

Solutions, Strategies, Answers

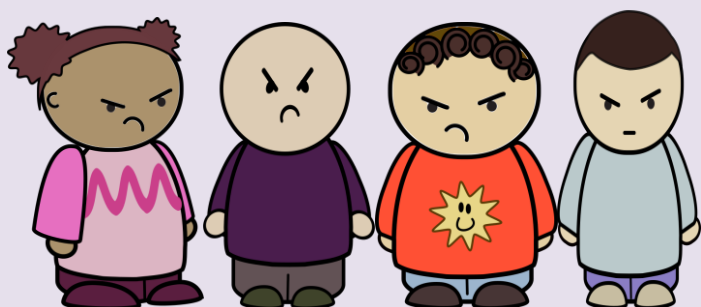
Newsletter of the 18 Social Security Administration offices in
Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



October 2025

Issue 158

October 15 is ... National Grouch Day?



Yes indeed, October 15 is **National Grouch Day**, according to www.nationaltoday.com. They say it's a day *"to celebrate all the grouches we know – or to embrace the grouch that lives inside all of us. On this day no one can stop us from complaining, being irritable, or wallowing in misery Also, this day teaches us that it's good to spend time processing our negative emotions."*

Wow, that's some heavy-duty stuff! Maybe a bit too heavy, so let's look for what else could be taking place on Wednesday, October 15. Lo and behold, we find that October 15 is the day that the **2026 Cost-of-Living-Adjustment (COLA)** for people receiving Social Security and/or Supplemental Security Income (SSI) will be announced. We could offer a prediction on the percentage increase, but better to be prudent and wait for the official word. Here, though, is some COLA trivia:

Largest COLA ever – 14.3 percent in July 1980. (Back then, benefits increased in July rather than January.)

Lowest COLAs ever – Zero, in January 2010, January 2011, and January 2016. Three times in seven years!

In January 2025 we saw a 2.5 percent increase take effect. Any thoughts on the new number?

If you want to drink in (get it? ... *drink in*) more about COLA history, go to [Cost-of-Living Adjustment \(COLA\) Information | News | SSA](#)



Nothing Frightening Here ... Except Some "Scary Good" Answers

In a few weeks it will be time to put a little scare in everyone. By contrast, we hope folks are never fearful of submitting their Social Security questions. But for those who are reluctant, here are some Q's with A's that might help you sleep easier ... or not.

Can my overpayment be waived? We must recover incorrect payments when you receive benefits that are not due. However, you do not have to repay us if you can show that you are not responsible for causing the overpayment. Also, you must show that repayment would deprive you of income needed for ordinary living expenses, or that repayment is unfair for another reason.

Just what is this "family maximum" I hear about? The Social Security Act limits benefits that can be paid on a beneficiary's earnings record. This assures that a family will not get considerably more in benefits than what the worker was earning prior to his retirement, disability, or death. When family benefits would exceed the maximum amount payable, we reduce the benefits proportionately for all family members (*except the worker*) to bring the total within the limit.

Is it OK to laminate my SSN card? We discourage it because it would prevent detection of certain security features. Therefore, we cannot guarantee the validity of a laminated card. You may cover the card with plastic or other material if it is removable.



Why Are These Southeastern Pennsylvania Residents Dancing It Up?

Because they just got their monthly Social Security benefit, what else? How many people in our area get benefits, you ask? Here's the local county breakdown, in thousands

Philadelphia	255	Chester	104
Bucks	149	Lehigh	81
Montgomery	117	Northampton	77
Delaware	114		

That's almost 900,000 people! So, for those who get into statistics, both locally and nationally, go to:

[OASDI Beneficiaries by State and County, 2024](#)

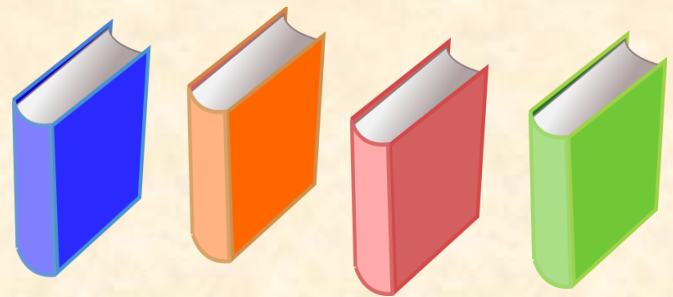
Working While Collecting

How much can Social Security beneficiaries (*those who are not receiving disability*) earn working before some benefits are withheld? Keep in mind that for beneficiaries who have reached Full Retirement Age, the limit no longer applies as of the month they reached FRA. They can earn as much as they wish and still receive all their benefits starting with their FRA month. So, let's say a beneficiary reaches his full age in July; he would have an earnings limit for the months of January through June only. No matter how much he earns from July on, he will be paid in full for those months.

We reduce benefits to beneficiaries who retire earlier than their FRA because they will receive benefits for a longer time. We haven't eliminated the earnings limit before FRA, as that might encourage more people to retire early and receive permanently reduced benefits; for example, when beneficiaries who claimed reduced benefits later stop working, they may not have sufficient resources to offset the reduction in their benefits.

Exempt Amounts Under the Earnings Test

Want to receive the newsletter? Contact
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Our Own Best Sellers List ...

The New York Times, Publishers Weekly, Goodreads, they each have a best sellers list. Here at SSA we think we have some hot reads too ... and the best thing is they're all free.

[Schedule of Social Security Benefit Payments - 2025-2026](#)

Shows next year's payment dates and those for Supplemental Security Income as well.

[Benefits For Children with Disabilities 2025](#)

Learn about the eligibility requirements.

[Who do I contact - Social Security or Medicare?](#)

Provides links to SSA and Medicare websites, shows who to go to in specific situations.

[When to Start Receiving Retirement Benefits](#)

Learn about at the various factors that should go into your decision.

[Survivors Benefits](#)

Who is eligible? How to apply? How are benefits computed? Find out here.

[Employer Responsibilities When Hiring Foreign Workers](#)

Get information on situations where the worker doesn't yet have a Social Security number.

[Get Your Benefit Verification Online with my Social Security](#)

If you need the letter right now, this is the way to go.

[Identity Theft and Your Social Security Number](#)

Explains what to do if you fall victim to scammers.

You can check out all our public information literature at
[Publications | SSA](#)

Do You Have an Appointment?

Just a reminder that we conduct most in-office business by appointment. Before you just stop in, call us toll-free at 1-800-772-1213 to find out the best way to proceed.