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Social work and social action

You can create your own social work agency to provide services that help people in need. Before opening your agency though, you need to understand the rules in your state for using specific job titles, such as clinical social worker, or offering services covered by license or certification requirements, including types of therapy and treatment (see Resources.) You may choose to operate your social work agency for profit or as a nonprofit that promotes social welfare as described in the Internal Revenue Code section 501(c)(4). Social work agencies help people solve problems in their daily lives. The main types of social work services offered include mental health and substance abuse treatment, child and family services related to behavior problems and helping people and families dealing with illnesses. Because the range of service types is broad, most social work agencies specialize in a few types of service. Examples of specialization for social work agencies include addiction treatment, behavioral therapy for children or adolescents, anger management counseling and marriage counseling. Social work agencies may help clients interface with legal or government entities by helping with adoptions, receiving government benefits or finding services for food, employment and housing. Most states require licensing for individuals offering services as a clinical social worker. The license requirements vary by state but usually include receiving an academic degree in social work at the bachelor's or master's level, completion of supervised hours of practice, and passing an examination and approval by the licensing authority. A social work agency should carry professional liability and malpractice insurance to protect individuals and agency resources from lawsuits resulting from interaction with clients. When creating your own social work agency, you should select office space that offers easy access to your client base. For example, if clients reach your services using private vehicles, your office needs parking space nearby. Alternatively, when clients are more likely to use public transportation, finding space within walking distance of bus or train lines is desirable. The office hours of your agency should accommodate client needs, which may include availability in the evening or on weekends. If your clients seek help for mental health or substance abuse problems, you should consider offering 24-hour emergency contact services. Whether your social work agency acts for profit or nonprofit, maintaining an office and personnel requires funding. Social work agencies may money for services using fixed fees or a sliding fee scale based on the client's ability to pay. Some health insurance companies provide policyholders coverage for social work services provided by appropriately licensed or certified personnel. Nonprofit social service agencies can apply for foundation or government grants to cover the cost of providing services or help to an at-risk population. 6 second take: Will you have enough money to support yourself when you retire? If you become disabled? Learn what Social Security is and how it can help. Social Security is probably America's most important social program, and it helps more than just old people. In fact, you could argue it is the nation's most successful anti-poverty program ever. It has kept tens of millions of Americans, including millions of children, out of poverty. A third of all older Americans collect a monthly Social Security benefit check. For most retirees, their benefit is the biggest source of their retirement income. If you become disabled while working, you can collect benefits, too. However, the trillion-dollar program's success makes some people angry. For decades, certain (anti-social, I say) forces have been trying to kill or weaken Social Security. Critics contend that the program is going broke, citing a report this month estimating that Social Security will face a funding reckoning in 2035. The report's gloomy outlook is an old story. Critics love these reports and make it sound like Social Security is some wasteful entitlement program that comes out of bureaucracy. But what naysayers forget is that Social Security is funded by a dedicated payroll tax deducted from our paychecks. Workers pay into the program. There's no free lunch here. It's your money. And despite the critics, the government can easily solve the program's cash-flow issues. It is just a matter of political will. Now's a good time to overcome the confusion, myths, and "fake news" surrounding the program. Get a Free Tax Relief Consultation Visit Our List of Best Tax Relief Services What Is Social Security and How Does It Work? The program is mainly funded with Federal Insurance Contributions Act (FICA) taxes, which come from our paychecks. The Social Security Administration slaps a 12.4-percent tax on our gross earnings, split evenly between you and your employer (6.2 percent each). Strangely, they only tax up to \$137,700 of an individual's income. This may explain the program's funding problems. Social Security still gets some revenue from income taxes collected on higher-income beneficiaries. The money either goes directly to pay benefits or, if there's a tax-collection surplus, gets placed in two trust funds that invest in U.S. government bonds paying three- to four-percent interest. The fund holds roughly \$3 trillion in savings. Social Security will pay full benefits until 2035 with the current funding formula of payroll taxes, income taxes on the wealthy, and interest earned on government bonds in the trust funds. It will also have to tap into the principal balance in the trust funds. After that, the program would pay only three-quarters of promised benefits. Who Can Claim Social Security Benefits? Recipients of benefits come in three classes: people who are 62 years old or older, disabled workers, and survivors of a recipient (spouse or child) who has died. Nearly 85 percent of benefits go to retirees and their families. To become eligible for benefits, you got to have some skin in the game: You must have