

The Interconnected World of Seniors and Social Security

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ABOUT THE STUDY

Social security is a cornerstone of financial support for seniors in the United States, providing a safety net that has been integral to the well-being of older adults for decades. In this perspective piece, they will explore social security from the viewpoint of seniors, examining its impact on their lives, the challenges they may face, and the evolving role of this vital program in an aging society.

Historical significance

Social security, established in 1935 as part of the New Deal, represents a landmark in social policy. It was designed to provide financial security for retirees, the disabled, and survivors. Over the years, social security has evolved, adapting to demographic shifts, economic changes, and societal needs. For seniors, it serves as a reliable source of income during retirement, allowing them to age with a measure of financial dignity.

Lifeline for retirement: From the perspective of seniors, social security is not just a government program; it is a lifeline that ensures a measure of financial stability during retirement. Many older adults rely significantly on their social security benefits to cover essential living expenses, including housing, healthcare, and daily necessities. For those without substantial savings or pension plans, social security is often the primary or sole source of income.

Challenges and Uncertainties: Despite its crucial role, social security faces challenges that cast a shadow on the financial security of seniors. Concerns about the program's long-term sustainability have led to discussions about potential reforms. Seniors, especially those reliant on Social Security as their main income source, navigate uncertainties about the future, wondering if benefits will be adjusted, eligibility criteria changed, or if the program will remain as robust for future generations.

Income adequacy: While social security is a vital income source, there is an ongoing conversation about its adequacy. For some seniors, especially those with higher living expenses or significant healthcare needs, social security benefits alone may not be sufficient to maintain a comfortable standard of living. This perspective highlights the importance of supplementary

retirement savings and the need for comprehensive financial planning among seniors.

Healthcare and social security: From a healthcare perspective, social security is interconnected with access to medical services. Medicare, a federal health insurance program, is closely linked to social security for seniors. Understanding the intricate relationship between these two programs is crucial for seniors seeking comprehensive healthcare coverage. Access to affordable healthcare is a pivotal consideration for seniors, and social security plays a key role in this equation.

Navigating complexity: The application process for social security benefits and understanding the various aspects of the program can be complex. From a senior's perspective, navigating the bureaucracy, understanding eligibility criteria, and making informed decisions about when to start receiving benefits are critical considerations. Many seniors may seek assistance from advocacy groups or financial advisors to ensure they optimize their benefits and navigate the system effectively.

Adaptation to demographic shifts: As society ages and life expectancy increases, social security must adapt to demographic shifts. Seniors are living longer, and this reality has implications for the sustainability of the program. From a senior's perspective, the evolving landscape of social security underscores the importance of staying informed about changes, potential reforms, and planning for a more extended retirement period.

Role in social equity: From a broader perspective, social security is a reflection of societal values regarding social equity and the well-being of older adults. It represents a commitment to ensuring that individuals who have contributed to the workforce throughout their lives are provided for in their retirement years. Seniors view social security not just as an entitlement but as a testament to a society's commitment to the dignity and welfare of its aging population.

Social security and independence: For seniors, social security provides a sense of financial independence. It allows them to age in place, maintain autonomy, and make choices about their lifestyles. This perspective emphasizes the importance of policies that preserve and enhance social security's role in fostering independence and dignity for older adults.

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Social Security for seniors is not merely a financial program; it is a reflection of societal values, a lifeline for financial security, and a complex system that seniors must navigate. As the aging population grows, it becomes increasingly important to address the challenges, uncertainties, and evolving needs of seniors in

the context of Social Security. A perspective on Social Security from the eyes of seniors underscores the vital role this program plays in shaping the retirement landscape and calls for ongoing dialogue, adaptation, and advocacy to ensure its continued effectiveness for generations to come.