

Solutions, Strategies, Answers

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



January 2026

Issue 160

26 in '26

This being the January issue and all, you know we are obligated to have some article about the new year. So, we're going to go with 26 numbers to be aware of in 2026.

7.65% - The Social Security tax rate (FICA) for workers

15.30% - The FICA tax rate for the self-employed

\$184,500 – The maximum earnings subject to FICA

\$1,890 – Wages or self-employment needed for one credit

\$24,480 – Earnings limit for beneficiaries under full age

\$65,160 – Earnings limit for beneficiaries in full age year

Zero - Limit on earnings as of full age month

\$1,690 – “Substantial” earnings for disability purposes

\$2,830 – “Substantial” earnings for blind individuals

\$1,210 – Monthly earnings to qualify as Trial Work month

\$4,152 – Maximum retirement benefit at full age

\$2,071 – Average retirement benefit

\$3,208 – Average combined benefits, senior couple

\$3,898 – Average benefit, widowed mother, two children

\$1,919 – Average benefit, widow (er)

\$1,630 – Average benefit, disability beneficiary

\$2,857 – Average total benefit, disability beneficiary, spouse, with one or more children

\$994 – Federal maximum monthly benefit for SSI

\$1,491 – Federal SSI maximum for a married couple

\$2,000 – SSI resource limit for a single individual

\$3,000 – SSI resource limit for a married couple

\$2,410 – SSI monthly work exclusion for students

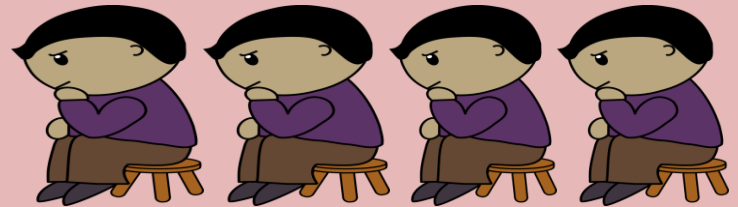
\$9,730 – SSI annual work exclusion for students

\$202.90 – Standard Medicare Part B premium

70.4 million – Number of Social Security beneficiaries

343 million – U.S. population

**2026 Cost-of-Living Adjustment (COLA) Fact Sheet |
News | SSA**



Answers to Stuff You Always Thought About

In a homage to **Auguste Rodin**, we know you too are constantly thinking about things ... like these questions.

Didn't Social Security pay student benefits to college kids at one time? Today Social Security provides benefits for elementary and secondary school students under age 19. However, we don't pay other students. Few student-aid programs existed when we first provided benefits in 1965. Later, other programs were created to relate directly to family income and educational costs to help students. The benefit ended in 1985 because such other assistance was available; also, this change helped the financial soundness of the Social Security system.

What does “the family maximum” mean? We limit the amount of monthly benefits that we pay based on a worker's earnings record. This assures that a family will not get considerably more in benefits now than what the worker's earnings level was prior to the worker's retirement, disability or death. When family benefits would exceed the maximum, the payments are reduced proportionately for all family members to bring the total within the limit. Please note that the worker's benefit is never reduced, and for benefits based on disability, the family maximum computation is figured differently.

I know the Social Security checks are one month behind. Is it the same with my Medicare premium? First off, the Social Security checks are not behind; based on regulations, beneficiaries must live the entire month before they are due a benefit. So, if you live the entire month of January, you are due that month's benefit which is paid in February. But the Medicare Part B premium that is deducted from your Social Security check is for the current month.

Medicare's Three Enrollment Periods

Sometimes the thought of signing up for Medicare gives people a bit of anxiety. But it's nothing to fear. It's mainly knowing where you fit in the enrollment process.

First, let's review the basics. For the large majority of people, Medicare eligibility begins at age 65. People who are disabled or have kidney disease may qualify at a younger age. In this article we are focusing on the age 65+ group and the enrollment periods available to them.

Initial Enrollment Period (IEP) This seven-month period begins three months before your 65th birthday month and ends three months after your birthday month. If you enroll in any of the three months before 65, your coverage starts in your birthday month. If you enroll in any of the remaining four months, your coverage begins the next month.

Special Enrollment Period (SEP) If you are working and covered medically by your employer, or are covered by a working spouse, you can delay filing. When you or your spouse stop working, the eight-month SEP is available to you. If you file in the first month of your SEP, you can start Medicare in that month or any of the next three months. If you file in the second month or later, coverage begins the next month.

General Enrollment Period (GEP) If you miss filing in either the IEP or SEP, you must wait for the annual GEP. The GEP runs from January to March (which means it is going on now). Your coverage will start the month after you file, so if you file in January your coverage will start in February. Depending on certain time frames, you may have an increase in your Part B premium if you missed your prior enrollment opportunities.

You can learn more on all this at [Medicare](#)



To subscribe to *Solutions, Strategies, Answers*,
contact Richard.Gaudiosi@ssa.gov
or
Jessica.M.Silvent@ssa.gov

You're Probably Our Kind of People



Sooner or later, everybody has involvement with Social Security ... but some groups of folks have more involvement than others. We've set up some web pages that focus on these heavy hitters. Are you among them?

People outside the U.S. Find information on receiving benefits abroad, which countries have international agreements, and the Social Security programs of other countries. [International Programs](#) | [SSA](#)

School officials Do you certify school attendance for us, provide information about a child's disability, or send us records? [Information for Teachers and School Officials](#) | [SSA](#)

Service providers for the homeless Are you assisting someone in applying for disability benefits? Are you serving as a contact person or a mail drop? [People Experiencing Homelessness & Service Providers](#) | [SSA](#)

Human resources professionals Do you get asked Social Security and Medicare questions by your employees? Do you help them get ready for retirement? [Information for Human Resource Professionals](#) | [SSA](#)

Financial planners Serving as a tax preparer? Helping someone estimate their income in retirement? [Information for Financial Planners](#) | [SSA](#)

Faith-based and community groups Are you helping people in need? Want to educate your congregation or clients about SSA benefits? [Faith-Based and Community Groups](#) | [SSA](#)

Military Veterans Learn the differences between disability benefits paid by the Veterans Administration and SSA. [Information for Military & Veterans](#) | [SSA](#)

People like me Do you help those who have a visual impairment? Or do you work with the deaf/hard of hearing? [People Like Me](#) | [SSA](#)

Outreach Resources for Groups Does your organization want to spread the word about Social Security benefits of all kinds, such as survivors, Supplemental Security Income (SSI), or benefits for children? Do you want to assist people who have limited English proficiency? Find out about available materials, posters, and videos. [Groups and Organizations](#) | [SSA](#)