worked 40 quarters (a quarter being a three-month period) and have earned at least \$1,300 per period. The government cites your best 35 years in which you earned the most money to calculate your average indexed monthly earnings. Then that's applied to a formula that determines your basic monthly benefit, called your primary insurance amount, or PIA. It is paid out for life and may get a cost-of-living adjustment each year. The maximum monthly benefit for someone retiring at the "full-retirement age" of 66 in 2020 is \$3,011. You can even collect a benefit, albeit reduced, while working. Once you stop working, you are entitled to your full benefit. Still, you'll want to make sure that you're able to supplement this with retirement savings through accounts like IRAs and 401(k)s. Get a Free Tax Relief Consultation Visit Our List of Best Tax Relief Services Applying for retirement benefits is a fairly easy process. But workers hurt on the job and disabled as a result face a much tougher road when applying for Social Security disability insurance. The government is stingy in approving benefits and requires applicants to provide reams of documentation and paperwork. Only 33 percent pass. About 19 million Americans collect disability, which pays an average monthly benefit of around \$1,200. And unlike the retirement benefit, disability insurance payments are not guaranteed for life. The Science Behind Claiming Benefits Workers who reach that special age of 62 after decades of hard work and toiling need to think real hard about how and when to claim their benefits. The smart folks start pondering a collection strategy long before they reach their 60s. The government really doesn't want you start collecting benefits at age 62. Uncle Sam wants you to work longer and keep paying taxes! As an incentive, the government will give you a bigger monthly benefit if you wait a few extra years to claim it. For example, the Social Security Administration deems "full retirement age" to be 67 for workers born in 1960 or later. I was born in 1965, so if I decide to claim benefits at age 62, I'll get only 70 percent of my PIA. If I collect at 65, I'll get 87 percent. If I skip 67 and wait until I'm 70, I can increase my monthly benefit by another 24 percent! That's the ideal outcome, predicated on good health and having other sources of retirement income on which to live. Manage Your Retirement Savings Plan Start by Getting a Free Analysis How Marriage Affects Your Social Security Benefits When it comes time to claim benefits, married and divorced couples can enjoy a few perks that singles don't get. Widows and widowers receive a survivor's benefit equal to 100 percent of their spouse's benefit. (Hopefully it's more than their own benefit.) And the longer they wait to file a claim, the bigger their monthly benefit. Meanwhile, a child gets a survivor benefit worth 75 percent of a parent's Social Security benefit and worth 50 percent of a disability benefit. And divorced individuals can qualify for spousal benefits if they were married to their ex-wife or husband for at least 10 years and haven't remarried. The spousal benefit comes with another bonus: The spouse can earn a bigger benefit than filing as a retired single. Spouses can claim benefits at the same time. However, only one spouse is entitled to benefits based on his or her own earnings record. That spouse files first. As a result, the other spouse must claim spousal benefits. This is limited to 50 percent of the first spouse's benefit, if that amount is higher. The program's rules really do benefit married couples — so much so that clever duos can leverage the ins and out of various claiming strategies to earn themselves more than \$200,000 in additional payments over their lifetimes. Why Social Security Is Here to Stay Put simply, the program works. It helps people. But critics complain that the program is unsustainable and headed for bankruptcy. They argue that retirees are collecting 10, 20, even 30 years of benefits, when the program was designed (in 1935) to pay benefits for much shorter periods, as most folks didn't live past 70. Another concern is that there aren't enough young people paying into Social Security because their salaries and wages are sub-par and can't generate enough in payroll taxes to fund the program adequately. But that trend and other headwinds shouldn't prevent the program from getting a major tune-up to keep it going for another 100 years. Remember, the government only taxes income up to \$137,700 per individual. Why not raise the threshold to \$500,000 or \$1 million, and tax only the individual and not his or her employer? The money is there. But Congress and Social Security's overlords would seek to raise the retirement age — now 67, before raising taxes. They've done it twice before. Just ignore the program's bellyachers. Millions of Americans, young and old, consider Social Security a lifesaver. It's the old faithful of government social programs, and it isn't going anywhere. Manage Your Retirement Savings Plan Start by Getting a Free Analysis Different social-networking sites promote different types of interactions and activities. To understand why people use social-networking sites, it's helpful to first break down these sites into some general categories. Community Social-networking SitesThis is a broad term for any social-networking site whose purpose is to help users identify and enlarge their social networks by searching for existing contacts and finding new ones. © Photographer: Elena Elisseeva | Agency: DreamtimeSocial-networking sites bring together friends from all around the world.Some of these community sites aim for a particular demographic: LinkedIn attracts working professionals; the original Facebook stuck to college kids; Black Planet, Asian Avenue and Mi Gente target racial and ethnic affiliations. But other sites, like MySpace, Yahoo 360 and Hi5 are general community sites in which users can form smaller groups based on interests or demographics.Media Sharing SitesThese are sites where the main activities are uploading photos and videos and viewing other user's photos and videos. You don't have to be a member