

# Social Security & Undocumented Immigrants

Before 1935, most Americans had no *retirement plan*. An employee might work for the same company his whole life and get nothing after retiring.

In 1935 the US started its Social Security *program*. Social Security gave money to old people when they turned 62. Workers paid 1% of their *wages* into the program. Employers also paid 1% of their employees wages into Social Security.

A few things have changed since then. Employers and employees now pay 6% of their wages into Social Security, and you have to be 65 to get it.

All US citizens and documented immigrants have a Social Security number. You need one to get a legal job. When you turn 65, you get some money every month. The government counts how much money you gave to Social Security. If you paid more money into it, you get more out.

Undocumented immigrants don't have Social Security numbers. Sometimes they use another person's number, or they make one up. They often work in restaurants, farming, or construction. They will never get their money back, because undocumented immigrants don't get Social Security. About 75% of undocumented immigrants pay Social Security.

This is a lot of money. The government says they pay about seven billion dollars a year to Social Security. Undocumented immigrants pay many taxes, but don't get as much for them as US citizens.

## Vocabulary

1. *retirement plan* – noun – Money for when you retire. “I don't need a retirement plan because I'm only 21. But I want a good retirement plan when I'm older.”
2. *program* – noun – Something the government does to help people. “There's a new summer jobs program for high school students.”
3. *wage* - noun – The money you make at work. “The minimum wage is going up next year.”

