

Dutchess County Office for the Aging's

AGING NEWS

For the week of May 11

Social Security and OFA Offer Guidance for the Widowed

One of the most gratifying experiences for us at the Office for the Aging is when we're able to connect a widowed older adult with benefits to which they were entitled but unaware of. Now, an April 2026 report from the Social Security Administration Office of the Inspector General (SSA-OIG) confirms what we at OFA long suspected: that many widowed people who collect Social Security benefits are not receiving the full amount available to them under Social Security rules.

The SSA-OIG audit, which covered late 2024 through early 2026, took a specific look at two populations of widowed Social Security beneficiaries:

those who did not have benefits adjusted when their spouses died before age

62, and

those who became dually entitled to both widow(er) and retirement benefits in the same month.

The money "left on the table" among 8,618 widowed beneficiaries in the first group above came to \$50.4 million. That's over \$5,800 per beneficiary. The audit found that this shortfall had been caused in part by SSA employees not consistently informing these beneficiaries of their options.

OFA Volunteers Come Through in the Clutch

OFA's Social Security success story started early in our "Friendly Calls" program when we paired up two widows, a volunteer and a participant. The participant in our program just recently lost her husband. She was matched with a Friendly Calls volunteer who was also a widow. During their conversations, the volunteer asked if the recent widow if she was receiving the Social Security benefits left from her late husband. The participant had no idea she was entitled to benefits. Her volunteer helped her connect with Social Security to obtain all the information she needed to receive *all* her

benefits. Within weeks, she was receiving the benefits, including retroactive payments.

Conversations like this matter, often more than we know at the time.

Sometimes they result in clear-cut improvements to an older adult's financial situation, as in this case. Other times, older adults who had been hesitant about asking for assistance agreed to reach out to OFA for essential help.

To learn more about "Friendly Calls," reach out to program manager Linda Edgar at **845-486-2548**.

Contracting Scammers Come Out in Spring

Home improvement scams are consistently among New Yorkers' top five consumer complaints, and springtime is when scammers re-style themselves as contractors. Their scams can cost homeowners thousands of dollars, and can leave homes in worse condition than before the fraudulent repairs.

All you know is that your home needs work, and you don't want to be ripped off. The New York Department of State's Division of Consumer Protection offers these tips:

Shop around: Get at least three estimates that include detailed information about materials, services to be provided and a projected timeline.

Know who you hire: Ask friends and neighbors to recommend contractors they have worked with.

Check the references provided by the contractors. Look into local home builder associations that may recommend reputable contractors and provide support if there is a dispute.

Check your local government licensing requirements: New York State does not license home improvement contractors. Check with your town, city, and/or village government as to what licensing and permits may be required in your home community, and be sure the contractor has proper licensure and has insurance. Just because a contractor has a business card and a Facebook page doesn't make them legitimate.

Get it in writing and be sure the contract includes:

The contractors' name, address, and phone number;

Estimated timeline with start and finish date;

Detailed description of the work to be done; and

Detailed pricing that includes a list of supplies and labor costs.

Know your rights: You have three days to cancel after signing a contract for home improvements. All cancellations must be in writing.

Never pay full price up front: Establish a payment schedule tied to completing specific jobs. Don't pay with cash or wire transfer. Withhold final payment until the entire project is completed to your satisfaction.

Beware These Scammers' Tricks

Scammers will knock on your door suggesting improvements they can help you with like new windows, a new driveway, or the latest solar panels. Some may claim to be in the area and to have materials left over from a previous job.

Scammers will pressure you for an immediate decision.

Scammers will recommend a lender they know to help pay for the job. Don't finance through your contractor.

Running into a problem? First, speak with the contractor and try to reach a resolution. If a resolution is not possible, complainys can be filed with the New York State Division of Consumer Protection (**800-697-1220, weekdays 8:30a-4:30p**) or the New York State Attorney General (Poughkeepsie office: **845-485-3900**).

OFA Summer Holiday Schedule

Making plans for the summer? Keep in mind that the Office for the Aging main office and OFA Friendship Centers are closed in observance of the following national holidays:

Monday, May 25th – Memorial Day

Friday, June 19th – Juneteenth

Friday, July 3rd – Independence Day

Monday, September 7th – Labor Day

Clients of OFA's Home Delivered Meals program receive shelf-stable meals in advance of all holidays.

Volunteer Exercise Instructors Wanted

OFA's Senior Exercise Program (www.dutchessny.gov/seniorexercise) is looking for volunteer exercise instructors. No experience is necessary. OFA provides all training. If you'd like to combine volunteering with meeting your own goals of staying physically active, reach out to us at ofa@dutchessny.gov, or 845-486-2555 during business hours.

Visit www.dutchessny.gov/ofavolunteer for a look at all our volunteering options. We work with whatever time you have available.

OFA Ambassador Hours for May-August (Check Back for Updates)

We're moving into the (even more) busy time of year at OFA. Here's the May-August list of OFA Ambassador Mary Reedy's mobile office hours...thus

far. There'll be more such office hours scheduled, where you can get your aging services questions answered from a location closer to home.

To book your half-hour spot, call OFA during business hours at 845-486-2555:

Tuesday, June 23rd, noon-1:30pm – Clinton Library, 1215 Centre Rd., Rhinebeck

Thursday, June 25th, noon-3pm – Amenia Library, 3309 NY 343, Amenia

Tuesday, June 30th, 10am-noon – Millbrook Library, 3 Friendly Ln., Millbrook

Tuesday, July 28th, 1-3pm – Millbrook Library

Thursday, August 27th, noon-3pm – Amenia Library

Other news:

Six symptoms that [aren't "normal aging."](#)

What might [coffee](#) or [garlic extract](#) do for healthy aging?

[Keep your pattern of rest and activity stable](#), whenever possible.

This week's birthdays:

5/16: Actor [Danny Trejo](#) (82)

5/17: Boxer [Sugar Ray Leonard](#) (70)

5/18: Baseball Hall of Famer [Reggie Jackson](#) (80)

5/19: Singer/songwriter/guitarist [Pete Townshend](#) (81)

5/20: Yankees pitcher [David Wells](#) (64)

5/21: Actor/wrestler [Mr. T](#) (74)

5/22: Songwriter/lyricist [Bernie Taupin](#) (76)

And a Bad Joke!

If I had a dollar for every time somebody told me I was bad at math, I'd have
84 cents.