

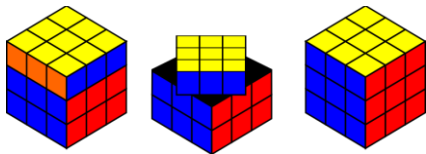
# Solutions, Strategies, Answers

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



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Issue 149



## Find SSI to be Puzzling? Relief is Here

In the early 1980s, the Rubik's Cube puzzle toy was all the rage, confounding millions who tried to solve its maddening intricacies. Most people grew exasperated and just gave up. Similarly, a long-running complaint about government is that its regulations are also too complex, causing confusion for program recipients. Sorry to say that our Supplemental Security Income (SSI) program has been guilty of this at times. So, we are simplifying SSI, with these three changes that were effective **Sept. 30, 2024**:

**No longer counting food as In-Kind Support and Maintenance** Previously, if a SSI recipient was provided free food, a value was placed on it and it counted as "unearned income." E.g., if a recipient received free food worth \$50, that reduced the SSI payment or in some cases made the recipient ineligible. Now, we disregard the food.

**Rental Subsidy Eased** Previously, if a SSI recipient was paying a rental amount that was less than the current market value, we charged ISM. Most commonly, this occurred when the recipient rented from a relative (parent or adult child). The market value might be, say, \$600, but the renter was only paying \$400 because of the relationship with the landlord. This reduced the SSI payment by \$200. Now, if the required rent equals or exceeds a certain amount, we will no longer charge ISM.

**New definition of a "Public Assistance Household"** If a SSI recipient is in a PA household, we do not develop for ISM. The change here is that if even one household member receives a public income benefit (like SNAP), that makes it a PA household and no ISM development is needed. Previously, all members had to be on PA benefits.

Check out our press release on these changes at  
[Press Release | Press Office | SSA](#)

## In Case You Missed It ...

... but of course you are a very well-read group, so we know it's likely you are aware that the **2025 Cost-of Living Adjustment (COLA)** was announced last month. Still, we want to highlight some 2025 numbers of significance for the 72 million people who receive Social Security and/or Supplemental Security Income (SSI) benefits.

<b>2.5 percent</b>	The COLA increase
<b>\$50</b>	Average Social Security benefit increase
<b>\$1,976</b>	Average retirement benefit
<b>\$4,018</b>	Maximum retirement benefit at Full Retirement Age (FRA)
<b>\$176,100</b>	Cap on earnings taxed for Social Security
<b>\$1,810</b>	Earnings needed for one work credit
<b>\$23,400</b>	Earnings limit for beneficiaries not yet in FRA year
<b>\$62,160</b>	Earnings limit in year reaching FRA
<b>\$1,580</b>	Average disability benefit
<b>\$1,620</b>	Substantial Gainful Activity (SGA) earnings amount for non-blind disability beneficiaries
<b>\$2,700</b>	SGA earnings amount for blind disability beneficiaries
<b>\$967</b>	Maximum federal SSI amount – individual
<b>\$1,450</b>	Maximum federal SSI amount for a couple (both members on SSI)

See the full fact sheet at [Social Security Changes - COLA Fact Sheet \(ssa.gov\)](#)



## “The Eleventh Hour of the Eleventh Day of the Eleventh Month”

That famous phrase refers to a specific date and time – November 11, 1918, at 11:00 a.m. That’s when an “armistice” - a temporary cessation of hostilities – was declared between the Allies and Germany, ending the horrific fighting of World War I. In 1938 this “Armistice Day” became a federal holiday. In 1954 the name was changed to “Veterans Day” to honor not only those who served in World War I, but all veterans of any era. The national holiday, of course, takes place every November 11.

At Social Security, we recognize that veterans are special people, and we want to be sure they receive all benefits and assistance due to them. Check out our web section on veterans:

[Information for Military & Veterans | SSA:](#)

## Medicare Open Enrollment Is Now

Medicare health and drug plans from private companies can make changes yearly, adjusting costs and coverage, and they can change which providers and pharmacies are in their networks. From now until December 7, Medicare beneficiaries can change their health plans and prescription coverage to better meet their needs in 2025.

People should always review the materials their current plan sends them, like the “Evidence of Coverage” and “Annual Notice of Change.” If people are happy with their plans and there are no significant changes, they don’t need to do anything. But if they want to change, the Open Enrollment Period gives them the chance.

To compare plans, go to [Welcome to Medicare | Medicare](#)

or call 1-800-Medicare

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or  
[Jessica.M.Silvent@ssa.gov](mailto:Jessica.M.Silvent@ssa.gov)



## We’re Social Security, And We Approve This Message

In a few weeks most of us will get together with family and friends to enjoy that big bird (or whatever else you prefer). It is traditional, too, to think about the people, things, and situations in our lives for which we are most grateful.

For us at Social Security, it’s time to say “Thank You” to the community groups and advocates who are on the front lines helping people with their Social Security issues. The faith-based groups, the human resources professionals, the school staffers, the government workers, the financial planners, the attorneys, all those who assist the aging and disability communities – without you, we would be overwhelmed with the enormity of the work. You smooth the way for so many who come to us in need of benefits, making it easier for both them and us. So, a big thank-you!

One way we hopefully can assist you is by providing relevant information specifically for the group to which you belong. Find your spot at the “Other Groups” section of our online menu:

[Agency Resources | SSA](#)

## 337 Million People in the U.S.



## 68 Million Receive Social Security, including:

**51 Million Retired Workers**  
**7 Million Disabled Workers**  
**2.5 Million Minor Children**