

# Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in  
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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## Calculate This!

It's estimated that a baby boy born today will live to about age 82.5. A baby girl? Well, she makes it to 86.7 years. Of course, for each person a variety of factors come into play, so no one knows for sure. But if you want to check out where you stand based on your current age, go to our **Life Expectancy Calculator**. [Retirement & Survivors Benefits: Life Expectancy Calculator \(ssa.gov\)](#)

Our many other calculators can help you figure out your future Social Security benefits and plan for your financial future:

**Retirement Age Calculator:** What's your Full Retirement Age, when you become eligible for unreduced retirement benefits? Your birth year determines your FRA. [Benefits Planner: Retirement | Retirement Age Calculator | SSA](#)

**Early or Late Retirement?** Calculate the effect on your benefit amount if you file early ... or if you delay. [Early or Late Retirement \(ssa.gov\)](#)

**Earnings Test Calculator:** If you're receiving retirement or survivors benefits and currently working, how do your earnings impact your payments? [Retirement Earnings Test Calculator \(ssa.gov\)](#)

**Benefits for Spouses Calculator:** If you file for early retirement, what effect does that have on your spouse's benefits? [Benefits for Spouses \(ssa.gov\)](#)

## 63 Percent of People Can't Be Wrong

If the time is now for you to file for your Social Security retirement benefits, there are two ways to apply.

You can set up a telephone appointment by calling our 800 number – 1-800-772-1213. One of our employees will then give you a specific date/time when we will call you. You should be aware that with a whole bunch of baby boomers coming through our system, your appointment may have to be set for six weeks out or so. You will not lose any benefits, however, as your application date is protected back to when you first requested your claim.

Now, a lot of people in our area are choosing to file online instead of going the appointment route. Although nationally 58 percent of folks file online, locally the number is 63 percent. Must be the "I Hate to Wait" crowd!

### Here are things to know if you wish to file online:

- You must be at least 61 years, 9 months of age.
- You want benefits to start within the next four months.
- You can track the status of your claim using the My Application Status feature.
- If you are eligible for more than one type of benefit, protective filing is ensured and an additional application is not necessary.
- The process provides you with informational links to help ensure you pick the right month to start your benefits.
- You will receive email confirmation when SSA receives the completed application.

[Apply for Social Security Benefits | SSA](#)



## Receiving Disability? Want to Return to Work?

First, you must report your work activity.

**The first nine months of work** You can return to work for at least nine months and still receive your Social Security disability payment. This is the “Trial Work Period,” Any month you earn over \$1,110 before taxes will count as one of the nine months. The months don’t need to be consecutive, just within a five-year rolling period. There’s no limit on earnings in the Trial Period.

**The next three years of work** Next comes the 36-month “Extended Period of Eligibility.” In the EPE, any months that you earn less than \$1,550 you will keep your disability benefit; likewise, any months that you earn more, you will not be due a benefit. After your EPE ends, if you earn over the monthly limit, your benefit will typically end.

**Keeping Your Medicare coverage** During your Trial Work Period and the next 93 months (a total of 8.5 years), you can typically keep your Part A hospital insurance. If you have Part B medical insurance, you can keep it by paying the premium.

[Try returning to work without losing Disability | SSA](#)

## We Had to Fill This Spot, So What Better Than the Peridot!



The peridot, the birthstone of August, is the gem-quality version of the mineral olivine. It is one of the few gemstones that only come in one color. Supposedly it brings good health, restful sleep, and emotional balance. (Thanks to Wikipedia for the information.)

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## Living Arrangements & SSI

There are two categories of recipients who receive the monthly needs-based **Supplemental Security Income (SSI)** benefit. A person who meets the income and asset limits would have to either be aged (65 or older) or disabled. One of the eligibility factors for receiving SSI is a person’s living arrangement. **If a recipient lives in his/her own home or apartment** and pays the full shelter and food costs, that person would be due the maximum SSI benefit. The maximum benefit for an individual is \$943 monthly if they have no other countable income.

**A person who lives in someone else’s household** would also receive the maximum amount if he/she is paying a proportionate share of shelter and food costs. So, let’s say a SSI recipient lives with three other relatives and the total monthly shelter and food costs are \$1,600. To pay a proportionate share, the recipient would have to be contributing \$400 per month (*one-fourth of the total*) to the head of the household. However, if the SSI recipient in the above example was contributing \$350 monthly, that would mean the recipient is “receiving” in-kind support and maintenance of \$50 monthly. That \$50 would be considered income under SSI rules and would be deducted from the SSI benefit amount.

**There is a limit** to how much a person’s SSI benefit can be reduced because they receive in-kind support and maintenance. A person’s benefit can never be reduced by more than one-third of the full rate of \$943. So, even if a SSI recipient pays nothing for shelter and food, the in-kind support and maintenance “income” charge would never exceed \$314.33 (*which is one-third of \$943*). Of course, there are many other types of living situations, such as when people are hospitalized, institutionalized, or experiencing homelessness.

*Please note that there are some changes coming to the SSI household rules starting in October. But for now, check out [SSI Spotlight on Living Arrangements | Supplemental Security Income \(SSI\) | SSA](#)*

## In Just 11 Years, We’ll Be 100



That’s right. President Franklin Roosevelt signed the Social Security Act into law on **August 14, 1935**. Which means the country’s benefit program turns 89 later this month.

**[Social Security History \(ssa.gov\)](http://ssa.gov)**