

Solutions, Strategies, Answers

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



October 2026

Issue 169



One COLA Serving Coming Right Up

Well, summer has come and gone, but we all know that in these parts we'll still have some warm days. So, who wouldn't enjoy a few more refreshing colas? And since we're all about words here, what more clever lead-in could we employ in anticipation of the upcoming **2027 Social Security Cost-of-Living Allowance (COLA)** announcement?

Look for it on **Wednesday, October 14, at 8:30 a.m.**, when the Bureau of Labor Statistics announces the Consumer Price Index numbers through the end of the September quarter; when compared with last year's third quarter, the new numbers will determine the 2027 COLA. Last October the increase turned out to be 2.8 percent for 2026. And now, since this is football season and everybody – and we mean everybody – makes predictions, we were going to take a stab at the COLA ... but we thought better of it. In the words of a former president, it would be "prudent" if we all just wait for the official number.

Cost-Of-Living Adjustments

In Case You Get Tired of Us ...

.. you have your pick of other SSA information sources, all produced by the big guys at our Baltimore headquarters. Yes, we're a presence on **Facebook, Instagram, LinkedIn, YouTube, and X**. Just go to our website front page, bottom right hand corner, and you'll see icons for these social media sites, taking you to our posted info.

The United States Social Security Administration

When "Getting a PASS" Means Something Good

When someone asks the question "Why does so-and-so get a pass?," it usually is because Person A thinks Person B is getting off easy *or* getting special treatment *or* not doing their share. So, a bad connotation. But when Social Security references a PASS, it is speaking of the **Plan to Achieve Self-Support**. Here's how it works.



Let's say an individual with a disability is receiving a **Supplemental Security Income (SSI) cash benefit**. Since SSI is needs-based, other income (*e.g., earnings*) normally decreases the benefit. However, the PASS provision allows SSA to not count income that is used to pay for items or services needed to reach a long-term work goal.

Example – John receives SSI and works. His earnings reduce his benefit by \$200 monthly. However, since he now pays \$150 monthly for a training course designed to help him open a business, SSA only reduces his benefit by \$50 monthly because he has a PASS.

The PASS has to be in writing, have a specified time frame, explain the steps the individual will take to reach the work goal, and list the items and services needed. In summary, the ultimate objective of the PASS is to help disabled individuals find employment that reduces or eliminates reliance on SSI benefits.

<https://www.ssa.gov/disabilityresearch/wi/pass.htm>



If You're 118 Years Old

.... we, uh, have some not-so-good news for you. Probably you have only a little over seven months left to live. At least that's what the **Life Expectancy Calculator on Social Security's Actuary's Page** shows. On the other hand, if you are a newly born boy, you can expect to live until 82, while a newborn girl has 86 on her horizon. Keep in mind that these numbers are based on probabilities, so only time will tell for each individual. But the Life Table is just an example of the neat stuff you can find on the Actuary Page.

It includes **evaluations of the various proposals** that people have brought forth to address the long-range financing of Social Security; the Actuary analyzes how the adoption of any one proposal would affect program finances. The page also includes **presentations** that Actuary staffers have made before congressional committees and various organizations on such issues as the effects of inflation on the trust funds, as well as the effects of changes in the rates of disability and mortality.

The online Actuary page also has benefit calculators, information on the COLA process, a rundown of national wage levels, and lots more. Check it out at [Office of the Chief Actuary -- Home Page \(ssa.gov\)](#). And hey, those of you who have reached the age of 118 or so, you proved that one can indeed beat the odds!

Mother Nature, Artist

OK, time to step outside of Social Security Land and drink in the world around us. We have reached October, when Mother Nature paints her vibrant reds and browns, her azure skies, and tops it all off with clear, crisp mornings. It is that time when a young mother would annually regale a little boy with *October's Bright Blue Weather*.

A 19th century poem by Helen Hunt Jackson, it begins "O suns and skies and clouds of June, And flowers of June together, Ye cannot rival for one hour, October's bright blue weather." Read it in full at [October's Bright Blue Weather - Jackson \(potw.org\)](#). Enjoy the month!

To subscribe to *Solutions, Strategies, Answers*,
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If We Would Get Questions, These Are Questions We Think We Would Get

Well, we would like to tell you that we went to our mailbox and found it overflowing with questions. But ... that was not exactly the case. However, since most respectable publications have a Q&A column, we figured we should do the same. So here are our own Qs & As, homemade style.

Can I laminate my Social Security card? We discourage lamination because it would prevent detection of certain security features. To deter potential fraud and misuse involving SSNs, we issue cards that are both counterfeit-resistant and tamper-resistant. The card contains a marbled light blue security tint on the front, with the words "Social Security" in white; intaglio printing in some areas on the front of the card; and yellow, pink, and blue planchets, small discs on both sides. We cannot guarantee the validity of a laminated card. However, you may cover the card with plastic or other material if it is removable and does not damage the card.

Am I getting my money's worth out of Social Security?

Many people tend to judge Social Security's value by the retirement benefits they expect to receive in relation to taxes paid, without regard to disability and survivors' insurance. Since it is a social insurance program, one cannot view it merely as a personal savings plan or an investment plan. It is true that some workers will receive more in benefits than they paid in taxes, while some will receive less. But its main purpose is to benefit society as a whole.

Why do I have to pay taxes on my Social Security benefits?

The provision to tax benefits became law in 1983 to help restore the financial soundness of the Social Security program. Congress based this provision on the tax treatment of private and public pensions, with some modifications. Initially, Congress decided to tax up to 50 percent of a beneficiary's Social Security benefits, but only if the beneficiary's income exceeded certain thresholds. We intended for income thresholds to exempt low and middle-income beneficiaries from the taxation provision. The income thresholds that determine whether Social Security benefits are taxable and the percentage of benefits that are taxable do not apply to private and public pensions, and therefore, result in the more advantageous tax treatment of Social Security benefits.

If you do have a real question, you might find it answered in our FAQ section: [FAQ Home](#) · [FAQ | SSA](#)