

Your Questions About Social Security Benefits

Q: I have a business under my name but my spouse runs it. Can I have still apply for social security benefits?

A: As defined by the Social Security Administration, disability is the "inability to engage in any substantial gainful activity." They determine substantial gainful activity according to the National Average Wage Index, which gives a dollar amount per month. 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."

The money your business makes may have an effect on your [social security disability](#). The income you receive from your business, regardless of who runs it, may be considered substantial if it exceeds a determined SGA (or substantial gainful activity) level. This level is determined by comparing your business earnings to your pre disability earnings, and the earnings of a non disabled person engaged in the same business.

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

A: According to the Social Security Administration, if a person who may be eligible for social security benefits dies (this includes Supplemental Security Income), their survivors may apply for a Lump Sum Death Payment. This means that, if you were to die in the process of applying for social security benefits, your survivors may make a case for the social security benefits you may have earned 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.

Only certain close family members are eligible for these survivors social security benefits. When making the claim, the family will need to provide information and records about the deceaseds social security benefits eligibility and application (if there was one). 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:

- â€¢ A spouse, with full benefits when they reach retirement, or some benefits beginning at age 60
- â€¢ A disabled spouse aged 50 or over
- â€¢ Unmarried children under 18 (or up to 19 if attending high school)
- â€¢ Children of any age disabled before the age of 22
- â€¢ Dependent parents over 62 years of age.

About the Author

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