of the site to look at other people's pictures and movies, but you have to join to upload your own. Once you've joined, you can invite other users to be your friend, at which point they'll be added to your page as links with profile photos. YouTube is the most popular video-sharing site and Flickr is one of the best-known photo-sharing sites. We should mention that many of the general community sites include media-sharing elements, like the ability to post pictures, videos and music on personal profiles. Social Bookmarking SitesBookmarking is the practice of saving a link to a Web site in your Web browser. Social bookmarking, on the other hand, is saving that same link to a special social bookmarking Web site where other people can see what you're bookmarking. When you save a link to a social bookmarking Web site, you tag it with as many keywords as you like. Other people can look up bookmarks by tags, or they can browse by the most popular or most recent bookmarks. If you like the kind of links someone else is collecting, you can add that person to your network and receive notifications when they add a new bookmark. Examples of popular social bookmarking sites are del.icio.us, Digg and Furl.Blogging Social NetworksThese are social-networking sites, which bring together individuals and their blogs. Instead of a simple profile, each user keeps a running Weblog on topics of their choice. Sites like Livejournal, Blogger and Xanga allow users to search and browse for interesting blogs. When you find a kindred spirit, add his blog to your list of friends. You can form communities with other bloggers. Music Social NetworksSites like Pandora, Last.Fm and iLike are a new breed of social-networking sites based on sharing music with friends. Pandora and Last.Fm work like streaming radio stations. You enter an artist name and the Web site creates a play list of songs that it thinks you'll like. You can play the full list in your browser and even rate the songs so that the Web site gets to know your tastes better. You can share your play lists and favorite songs with "friends" who are part of your network. Many of the more than 300 social-networking sites fall outside these five categories. But no matter the specific audience or goal of a social-networking site, they can all be powerful social-networking tools by strengthening our connections. Find out more about how social-networking sites are bridges to friendship. To receive most Social Security retirement benefits, a person must be "fully insured," which simply means that he or she has worked for a long enough time and has put enough money into the system. This is tracked using credits: You receive one credit for each quarter-year you work. So if you work for an entire year, you earn a total of four credits. To be eligible for retirement benefits, you need 40 credits. Since you can't earn more than four credits per year, you have to work for at least 10 years to ensure full eligibility. You have to earn a certain amount of money each quarter to get a credit for that quarter. This amount increases each year to adjust for inflation. In 2003, it was \$890.Workers can start collecting Social Security retirement funds when they turn 62. However, this is the early retirement age -- the full retirement age depends on when you were born. For instance, if you were born between 1943 and 1954, you receive full benefits if you retire at age 66. If you were born in 1960 or later, your full retirement age is 67.Drawing benefits at 62 results in an approximate 20 percent reduction in benefits received. The benefits are permanently reduced -- that is, they won't go back up once you reach your full retirement age. While you're working, your future benefit amount increases the closer you get to full retirement age. It is possible to increase your benefits by delaying retirement past full retirement age -- benefits will continue to increase until you turn 70. In addition to the increase you get simply from delaying retirement, the added years of earnings will also increase your benefits.Once you reach full retirement age, you can receive your full retirement benefit amount. This amount is based on your earnings over your entire working lifetime. People who earned more will get more back. However, the system is skewed so that lower-income workers will receive a higher percentage of their former wages than higher-income workers.Benefits are also subject to annual cost-of-living increases based on the CPI-W (Consumer Price Index for Urban Wage Earners and Clerical Workers). These adjustments are based on the price of goods purchased by approximately 32 percent of U.S. workers [ref] and average between 3 and 4 percent each year.It is important to note that social security retirement benefits are not intended to be anyone's sole source of income (although this sometimes turns out to be the case -- see previous section). Social Security benefits will generally average out to about 42 percent of your former wages. Personal savings and other other retirement funds are expected to make up the rest.Retirement benefits don't only go to the retired worker. Certain family members of the retired worker can also receive benefits, including:a spouse over age 62a spouse of any age who is caring for a child under age 16a spouse of any age who is caring for a child who was disabled prior to age 22a divorced spouse over age 62 if the marriage lasted 10 years or moreunmarried children under age 18 or still in high schoolchildren who were disabled before age 22Survivors InsuranceSurvivors insurance provides benefits to the family members of deceased, fully insured workers. A spouse at full retirement age will receive full benefits, while a surviving spouse between the ages of 62 and 65 will receive 70 to 99 percent benefits. A surviving spouse of any age who is caring for children will receive at least 75 percent benefits. Unmarried, divorced spouses over age 60 are eligible for benefits, as are unmarried children under age 18. Parents of the deceased worker can receive benefits if they were dependent on their son or daughter's income.

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