

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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SSA's Disability Programs: What People Know

Most people are surprised to learn that about **one in four Americans** will become disabled before reaching retirement age. With that in mind, the University of Southern California surveyed 6,500 people in 2021 to gauge awareness of SSA's two disability benefit programs.

About 76 percent of respondents were aware of the **Social Security Disability Insurance (SSDI)** program; for people with a disability, awareness was at 85 percent. Awareness increases with age, with just 51 percent aware at ages 18-29, and an 89 percent awareness at ages 62-65. People without a high school education were less likely to know about the program than people with more education. Among demographic groups, awareness was at 79 percent for Whites, 72 percent for Hispanics, 71 percent for Blacks, and 60 percent for Asian/Pacific Islanders.

Only about half of overall respondents were aware of the **Supplemental Security Income (SSI)** program, while 60 percent of those with disabilities were aware. Just as with SSDI, older persons were more aware. Among the demographic groups, Asian/Pacific Islanders (43 percent) were least aware, although there were no significant differences among the other groups.

The good news is that people who most need benefits are more likely to be aware of these programs. But the lower levels of awareness among demographic groups means both we at SSA and social services agencies would do well to focus outreach efforts accordingly.



Oh Baby ...

Where Have You Gone, Linda & James?

By now you've probably seen the list of the most popular baby names for 2022 that our agency released on Mother's Day weekend. As in recent years, **Olivia** and **Liam** were again the top names. But we thought it would be neat to go back in 10-year increments and see how/if the number-one names have changed in recent decades.

<u>Year</u>	<u>Girls</u>	<u>Boys</u>
2012	Sophia	Jacob
2002	Emily	Jacob
1992	Ashley	Michael
1982	Jennifer	Michael
1972	Jennifer	Michael
1962	Lisa	Michael
1952	Linda	James

So, a lot of variation on the girls side; for the boys, not so much. If you go to our website, you can see the top names for the last 100 years, check for how your own name has changed up/down on the popularity index, find the top names by decade, and see what names have been the most popular in Pennsylvania and all the other states.

[Popular Baby Names \(ssa.gov\)](https://ssa.gov/popular-baby-names)



Why Are These Kids Smiling?

Oh, c'mon, you know why. It's June! And as Alice Cooper first sang back in 1972, "School's Out" for summer. So, kids of all ages, get ready for the season when the living is easy! Why is this in a Social Security newsletter, you ask? Well, just to show that although summertime is fun, those long months of school can lead to good things too. Read on!

Social Security

Children of retired or disabled beneficiaries, as well as children whose parent(s) died but worked long enough, can receive benefits up to **age 18**. But children who are full-time students are entitled until **age 19**, or until they complete their secondary education, whichever comes first. Secondary education covers grade 12 and below.

A student is in **full-time attendance** if he or she:

- **attends** an elementary or secondary level school as determined by the law of the state or other jurisdiction in which the school is located, *and ...*
- **is enrolled** in a day or evening non-correspondence course at least 13 weeks in duration, and is scheduled to attend at least 20 hours weekly, *and ...*
- **carries a subject load** considered full-time for day students under the school's standards and practices.

[Students \(ssa.gov\)](http://ssa.gov)

Supplemental Security Income (SSI)

Under SSI rules, income from work generally decreases a person's benefit. However, the **Student Earned Income Exclusion** allows us to not count some earnings for a SSI recipient who is under age 22 and regularly attending school. We can exclude earnings up to \$2,220 monthly, with the cap for the year set at \$8,950.

Regularly attending school means the student takes one or more courses and attends classes in college at least eight hours weekly under a semester or quarterly system. If not attending college, a person can also qualify under certain conditions if in grades 7-12, in a training course, or if being home-schooled.

[SSI Spotlight on Student Earned Income Exclusion \(ssa.gov\)](http://ssa.gov)

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What to Expect When You're Expecting ... Social Security

As you think about when to take your retirement benefits, knowing both your approximate benefit amount and your **life expectancy** will help in your decision-making. When Social Security began making monthly payments in the 1940s, life expectancy at 65 was in the mid-70s. For a person turning 65 today, life expectancy is:

Women 86.8 years

Men 84.1 years

Of course, you must consider your family history and lifestyle when thinking about longevity. If you come from a family with long-life expectancy, you may need extra money in later years. This is particularly important since you may outlive pensions or annuities that have limits on how long they are paid. Your life expectancy affects your retirement planning, as knowing it helps you decide to take benefits before your full retirement age or at full age, or to wait until age 70 for your maximum benefit.

Our online calculator shows the average number of additional years you can expect to live, based only on the sex and date of birth entered. Here's the link:

[Retirement & Survivors Benefits: Life Expectancy Calculator \(ssa.gov\)](http://ssa.gov)



Money's Worth, Societal Good & You

Many people tend to judge the value of Social Security by the amount of retirement benefits they expect to receive in relation to taxes paid, without regard to the disability and survivors' insurance provided.

As a social insurance program, Social Security spreads the insurance costs over virtually all workers and provides the same types of protection to all workers and their families. Thus, you can't view the program merely as a personal savings plan or investment plan, nor assess the value solely by comparing an individual's taxes and expected benefits. As with other types of insurance, some will receive more in benefits than what they paid in taxes, some less.