

# 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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## Hot Off the Presses!

**Remember in the old-time movies** when they would use this phrase? Usually there was a newsboy with a stylish cap standing on a street corner also yelling “Extra! Extra,” which alerted people to hot breaking news. Well, now we’re all digitized, so those newsboys are long gone. But here at SSA when we have hot news, we still issue press releases; it’s just that they are on our website, not disseminated by those colorful newsies. Here’s some recent releases:

**SSA Removes Signature Requirements for Some Forms** - SSA will now allow an electronic signature rather than a wet signature for more than 30 forms, which make up 90% of the forms most commonly used by office visitors.

**New Efforts to Simplify SSI Applications** - Initial steps aim to establish a fully online, simplified application that leverages user-tested plain-language questions, some prepopulated answers, and seamless step-by-step transitions. The online application, set for December 2024, aims to reduce both the time spent applying and the processing time for initial claim decisions.

**Changes Coming to Accessing Online Services** - People who created a *my* Social Security online account before September 18, 2021, will soon be required to transition to a Login.gov account to continue access to their online services. This is to align everything with federal authentication standards.

You can find these and other releases at  
[Press Releases](#) | [Press Office](#) | [SSA](#)



## Don't Be Scared to Ask a Question ... We Have “Boo-tiful” Answers

Sometimes people are a bit timid in reaching out to us with their questions. Here we will try to allay those fears by providing answers to questions that really are not so frightful after all. As for those things that soon will go bump in the night? Uh, there you’re on your own!

**I applied for disability but was denied because you said I was performing “SGA.” Please explain.** “SGA” is Substantial Gainful Activity. “Substantial” work is the performance of physical or mental duties that are productive in nature, and “gainful” work is work for pay or profit. After deducting disability-related work expenses, we consider average earnings of more than \$1,550 per month an indication that you can perform SGA. We adjust the amount annually to reflect changes in general wages.

**Is there any retroactivity for retirement benefits?** That depends on your age when filing. If filing after reaching your Full Retirement Age, you can have as much as six months retroactivity (*but never back before the month you reached FRA*). There is no retroactivity if filing before FRA.

**Why does my baby need a Social Security number?** Your child may need a SSN if you are planning to open a bank account, buy savings bonds, obtain medical coverage, or apply for government services for the child. Your child will also need a SSN if you are going to declare him/her on your taxes.

View more frequently asked questions at:  
[FAQ Home \(ssa.gov\)](#)

## One COLA Serving Coming Right Up



Well, summer has come and gone, but we all know that in these parts we'll still have some warm days. So, who wouldn't enjoy a few more refreshing colas? And since we're all about words here, what more clever lead-in could we employ in anticipation of the upcoming **2025 Social Security Cost-of-Living Allowance (COLA)** announcement?

Look for it on **Thursday, October 10**, when the Bureau of Labor Statistics announces the Consumer Price Index numbers through the end of the September quarter; when compared with last year's third quarter, the new numbers will determine the 2025 COLA.

In 2024 Social Security benefits rose 3.2 percent. And now, since this is football season and everybody – and we mean everybody – makes predictions, we were going to take a stab at the upcoming COLA ... but we thought better of it. In the words of a former president, it would be "prudent" if we all just wait for the official number.

You can see the background on COLAs at [Latest Cost-of-Living Adjustment \(ssa.gov\)](https://ssa.gov)

## Mother Nature, Artist

**OK, time to step outside of SocialSecurityLand and drink in the world around us. We have reached October, when Mother Nature paints her vibrant reds and browns, her azure skies, and tops it all off with clear, crisp mornings. It is that time when a young mother would annually regale a little boy with *October's Bright Blue Weather*.**

**A 19<sup>th</sup> century poem by Helen Hunt Jackson, it begins "O suns and skies and clouds of June, And flowers of June together, Ye cannot rival for one hour, October's bright blue weather." Read it in full at [October's Bright Blue Weather - Jackson \(potw.org\)](https://potw.org). Enjoy the month!**

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## We Hate to Wait ...

**That's a truism** that applies to us all. And if you're waiting for a decision on your disability claim, we admit you are waiting much too long. We want to change that, so here's some of what we've done this year.

- Applicants now only need to provide information on their last five years of relevant work rather than 15.
- We've expanded the pool of medical consultants to help the Disability Determination Services (DDS) offices with case reviews.
- We now allow DDS to use a medical decision from a previous SSA disability program, making it acceptable for DDS decision-making.
- We've increased the use of a new platform that quickly analyzes an applicant's medical records, which helps in DDS adjudications. More than half of cases are a part of this program, double the rate from a year ago.
- We've deployed teams from SSA to assist DDS offices that are in the greatest need of help.

You can see more about our efforts at [The Tough, Necessary Work to Reduce Disability Wait Times | SSA](#)

## Women & Social Security: A Look Ahead

In 2025 more than half of women over age 60 will receive benefits based exclusively on their own work record; they will not receive any benefit through their spouse. In time, fewer and fewer women will have their entire benefit based on spousal earnings; by the end of this century, only six to eight percent will be in that situation.

[Beneficiary Projection: Women & Dual Entitlement, 2025-2090 \(ssa.gov\)](#)