

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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May Days: Some Are Just a Bit More Important Than Others

The merry month of May is replete with holidays and observances. There's *Stars Wars Day* on May 4. Say ahhh to *National School Nurse Day* on May 6. Wonder where it went on May 9 for *Lost Sock Day*. And go crazy on *Dance Like a Chicken Day* on May 14!

Ok, enough already with the silliness. We all know there's only two observances this month that matter.

Mother's Day is May 10. Since Mother's Day is all about family, it got us thinking about our motto that Social Security benefits provide "a family package of protection." One of those benefits is that for "young mothers" (also, "young fathers"). When a married worker dies, a surviving spouse normally must be at least age 60 to receive benefits. But if the survivor has a child of the deceased who is under age 16 in his/her care, then the survivor can receive at any age. This parental benefit stops when the child turns 16, though the child continues to receive to age 18. Over 93,000 "young parents" receive benefits. Of those, 92 percent are "young mothers" and 8 percent are "young fathers." By comparison, there are 3.5 million surviving spouses age 60 and older.

[Survivor benefits | SSA](#)

Memorial Day is May 25. Over 1.3 million members of the U.S. military have died in wars or conflicts. We honor the valor and bravery of all those who lost their life in the service of this country. Of course, Social Security survivors benefits are available to the spouses and children of the fallen (see above paragraph). Also, for information on all things related to current military personnel, including disability benefits, check out:

[Information for Military & Veterans | SSA](#)

It's Test Time ... Can You Ace It?



Yes, the school days are winding down, but before all you crazy kids hit the beach, there's that dreaded final exam. We at *Solutions, Strategies, Answers* thought we'd join in the fun with a **T/F Social Security quiz**.

- 1 – **The check day** for all beneficiaries is either the second, third or fourth Wednesday of the month.
- 2 – **Retirement benefits** are based on a worker's 40 highest earnings years.
- 3 – To be eligible for **divorced spouse's benefits**, the marriage must have lasted at least 10 years.
- 4 – The **disability benefit** is equal to a person's full retirement benefit, no matter their age.
- 5 – A **surviving spouse** has no limit on earnings; they can work and earn as much as they want without having their Social Security reduced.
- 6 – Only **U.S. citizens** can collect Social Security.
- 7 – Your **retirement benefit percentage** stops increasing at age 67.
- 8 – If you're **working past your full age**, you no longer pay the FICA worker tax.
- 9 – **Beneficiaries are guaranteed** a cost-of-living increase every year.
- 10 – The **full retirement age** for everyone born 1970 or later is 70.

Answers on back page



Quiz Answers

1. **False.** Some longtime beneficiaries still receive their benefit on the third day of the month.
2. **False.** Benefits are based on a worker's 35 highest earnings years (after indexing).
3. **True.** Must be at least 10 years from marriage date to divorce decree.
4. **True.** In fact, those disabled at a younger age receive a high return vis-à-vis their FICA taxes.
5. **False.** Surviving spouses have the same limit on earnings as do other beneficiaries.
6. **False.** Provided a worker is here legally, they can collect if they meet eligibility requirements.
7. **False.** Retirement percentages keep increasing up to age 70 if you delay collecting.
8. **False.** If it's a FICA-covered job, you always pay the tax regardless of your age.
9. **False.** Although COLAs are almost always paid, there have been some years when it was not.
10. **False.** Currently, the highest FRA is 67; it applies to everyone born 1960 or later.



Because You Asked ...

I don't want my Social Security card to get ripped or damaged. Is it a good idea to laminate it? We discourage the lamination of Social Security number cards because doing so would prevent detection of certain security features. To deter potential fraud and misuse, we currently issue cards that are both counterfeit-resistant and tamper-resistant. For example, the card contains a marbled light blue security tint on the front, with the words "Social Security" in white; also, it has intaglio printing in some areas on the front of the card, and yellow, pink, and blue planchets (small discs) on both sides. We cannot guarantee the validity of a laminated card. However, you may cover the card with plastic or other material if it is removable and does not damage the card.

What's the basic difference between Social Security benefits and the SSI program? Supplemental Security Income (SSI) is a needs-based program for individuals age 65 and older, or younger people with a disability. SSI payments are not the same as Social Security benefits. We finance Social Security retirement, survivors, and disability insurance benefits primarily from taxes paid by workers and their employers. Generally, we pay Social Security benefits to eligible workers and their families regardless of the amount of their resources and income other than earnings. On the other hand, eligibility under the SSI program depends largely on the claimant's income and resources. General revenues finance the SSI program.

I worked for years for the railroad, but I also paid into Social Security at other jobs. Do I get two retirement checks? People who are entitled to both Social Security and railroad retirement benefits do not receive two monthly checks. Someone who works enough under Social Security and meets all requirements is entitled to benefits. However, if the worker or spouse has either (a) 10 years of railroad service or (b) five years of railroad service after 1995, we figure the Social Security benefit and advise the worker and the Railroad Retirement Board (RRB) of the amount payable. The RRB will issue one combined check including both Social Security and railroad benefits.

The RRB may reduce benefits when an applicant is entitled to monthly Social Security benefits. The reduction depends on the type of railroad benefit involved and the formula used to figure the railroad benefit. Social Security benefits, on the other hand, are not reduced.

FAQ - U.S. Social Security Administration Search Results

Aren't We Cool? ... We're On ...



"Is my Social Security Number going to be suspended?"

Online Notices

Helping Others File an Online Social Security Disability Application: Additional Information & Forms

Supplemental Security Income (SSI): Eligibility Requirements & Application Process

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