

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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We're All in This Together

If you are receiving our newsletter, most likely it means you are serving the community in some fashion. You are interested in Social Security because you are on the front lines helping people receive the benefits and services to which they are entitled. To assist you, we have set up web pages that are specific to your profession.

Educators Check out the toolkit of information and resources to develop engaging and informative lessons on Social Security and the importance of planning for the future. [Information for Educators | Social Security Administration \(ssa.gov\)](#)

Faith-Based Groups Find out how you can inform your congregation or members about the programs and services we offer. [Faith-Based and Community Groups | SSA](#)

Financial Planners Learn how you can help your clients plan for their Social Security retirement and Medicare benefits. [Information for Financial Planners | SSA](#)

Human Resource Professionals Here are links to forms and publications you may need to assist your employees. [Information for Human Resource Professionals | SSA](#)

Service Providers for the Homeless This section explains that homeless individuals with a disability have the same rights as everyone else when filing for benefits. [Social Security Online - Individuals Experiencing Homelessness - Home Page \(ssa.gov\)](#)

Veterans Find out how veterans can have their disability claim expedited. [Information for Military & Veterans | SSA](#)

If you don't see your group here, it may still be found at [Agency Resources | SSA](#)



Where Were You in '62?

Well, if you were **John Glenn**, you might have been in a space capsule orbiting the Earth. Or if you were **Peter Parker** (AKA Spider-Man), you might have been making your comic book debut. And if you were **President Kennedy**, you might have been deciding how to deal with Russian missiles in Cuba. *(Whew, glad that turned out OK!)*

But if 1962 was the year you first came bouncing into this world, then you have a milestone birthday in 2024. **Born in '62, you will be 62!** And that means you will have reached the minimum age to collect Social Security retirement.

However, before you apply for benefits, consider the big picture. Although 62 is the earliest age to collect, be mindful of your **Full Retirement Age**. For anyone who was born in 1960 or later, FRA is 67. Waiting until FRA to collect means you will receive an unreduced, 100 percent benefit; if you collect before your FRA, your benefit percentage will be less than the 100 percent. There is a percentage set for each month from 62 up to FRA.

Example: Let's say a person born in 1962 has a full retirement amount of \$2,200 monthly. If he waits until his FRA of 67 to start collecting, he of course will receive the full \$2,200. But, if he starts his benefit at age 62, he will receive 70 percent of his full benefit; that amount is \$1,540. So, in starting benefits five years early, his benefit percentage is permanently reduced.

[Benefits Planner: Retirement | Born in 1960 | SSA](#)

Also, if a person under FRA is working, the earnings may limit the benefits that can be paid. Once a person reaches FRA, earnings no longer affect benefits.

[Benefits Planner: Retirement | Receiving Benefits While Working | SSA](#)



Numbers, We Got Numbers!

So, how long before we all stop writing “2023” on anything that needs to be dated? It’ll take us a while, but we’ll get the hang of it. In the meantime, here are some Social Security figures to get you thinking numerically.

67 million – Number of Social Security beneficiaries

181 million – Number of workers paying into Social Security

253,000 – Number of Philadelphia residents age 65+ who are Social Security beneficiaries. They make up about 16 percent of the city’s total population.

\$61,638 – Average yearly earnings for an American worker

83% - Percentage of covered earnings nationally subject to Social Security tax. *(In 2024, workers will be taxed up to \$168,600. So, any earnings above that are not FICA-taxed.)*

\$1,845 – The average retirement benefit

\$1,718 – The average surviving spouse benefit

\$1,489 – The average disability benefit

56 – Average age of current disability beneficiaries

3.5 million – Number of widows/widowers receiving benefits

2.5 million - Number of children (*under 18*) receiving benefits from a retired, disabled, or deceased parent

[Office of the Chief Actuary -- Home Page \(ssa.gov\)](https://ssa.gov)



No Card Trick, Just a “Magical” Process

OK, so we know it’s dangerous to call any government office process “magical,” but ... we can sort of, kind of, maybe, possibly make your parking and gas costs disappear. You see, if you need a **replacement Social Security card**, you can complete the process exclusively online. No driving, no transit costs. Here’s what you need to know:

You must have an online *my Social Security* account. Over 60 million people have created theirs, so you probably already have one. If not, go to our website and create one. [my Social Security | SSA](https://ssa.gov)

You strictly want a replacement card, meaning you are not asking for any changes (*such as a name change due to marriage, etc.*).

You need to have an unexpired driver’s license or state identification card from Pennsylvania, New Jersey, or Delaware. *(Many other states are a part of this process as well.)*

Complete the application online.
[Replace Social Security card | SSA](https://ssa.gov)

After we review and process your application, we will mail your replacement card in 7 to 10 business days.

And that’s it, no card tricks, no sleight of hand needed, and best of all, no travel time and costs. Come to think of it, this is “government magic”!



To subscribe to **Solutions, Strategies, Answers**, contact Richard.Gaudiosi@ssa.gov

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It’s Just Business

At our **Business Services Online** page, employers, organizations, attorneys and non-attorneys representing Social Security claimants can exchange information with SSA securely via the Internet. You must register and create a password to access BSO.

[BSO Suite of Services \(ssa.gov\)](https://ssa.gov)