

# Solutions, Strategies, Answers

*Newsletter of the 18 Social Security Administration offices in  
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties*



February 2026

Issue 161



## Need Some Love? ... Try SSA.GOV

Just like this forlorn guy, we've all been there at one time or another. A broken heart is the pits. But February is the Month of Love, so buck up! Our website has much to offer; check it out, and who knows? Maybe it will be the start of a beautiful relationship.

**Love Your Family** Here's information about benefits for a Social Security beneficiary's family members, such as a spouse or child. [Benefits Planner: Retirement | Benefits For Your Family | SSA](#)

**Oh Baby** Having a child soon? Or planning to adopt? Read up on what you need to get a Social Security number for your new arrival. [Learn what documents you will need to get a Social Security Card | SSA](#)

**Love Indeed Can Be Fleeting, but ...** if you were married for at least 10 years but then divorced, you may be eligible for divorced spouse's benefits.

[Family Benefits | Disability Benefits | SSA](#)

**Sadly, We All Suffer Losses** Of course, this is a most difficult time. But, if it happens and you need information on survivors benefits, you can find it here.

[Survivors Benefits | SSA](#)

**Staying Healthy for Your Family Members** They'd love to have you around for years to come, so if you're reaching Medicare age, learn how the program works.

[Medicare Benefits | SSA](#)

**Happy Valentine's Day to All ... (Even Mr. Forlorn)!**

## Qualifying for Social Security Disability

In many of our agency's publications, we refer to Social Security Disability Insurance benefits as **SSDI**. What's a bit ironic is that SSA employees rarely use the term "SSDI;" rather, we say "**Title 2.**" This is a reference to Title 2 of the Social Security Act, which authorizes retirement, survivors, and disability benefits. Our other benefit program, Supplemental Security Income (SSI), is called "**Title 16**" because that's where it's found in the Act.

Now let's look at how to qualify for Title 2 Disability. You must have worked in jobs covered by Social Security, and have a medical condition that meets our strict disability definition. We pay only for total disability; no benefits are payable for partial or short-term disability. We consider you to have a qualifying disability under our rules if these two requirements are met:

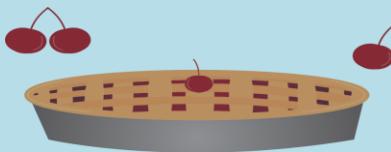
\*\*\* Because of your condition, you cannot work at a substantial level, and you cannot do the work you did previously or adjust to other work. We generally use earnings guidelines to evaluate whether your work activity is "substantial." If you are working and your earnings average more than \$1,690 monthly (*\$2,830 if you're blind*), you generally can't be considered disabled.

\*\*\* Your condition has lasted or is expected to last for at least one year or to result in death.

If you file a claim and meet these requirements, we send your application to a Pennsylvania Disability Determination Services (DDS) office that will determine if your condition is severe enough to qualify medically. DDS will go through a sequence of steps before making a final decision. This usually takes about six to seven months.

If your application is approved, the local SSA office will take action to start your benefits. If you are denied, you have 60 days to appeal the decision.

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



## Cherry Pie, Presidents & Social Security

As we get ready for Presidents Day, the question is ... did a six year-old George Washington really cut down his father's cherry tree? Well, since we cannot tell a lie, we're going to keep that to ourselves and instead just think about enjoying the traditional pie of the holiday. So, as we await February 16, let's look at the "sweet" things that took place during the administrations of other presidents re Social Security. (This is a SSA newsletter, after all!)



**FDR** Social Security Act signed, 1935

**Truman** 10 million additional people covered

**Eisenhower** In 1956, benefits provided to disabled individuals, ages 50-64

**JFK** Minimum retirement age *for men* lowered to 62

**LBJ** Medicare signed into law, 1965



**Nixon** Yearly COLA established, 1972

**Ford** Benefits garnished for child support

**Carter** Benefit formula changed, extends solvency

**Reagan** Full retirement age set to 67 for some

**Bush I** Better safeguards re beneficiary privacy



**Clinton** Raised earnings limits for beneficiaries

**Bush II** Medicare Part D prescription plan enacted

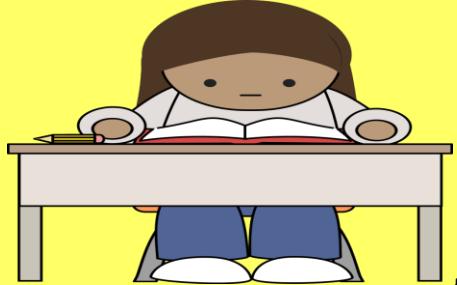
**Obama** Affordable Care Act reduced Medicare Part D subsidy for high-income individuals

**Trump** Reduced tax on benefits

To subscribe to *Solutions, Strategies, Answers*,  
contact [Richard.Gaudiosi@ssa.gov](mailto:Richard.Gaudiosi@ssa.gov)

or

[Jessica.M.Silvert@ssa.gov](mailto:Jessica.M.Silvert@ssa.gov)



## About That Resolution to Read More ....

So, when you decided that your first novel would be *War and Peace*, you knew it was long, but you just didn't know it would be *that* long (over 587,00 words). So then because you loved the Broadway show, you were determined to read *Les Miserables*. Oops, it clocks in at 531,00 words. Ok, forget Tolstoy and Hugo; we have some other publications to recommend that are a bit briefer but full of good info.

**Retirement** – Learn about your benefits: how you earn credits, how to apply, how benefits are figured, and how to decide when to retire. [Retirement Benefits \(ssa.gov\)](https://www.ssa.gov/retirement-benefits)

**Your Right to Question the Decision Made on Your Claim** – Learn how you can appeal a decision when you disagree with the findings. [Your Right to Appeal the Decision Made on Your Claim \(ssa.gov\)](https://www.ssa.gov/right-to-appeal)

**Benefits for Children with Disabilities** – Find out about Supplemental Security Income (SSI) for children, as well as Disabled Adult Child's Social Security benefits. [Benefits For Children With Disabilities](https://www.ssa.gov/benefits/children-with-disabilities)

**SSI in Pennsylvania** – An overview of additional money provided by the state for people residing in domiciliary care homes and personal care boarding homes. [Supplemental Security Income \(SSI\) in Pennsylvania \(ssa.gov\)](https://www.ssa.gov/ssi/pa)

**What You Need to Know about Misleading Advertising** – Don't be victimized by misleading advertisers who use "Social Security" or "Medicare" to sell services that our agency provides free of charge. [EN-05-10005 - What You Need to Know About Misleading Advertising \(Lo que necesita saber sobre los anuncios fraudulentos\) \(ssa.gov\)](https://www.ssa.gov/retirement/what-you-need-to-know-about-misleading-advertising)

**What You Can Do Online** – Whether you are already receiving benefits or have yet to apply, discover all the neat services available through your *my Social Security* account. [What You Can Do Online \(ssa.gov\)](https://www.ssa.gov/online)

**Update 2026** – Get all the numbers for the new year re earning credits, tax rates, earnings limits and more, A handy one-page, two-sided reference sheet. [Update \(ssa.gov\)](https://www.ssa.gov/2026update).

**Social Security Numbers for Noncitizens** – When do noncitizens need a SSN? What documents must be submitted to SSA? [Social Security Numbers for Noncitizens \(ssa.gov\)](https://www.ssa.gov/numbers-for-noncitizens)