# Solutions, Strategies, Answers

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

**November 2026** **Issue 170**

## 3.6 ... That's Your 2027 Number

As mentioned in last month's newsletter, **October 14** was the day for the announcement of the **2027 Cost-of-Living Adjustment (COLA)** for more than 76 million people who receive Social Security and/or Supplemental Security Income (SSI) benefits. Benefits will increase by **3.6 percent**, with Social Security beneficiaries receiving the increase in January 2027. SSI recipients will see their benefit increase on Thursday, December 31, 2026. *(SSI benefits are always issued on the first day of the month ... except when the first falls on a holiday or weekend.)* Note that some people receive both Social Security and SSI benefits.

On average, Social Security retirement benefits will increase by $75 per month.

## Here's other key changes that you might have missed:

**Tax base** Workers will pay Social Security (FICA) taxes on earnings up to $192,300. Medicare has no limit on taxable earnings.

**Credits** People need 40 "work credits" to be eligible for retirement benefits. In 2027, FICA earnings of $1,970 will provide one credit. You can only earn four credits in any one year. So, earnings of at least $7,880 in 2027 provide the four credits.

**Working while receiving** People who work while receiving Social Security need to be mindful of the limit on earnings if they have not yet reached their Full Retirement Age. If you retire early and are not yet in your full age year, the limit on earnings is $25,560. If you are in your full age year, the limit is much higher - $67,920. If you exceed the work limits, some Social Security benefits will be withheld. There is no limit as of the month you reach full age. *(Note that the work rules for disability beneficiaries are much different.)*

**Benefit amounts** The maximum retirement benefit at full age will be $4,188 monthly. Some people who delay taking their benefits until after full age will receive more.

The average retirement benefit will be $2,170.

**Thresholds for Social Security disability benefits** The Substantial Gainful Activity earnings level for non-blind individuals will increase to $1,770 monthly. For blind individuals, it will be $2,950.

**SSI payment rates** The maximum federal amount for an individual will be $1,029. For a couple, the combined amount is $1,544.

Here's our press release on the COLA: Social Security Announces 3.6 Percent Benefit Increase for 2027 | News | SSA

See our fact sheet with all the new numbers at: 2027 Cost-of-Living Adjustment (COLA) Fact Sheet | News | SSA




## A Shout-Out to Our Veterans

For over 100 years has our country has taken a time-out in November to honor the brave men and women who have served or are currently serving in our military. On **Wednesday, November 11**, we will observe **Veterans Day.** Originally called "Armistice Day," it has its beginnings in 1918 after the end of World War I.

At Social Security, we recognize that veterans are special people, and we want to be sure they receive all the benefits and assistance that are due them. Our web section, **Information for Military & Veterans,** contains the following:

**Wounded Warriors –** Veterans with a disability compensation rating of 100% Permanent & Total from the Veterans Adm. may qualify for expedited processing of their SSA disability claims. This includes active-duty military who develop a disability on or after October 1, 2001.

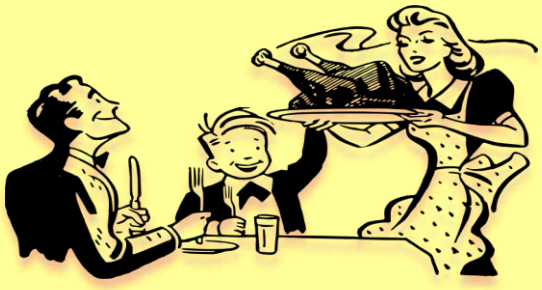
**How Do They Compare? -** Since both SSA and the Dept. of Veterans Affairs pay disability benefits, the differences between the programs can be confusing. This fact sheet shows where they align and where they differ.

**Useful External Links –** We provide links to the Department of Veterans Affairs, with information on VA Survivor Benefits and links to VA fact sheets. Also here you will find a link to the Department of War website, with its Compensation and Benefits Handbook, the Warrior Care Blog, and other items.

You can find all of the above at **Information for Military & Veterans | SSA**

## Reminder: Guard Your SSN

**To subscribe to *Solutions, Strategies, Answers,* contact richard.gaudiosi@ssa.gov or jessica.m.silvent@ssa.gov**



## Be Thankful for Spouses ...
## *Especially If They Provide Social Security for You!*

So, when you sit down on **November 26** to devour the big bird, we're sure you will first offer a special thank-you to your beloved spouse for all that he/she does for you. And since one of the most valuable things your spouse does is provide Social Security benefits for you, it's a good time to look at the requirements in **life cases.**

**Your spouse must be receiving benefits** You can only receive if your spouse is receiving retirement or disability.

**Duration of marriage** Must be married at least 12 months. If married for less time, must be the parent of the worker's child who is either under 16 or disabled, and in your care.

**Your age** At least 62, or if younger, have a child in care.

**If you have worked at least 10 years,** then you must first file for your own retirement; after that, we will determine if you are due additional spousal benefits.

**You *could* receive up to 50 percent of your spouse's full benefit** However, your spousal percentage is dictated by your age when filing. You only receive the maximum 50 percent if you are at your full age; if you file anytime from age 62 up to your full age month, your percentage ranges from the low to mid-30s up to the maximum 50 percent.

**Your own benefit may make you ineligible for spousal benefits** If your own benefit is higher than 50 percent of your spouse's full benefit, you can't receive on their record, at least for now. If your spouse passes away, you may then be due benefits as a widow or widower; survivor rules are different than those for "life" cases.

**For this information and more, go to our website:**
Benefits Planner: Retirement | Benefits For Your Family | SSA

