

# Senior Focus

## Question from a frustrated widow

**Dear Rusty:** My husband and I were only married 5 years before he passed away from cancer. I am 61 and was told by SS that I don't qualify to receive his survivor benefits because we weren't married long enough and because I made more money than him when he was alive. I still work fulltime and plan to continue until my full retirement age. Am I able to collect any of his benefits? Why can his daughter collect his benefits, but I cannot? Signed: Frustrated Widow

**Dear Frustrated:** You were given partially incorrect information by Social Security because you were married long enough to collect a survivor benefit, but there are also other rules which might affect your eligibility:

- You cannot have remarried before age 60 and be currently married.
- You cannot collect full survivor benefits if you exceed Social Security's annual "earnings limit." That you made more money than your husband (and are presumably entitled to a higher personal SS benefit) isn't material, but your earnings from work could be.

If you didn't remarry before age 60 and remain married, and if you don't earn too much money, you are eligible to collect a survivor benefit as your husband's widow.

You can even claim your survivor benefit (only) while allowing your personal SS benefit to grow (if desired, up to age 70 when it reaches maximum). So, you may be eligible to collect a survivor benefit from your husband now, but if you're working full time, you may make too much money to be able to collect it at this time.

Social Security has an "earnings test" which applies to those collecting early benefits and which limits how much you can earn before they take benefits away. For 2021, the annual earnings limit is \$18,960, and if you earn more than that, they will take away benefits equal to \$1 for every \$2 you are over the limit. That could mean you'll owe them

more than you're entitled to in benefits, which would mean no benefits would be paid. Here's an example: Say you make \$60,000 per year working full time. If you collect the survivor benefit and because you haven't yet reached your full retirement age (FRA), you'll be subject to the earnings limit of \$18,960. At this earnings level, you would exceed the limit by about \$41,000. Half of that amount would be about \$20,500, and SS would require you to repay them that amount from your SS benefits. Depending upon your survivor benefit amount, that could disqualify you from receiving

monthly benefits. As you can see from this example, if you

work full time but do not significantly exceed the annual earnings limit, you may be able to collect at least some of your survivor benefits, but I cannot answer that without knowing your annual earnings and approximately what your survivor benefit would be. For clarity, the earnings test no longer applies once you reach your full retirement age.

Regarding your husband's daughter collecting a survivor benefit from him: a surviving minor child of the deceased can collect a survivor benefit until they are 18 (or 19 if still in high school). An adult disabled child who was disabled before age 22 is also eligible to collect a survivor benefit from a deceased parent.

So, let's recap: you were married to your husband long enough to be eligible for a survivor benefit, but you may have significant earnings which disqualify you from receiving those benefits right now.

There is no longer an "earnings test" once you reach your FRA (66 years and 10 months), so at your FRA, you could collect your full survivor benefit.

And you could collect your survivor benefit only first and allow your own personal SS benefit to grow until you are 70 when it would be more than your survivor benefit. At that time, you would switch to your own benefit which would be about 25% more than your FRA benefit.

### Ask Rusty

## ActionS resuming meal service at area senior centers

By Sharon Toth  
The Bulletin

ActionS Inc. of Brazoria County is resuming meal service at all its centers around the county by next week and is adding a seventh location while continuing meal deliveries to the registered home-bound elderly.

"We're stair-stepping them in by July 19," said Breah Knape, ActionS executive director, of the effort to reopen meal service at the centers, which were closed due to Covid and are being reopened as the virus count declines and many seniors have been vaccinated.

In addition to the six centers reopening in Alvin, Angleton, Brazoria, Lake Jackson, Pearland and Sweeny, a seventh site will be located in Oyster Creek as of next week. The agency plans to offer services in Manvel eventually, but there's no time frame at this point, said Knape.

ActionS offers free lunches to anyone age 60 or older who is a resident of Brazoria County and is registered with the agency.

"They can call and set up an appointment to join the center; it takes about 15 minutes for the paperwork," Knape said. At the same time, the non-profit agency won't turn anyone away who meets the age and residency requirements

and walks in and needs a meal.

About 300 seniors receive home-delivered lunches currently. Usually, these are seniors with transportation barriers or who have health issues that prevent them from going to the centers to have lunch, she said.

ActionS also offers transportation to seniors who need a ride to the centers for lunch and then to return home afterward.

Applicants registering for the weekday lunch service can sign up at the same time for transportation to the closest center.

Grocery distribution will be winding down as the centers open up, she added, but the agency is "ramping up transportation" - rides to places ActionS' clients need to go if they're unable to drive themselves or don't have a vehicle.

