

Solutions, Strategies, Answers

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



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Welcome to *Solutions, Strategies, Answers*, a newsletter produced by the 18 Social Security Administration offices in southeastern Pennsylvania.

Disabled Adult Child's Benefits Explained

An adult who has a disability that began before age 22 may be eligible for benefits if they have a parent who is receiving Social Security or is deceased. This is considered a "child's" benefit because it is paid on a parent's earnings record.

The Disabled Adult Child – who may be an adopted child or in some cases a stepchild, grandchild or step-grandchild – must be age 18 or older, unmarried, and have a qualified disability that began before age 22. He or she must also meet Social Security's definition of disability using the adult criteria. It is not necessary for the adult child to have ever worked.

The adult child's disability will be evaluated in the same way we evaluate for an adult. The application goes to the Pennsylvania Disability Determination Services site for a medical decision.

If approved, the adult child receives 50 percent of the parent's full benefit in a life case, and 75 percent if the child's parent is deceased.

The Disabled Adult Child application cannot be completed online. Please call us toll-free at 1-800-772-1213 to set up an appointment to file by phone or in-office. Do not delay, as doing so can mean a loss of benefits for a particular month.

Benefits usually end if the adult child gets married. However, some marriages are considered "protected," such as to another disabled adult child.

For more information, go to:

[How You Qualify](#) | [Disability Benefits](#) | [SSA](#)



Interesting Questions, Interesting Answers

When do you pay the \$255 death benefit?

The lump-sum death benefit is paid to a spouse who was living with an insured worker at the time of death, or to a spouse or child receiving benefits on the deceased's work record. We only pay people who were presumably dependent on the worker. Prior to a regulatory change in 1981, almost half of the benefits were paid when there was no spouse or dependent child. The law was changed to improve the program's future financial position.

Why are some monthly benefits paid on a Wednesday?

For many years, everyone received their benefits on the third day of the month, which resulted in uneven work patterns that taxed our ability to serve the public. So, starting with claims filed in 1997, we pay benefits on the second, third or fourth Wednesday. Your birthday determines the assigned day; it cannot be appealed. People on benefits prior to 1997 still receive on the third day of the month, as do any Supplemental Security Income recipients who also get Social Security.

I'm well off. Why do I have to pay into Social Security?

Even if your private arrangements currently provide financial security, there is no guarantee that such arrangements would continue to be adequate many years later. On the other hand, Social Security benefits increase automatically as the cost of living rises, thereby helping to maintain an adequate level of protection.



“Totalized?” ... Yes, Totally!

In the 1970s the U.S. began setting up a network of bilateral Social Security agreements that coordinate our program with the programs in other countries. These agreements assist people who have worked both in the U.S. and abroad.

These international arrangements, often called “**Totalization Agreements**,” have two main purposes. First, they eliminate dual Social Security taxation, the situation that occurs when a person works in another country and is required to pay taxes to both countries on the same earnings. Second, they help fill gaps in benefit protection for workers who have divided their careers between the U.S. and another country. Agreements to coordinate Social Security protection across national boundaries have been common in western Europe for decades. Here are the 30 countries who have agreements with us, as well as the decade and order of finalization.

1970s - Italy and Germany

1980s - Switzerland, Belgium, Norway, Canada, United Kingdom, Sweden, Spain, France, Portugal

1990s -Netherlands, Austria, Finland, Ireland, Luxembourg, Greece

2000s – South Korea, Chile, Australia, Japan, Denmark, Czech Republic, Poland

2010s – Slovak Republic, Hungary, Brazil, Uruguay, Slovenia, Iceland

https://www.ssa.gov/international/agreements_overview.html

Want to subscribe?
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Sometimes, It’s Good to Be Calculating

On our website we have a variety of pretty cool calculators that can help you with your financial planning. Let’s look at a few of them:

Early or Late Retirement Calculator

Compute the effect on your retirement benefit amount if you file early (*before your Full Retirement Age*), or file later (*anytime after FRA up to age 70*) in order to receive a benefit percentage increase.

Benefits for Spouses Calculator

Compute the effect on your wife’s or husband’s benefit if you file for early retirement.



Earnings Test Calculator

Learn how your earnings may affect your payments if you are receiving retirement or survivors benefits this year and you are under Full Retirement Age.

Life Expectancy Calculator

Uh, remember this is only an estimate! But this will show the average number of additional years a person can expect to live, based only on the gender and date of birth entered.

<https://www.ssa.gov/benefits/calculators/>

That’s 1 Out of 5, But Who’s Counting?

There are 65.6 million people who receive Social Security.

The United States population is 332.9 million.

That means 19.7 percent of the country’s population receives benefits!

(Now, granted, there are people who live overseas who get benefits, so the actual percentage for the resident population is a smidge less, but you get the point!)

Find other neat stats at our Actuary’s page:

<https://www.ssa.gov/OACT/index.html>