

Workers Get More Than Money's Worth From Social Security

Today's young workers can look forward to getting social security retirement benefits worth considerably more than the total they will pay into social security toward that retirement protection, according to Sam F. Test, District Manager of the Detroit Northwest, social security office.

In addition, they have survivors and disability insurance under social security that may mean as much as \$75,000 to \$100,000 in payments to an individual family, should the worker die or become disabled for work before retirement. Test said that erroneous calculations continue to circulate, purporting to show that a young worker will not get his money's worth from his social security contributions. The facts show just the opposite, he points out.

Even the group of young workers who will be paying into social security for an entire working lifetime, under the schedule of contributions now in the law, will get social security retirement benefits worth at least 15 to 20 percent more than their own contributions toward those benefits, and that includes an allowance for the interest the contributions might have earned.

"It is a practical certainty," Test said, "they will get a return even higher."

As wage levels continue to rise, he explained, income to the system increases at a faster rate than corresponding benefit liabilities. Benefits can therefore be raised without increasing the contributor rates.

"The value of your social security protection grows as the economy grows," he stressed, "unlike the usual private insurance contract which promises a fixed amount of money in return for a specified premium."

A look at the schedule of benefits and contributions in today's law assures the young worker that social security is a good investment; he can look forward to an even greater appreciation in its value.

This is true not only of his prospective retirement benefits but also of his survivors and disability protection. Specifically, the family of a young man who dies or becomes disabled will get benefits worth many times the value of his social security contributions.

AS AN EXAMPLE, Test cited the situation of a young man, who has just now started to work at age 22 and earning \$7,800 a year, the maximum amount now covered by social security.

Suppose he works and pays social security contributions

until he is 35 and then dies in an auto accident, leaving a wife, 32, and two children, one age 3 and one age 5.

His social security contributions by that time, Test said, will have amounted to \$4,790. If you add compound interest of 3-3/4 percent per year, on the assumption that he would have invested those contributions, the total would come to \$6,080.

The surviving family would upon the death of the husband and father become eligible for monthly benefits of \$434.40. The value of the benefits that would be paid over the years is about \$63,000, or more than 10 times his social security contributions up to the time of his death.

The value of this young man's disability insurance can be similarly illustrated, Test noted. If, for example, the worker's accident resulted not in death, but in disability, the family payments including the subsequent survivors' benefits would amount to over \$65,000, if he lived on for only 5 years following his disability—much more if he survived longer.

SO YOUNG WORKERS are building survivor and disability protection for their families as they work. At the same time, they are building retirement and health insurance protection for themselves in their later years.

Relatively few will, of course, die or become disabled at age 35. And the young man earning the maximum of \$7,800 a year covered by social security will continue paying social security contributions on those earnings.

By the time he is 65, he will have paid a lifetime total of \$16,490 toward his retirement, disability, and survivor benefits -- if one adds compound interest of 3-3/4 percent, \$20,700.

With an average life-expectancy of 13 years more, the present male life-expectancy at age 65, and with a wife the same age entitled to wife's benefits (98 percent of the man reaching 65 today are married), the retirement benefits payable to him and his wife during their lifetimes will be worth \$42,860. This is \$23,160 more than the value of the contributions he will have paid.

The worker now middle-aged or older will fare even better.

A man 50 years old this year, for example, who has paid social security contributions since he started work, say, in 1940, can expect to collect retirement benefits worth almost three times the value of his social security contributions.

BY THE TIME he retires at the beginning of 1983, the value of his social security contributions (counting in an allowance of interest they would have accumulated if he had otherwise invested them) will be \$13,583.

Based on average life-expectancy, and assuming again that he has a wife entitled to wife's benefits when he reaches 65, the value of their combined retirement benefits will be \$37,459.

If, on the other hand, he is among the 19 percent of men reaching 65 unmarried or widowed, the value of his retirement

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and more at Jackson, MS 39201
and more at Jacksonville, FL 32201
and more at Kansas City, MO 64101
and more at Knoxville, TN 37901
and more at Las Vegas, NV 89101
and more at Little Rock, AR 72201
and more at Louisville, KY 40201
and more at Madison, WI 53701
and more at Memphis, TN 38101
and more at Milwaukee, WI 53201
and more at Minneapolis, MN 55401
and more at Mobile, AL 36601
and more at Montgomery, AL 36101
and more at Newark, NJ 07101
and more at New Haven, CT 06501
and more at New York, NY 10001
and more at Norfolk, VA 23501
and more at Oklahoma City, OK 73101
and more at Omaha, NE 68101
and more at Orangeburg, SC 29115
and more at Portland, ME 04101
and more at Portland, OR 97201
and more at Richmond, VA 23201
and more at Sacramento, CA 95801
and more at St. Louis, MO 63101
and more at St. Paul, MN 55101
and more at Salt Lake City, UT 84101
and more at San Antonio, TX 78201
and more at San Diego, CA 92101
and more at San Francisco, CA 94101
and more at San Jose, CA 95101
and more at Savannah, GA 31401
and more at Springfield, MA 01101
and more at Springfield, IL 62701
and more at Springfield, OH 45501
and more at Stockton, CA 95201
and more at Tallahassee, FL 32301
and more at Tampa, FL 33601
and more at Tempe, AZ 85281
and more at Toledo, OH 43601
and more at Tucson, AZ 85701
and more at Tulsa, OK 74101
and more at Utah Valley, UT 84001
and more at Vancouver, BC V6C 2K1
and more at Victoria, BC V8V 2P2
and more at Virginia Beach, VA 23451
and more at Washington, D.C. 20001
and more at Wichita, KS 67201
and more at Youngstown, OH 44401
and more at Dayton, OH 45401
and more at Cincinnati, OH 45201
and more at Cleveland, OH 44101
and more at Columbus,