you that the rules for business owners are the same as for those who do not own a business, except that a business owner pays both the employee and employer portion of Social Security employment taxes.

Essentially, the only way paying into Social Security now (via payroll taxes or self-employment taxes) will increase your SS benefit amount is if your income in any recent year is more than your earnings in any of the 35 highest earning years over your lifetime used to compute your SS benefit.

When your Social Security benefit was originally computed, all years in your lifetime earnings history through age 59 were adjusted for inflation and the highest earning 35 years were selected to develop your "average indexed monthly

earnings" (AIME). A formula was applied to your AIME to determine your "Primary Insurance Amount" or "PIA," which is the amount you get if you claim benefits to start in the month you reach your full retirement age (FRA). If you claimed at age 65, your SS benefit was slightly reduced from your PIA because you claimed before your FRA.

Although you have been and are still working part time, and you're paying into Social Security while doing so, your personal SS benefit will not increase unless your current earnings are more than any of those in the 35 years originally used to determine your benefit when you claimed.

The inflation adjustment influences your past years' earnings more than you might expect; for example, \$50,000 earned in 1990 would require more than \$125,000 in today's earnings to change your benefit.

Remember that your contributions to Social Security while you are working do not go into a personal account for you. All who work are required to pay into Social Security, and the money paid is used to help pay benefits to those already receiving Social Security. And that doesn't change when you start collecting SS – if you continue to work you must still pay Social Security tax and the money you pay goes to help pay benefits for all recipients.

Did you know that?

- 69.8 million people received benefits from programs administered by the SSA in 2020.
- 5.8 million people were newly awarded Social Security benefits in 2020.
- 86% of Supplemental Security Income recipients received payments because of disability or blindness in 2020.
- 55 was the average age of disabled-worker beneficiaries in 2020.
- 55% of adult beneficiaries in 2020 were women.

Ask Rusty

Actions Inc. gun raffle fundraiser

The demand for Actions Inc. programs has continued to grow during the pandemic. They have an ever growing waiting list for home delivered meals and they need your help.

Prior to Covid-19, they were serving roughly 3,000 meals a month with their meals on wheels program. They have fluctuated up to 13,000 in a single month.

Breah Knape, Director, "It's wonderful to see so many seniors are learning about our programs and reaching out to us. We are committed to raising the funds necessary to feed every single one."

This raffle has taken the place for the 2020 and 2021 primary fundraisers. Your money will stay local and feeds local seniors that live in Brazoria County.

If you are not interested in the raffle please consider spreading the word and sharing the information to help them get the word out.

There are still plenty of tickets available. You can contact Actions via Facebook, email, snail mail, or in-person. Several business and Actions, Inc supporters also have tickets on hand. Payments can be made through PayPal or Venmo as well.



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1 - Simmons Scope

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DRAWING:

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Senior fun around Brazoria County

Sharon Toth

The Bulletin

Most senior centers have started their activity and social programs up again with many seniors being vaccinated and following shut-downs during the height of the Covid-19 pandemic.

The Angleton Recreation Center's Silver Hearts program will sponsor a Miss Silver Hearts Pageant on Saturday, Nov. 13, from 2 to 4 p.m. There's no cost to enter the pageant, but there will be a \$5 charge for guests at the event.

Angleton's activities program for November includes a trip to Schulman's Movie Bowl Grilled in Bay City for a movie and lunch on Wednesday, Nov. 17, from 10 a.m. to 3 p.m. Cost is \$15, and space is limited.

There will be a cookie decorating class on Monday, Nov. 22, and

Monday, Dec. 20, from 10:30 a.m. to 1 p.m. at the Angleton Recreation Center. The Angry Bakers Kitchen will show participants how to make festive holiday cookies. The cost is \$20.

Topping off November fun will be a Thanksgiving meal and social time. The recreation center will provide the meat, and the seniors will bring side dishes. The senior feast will be held 11 a.m. to 1 p.m. on Wednesday, Nov. 24, at the center.

Those interested in registering for any of these activities can do so in person at the Angleton Recreation

Center or register online on the Parks & Recreation page at www.angleton.tx.us. Space is limited for some activities, so please register early.

The senior program at Lake Jackson Civic Center has some regular activities, including games played

on Wednesdays on Nov. 3, 10 and 17 at 2 p.m. and yoga on Mondays through Thursdays, except Thanksgiving Day, at 8:15 a.m. A game of "42" dominoes will be played on Monday, Nov. 15, at 5 p.m.

There will be a trip to Galveston on Tuesday, Nov. 16, at 10 a.m. to 4 p.m. to tour the coastal city and see its painted turtle sculptures. There will be lots of walking. The price is \$10, and space is very limited.

All seniors are invited to Festival of Lights, Lake Jackson's annual public holiday celebration, on Saturday, Nov. 20.

Lake Jackson's Thanksgiving lunch for seniors will be held on Monday, Nov. 22, at 11:30 a.m.

For information about any of these activities, or to register for the trip, please call the civic center at (979) 415-2600.

A variety of cards, games and fun activities are available at Alvin's Senior Citizens Center, including 42 and 81 dominos, Mah-Jong, Canasta, beginning Tai-chi and various fitness classes are offered.

Hobby and craft classes, such as quilting, crocheting and oil painting and watercolor lessons, will keep seniors busy, while a book club, genealogy, musical jam sessions and karaoke will entertain.

There's also breakfast and bingo on Thursday, Nov. 18, at 9 a.m. for \$3 per person.

A group will leave for The Runway Cafe at the Texas Gulf Coast Regional Airport in Angleton at 10:45 a.m. on Wednesday, Nov. 17, for lunch and to watch planes land and take off. Lunch cost will depend on what is ordered.

To make reservations, or for more information on any activities, please call the center at (281) 388-4298.

Questions about current Covid safety procedures can be learned by contacting the centers.






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