"These include medical visits and non-medical, such as a trip to the

grocery store or beauty salon - if it's something they need to do to take care of themselves," said Knape. "And it's door to door. They just need to call and make an appointment. There's no fixed route."

Restarting programs at the senior centers are also in the works to enable seniors to socialize more again.

These could include educational seminars, such as warning about scams and offering long-term planning advice as well as brain games, crafts and physical work-out sessions in some locations.

"The younger generation has a feeling (from Covid) now how horrible isolation can be. The health detriments of social isolation are unbelievable," said Knape.

For information about ActionS meals, transportation or programs, or to register, call ActionS at (979) 849-6132 or a center listed here.

### The centers where ActionS Inc. will be serving meals

**Alvin:** Alvin Senior Citizens Center, 309 West Sealy, 77511 (281) 585-4677, open 8 a.m. to 2 p.m.;

**Angleton:** Angleton Recreation Center, 1601 N. Valderas, 77515; (979)248-1454; 8 a.m. to 2 p.m.

**Brazoria:** 100 First St., 77422, 8 a.m. to 1 p.m.;

**Lake Jackson:** Lake Jackson Civic

Center, 333 Hwy. 332 East, 77566 (979) 415-2611, 8 a.m. to 2 p.m.;

**Oyster Creek:** 134 Linda Dr., 77541, 8 a.m. to noon;

**Pearland:** Melvin Knapp Building, 2424 S. Park Ave., 77581 (281) 997-1862, 8 a.m. to 2 p.m.

**Sweeny:** Senior Citizens Building, 205 N. Oak Dr. 77480 (979) 585-6454, 8 a.m. to 2 p.m.



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## Forgetful? It's most likely the rigors of growing old

FROM ASSOCIATION OF MATURE AMERICAN CITIZENS

It's not just old-timers who have those "senior moments," studies show that we gradually begin to find it harder to focus when we are in our 20s, and it gets more difficult as we age -- it's a slow process but it's also part of the aging process.

"A specific brain network, the locus coeruleus, that controls our ability to focus while under stress appears to weaken as we age, interfering with our ability to focus," is how Science Daily explains it. Studies have shown that when we get older it's normal for us to get distracted, making it hard to pay attention.

According to Professor Mara Mather, a co-author of a study,

"Trying hard to complete a task increases emotional arousal, so when younger adults try hard, this should increase their ability to ignore distracting information."

While young adults are not as easily distracted as are senior citizens, there is scientific evidence that the ability to ignore distractions peaks when we are about 20 years old and slowly deteriorates annually.

"So, if you forget that you wear glasses, have your forgetfulness checked out. But if you simply forgot where you left your glasses, it is most likely the rigors of getting old," says Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC].

The Harvard Medical School published a report on the topic, noting

that: "Most people start to notice changes as they enter their 50s and 60s. Although these changes can cause consternation, most age-related memory and thinking problems don't stem from an underlying brain disease such as Alzheimer's disease.

Instead, what appears to be a memory problem may simply reflect a slower processing speed and poor encoding and retrieval of new memories as a result of diminished attention.

However, even though your brain may be slower to learn and recall new information, your ability to make sense of what you know and to form reasonable arguments and judgments remains intact."

In other words, says AMAC's Weber, while you may forget where you left your glasses, the knowledge and wisdom you've accrued in your lifetime remains. "Remember, it might take a bit longer to recall the details of an event or the answer to a routine question it doesn't mean that you've lost it. You're simply the victim of the aging process."

As the folks at the Harvard Medical School put it: "The result is that as you age, it takes longer to absorb, process, and remember new information. The natural loss of receptors and neurons that occurs with aging may also make it harder to concentrate. Therefore, you not only learn information more slowly, but you also may have more trouble recalling it because you didn't fully learn it in the first place. With slower processing, facts held in working memory may dissipate before you have had a chance to solve a problem."

### Tips for dealing with forgetfulness:

- Learn a new skill.
- Follow a daily routine.
- Plan tasks, make to-do lists, and use memory tools such as calendars and notes.
- Put your wallet or purse, keys, phone, and glasses in the same place each day.
- Stay involved in activities that can help both the mind and body.
- Volunteer in your community, at a school, or at your place of worship.
- Spend time with family.

# Senior Focus

ACTIONS AD - 2X3 (MAKE 2X3.5 FOR SPACE)

### Strengthening families affected by dementia

- Ten monthly activity-based socials for the memory impaired
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- Alzheimer's prevention training
- Annual Brain Fair
- Coaching for early stage AD patients

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