

Inside:

New Social Security Benefits

Fall 2026

LC RECORD

CELEBRATING 91 YEARS OF SOCIAL SECURITY

For 91 years, the Social Security Administration (SSA) has been a cornerstone in every American's retirement plan and provided support for survivors, families, people with disabilities, and our nation's most vulnerable. SSA sends out approximately 75 million payments each month, totaling $1.6 trillion throughout the year.

In addition to paying benefits, the agency issues millions of Social Security numbers each year, maintains the wage records of workers, and more. The scope of what SSA does is enormous, and we are proud to serve the American people every day.

Over the past year, the agency has made historic progress in customer service, digital transformation, and fraud prevention, delivering on a promise to protect and strengthen Social Security for all Americans. Our service delivery improvements include:

- Reducing the National 800 Number average speed of answer from 34 minutes in 2024 to 8 minutes to date, a 75 percent reduction.
- Completing 385 million online transactions FY 2026 year to date (YTD), a 37 percent increase from 2024.
- Shortening field office wait times by 30 percent.
- Reducing the initial disability claims backlog by over 30 percent, from a high of nearly 1.3 million in 2024 to 853,000; and decreasing disability hearing wait times over 90 days to 266 days FY 2026 YTD, reaching historic lows.
- Saving $16 billion with a better control environment.



A core aspect of this transformation is the ***my Social Security*** online portal, which now boasts over 100 million accounts. This secure platform allows you with 24/7 access to your earnings records, benefit estimates, manage payments, update personal information, and more. All this can be accomplished without needing to call or visit an office. If you have not created your personal ***my Social Security*** account yet, get started today at www.ssa.gov/myaccount.

SSA also renewed its focus on the Supplemental Security Income (SSI) program, appointing a dedicated leader and launching an SSI Improvement Team to streamline processes, support recipients, and reduce improper payments. We invite you to learn how to apply for our SSI program at www.ssa.gov/ssi.

Social Security will continue to deliver better service, faster decisions on disability claims, and expanded digital access. Our commitment to protecting and preserving Social Security for generations to come is stronger than ever.

Please share this information with your friends and loved ones who may need it – and post it on social media.



Continuing the Legacy

Let me help ensure your family is able to continue the legacy for future generations.



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CREATE YOUR PERSONAL MY SOCIAL SECURITY ACCOUNT TODAY

Are you looking for a secure, convenient way to plan for your retirement or manage your Social Security information?

Go Digital! Create your personal ***my Social Security*** account at www.ssa.gov/myaccount!

With your personal account, you can easily check your earnings record, estimate your future benefits, and access a wide range of self-service options online, at any time.

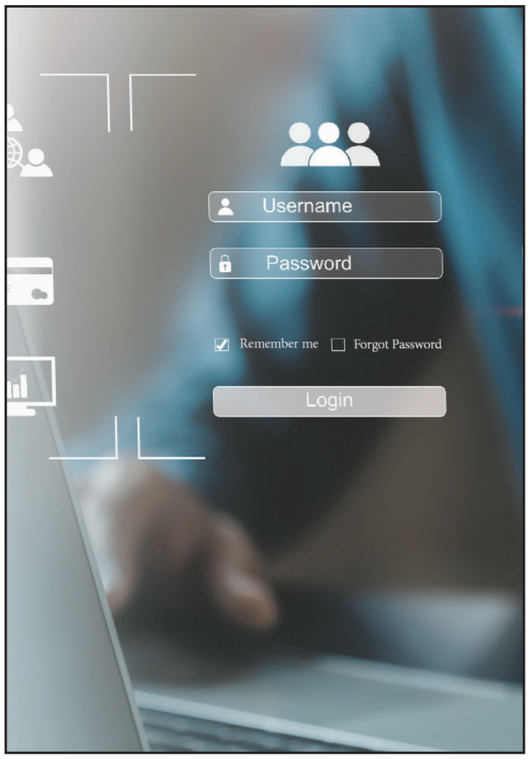
Benefits of Creating a free and secure ***my Social Security*** Account:

• Access Your Information Anytime: View your Social Security Statement, check your earnings history, and get personalized estimates of your future benefits.

- Manage Your Benefits Online: Apply for benefits, request replacement Social Security or Medicare cards, and get instant proof of income or benefit verification letters.
- Stay Informed and Secure: Update your contact information and manage your direct deposit from the comfort of your preferred location.
- Save Time: No need to visit an office or wait on the phone as most services are available instantly online.

What Can You Do with a Personal ***my Social Security*** Account?

If you don't currently receive benefits:



- Request a replacement Social Security card (if eligible).
- View your Social Security Statement and future benefit estimates.
- Compare different dates or ages to begin receiving benefits.
- Review your earnings history.
- Check the status of your application for benefits.
- Get instant proof you do not receive Social Security, Medicare, or SSI

If you receive benefits:

- Request a replacement Social Security or Medicare card (if eligible).
- Get instant benefit verification or proof of income letters.
- Start or change your direct deposit.
- Update your address and telephone number.
- Check your benefit amount and information.
- Get an instant Social Security 1099 form (SSA-1099) or SSA-1042S.
- Report your wages if you work and receive disability benefits or SSI.

Ready to get started?

Visit our website to create your free ***my Social Security*** account today at v. If you already have an account, sign in to explore our features and services.

Encourage your friends and family to go digital and sign up for their personal my Social Security account. Discover all you can do online: securely, conveniently, and at your fingertips!



CELEBRATING 70 YEARS OF DISABILITY: A LEGACY OF SUPPORT AND SERVICE

This year marks the 70th anniversary of the creation of the Social Security Disability Insurance (SSDI) program, marking our commitment to supporting Americans with disabilities. SSDI was enacted on August 1, 1956, when President Dwight D. Eisenhower signed the Social Security Amendments of 1956. Since then, SSDI has become a cornerstone of our nation's commitment to support American workers whose lives were changed by disabling illness or injury.

For seven decades, the SSDI program has provided essential support to millions of workers with disabilities and their families. It is a lifeline offering stability and hope to the American people during life's most challenging moments.

The Social Security Disability Insurance Program Today

Currently, more than eight million Americans with disabilities rely on SSDI. Over the last year, we have significantly improved service delivery for those receiving disability benefits. This includes:

- Reduced Wait Times: At the initial determination level, wait times have been shortened by over 25 percent since fiscal year (FY) 2024, with decisions now arriving 40 days faster than in January 2025. For those filing both initial and reconsideration claims, wait times have decreased by 47 days.



- Achieved Historic Lows in Hearings Wait Times: The average wait time for hearings has reached all-time lows, with virtual service channels now representing over 90% of all customer hearings, making access more convenient and efficient.
- Increased Productivity: Disability examiners now clear 13 percent more cases per week than in FY 2025. Administrative Law Judges are completing nearly 20 percent more cases per day and expect to finish 25,000 more cases by the end of FY 2026 compared to FY 2025.
- Expedited Decisions: Through the Disability Examiner Decisional Authority (DEDA), experienced examiners can make fully favorable determinations in certain cases, resulting in over 150,000 expedited decisions since 2025.

In addition, our digital-first approach has prioritized:

- Operational enhancements to streamline case management and ensure timely, fair service for all applicants.
- Leveraging data and technology to enhance service delivery and transparency, ensuring the agency is prepared to meet future needs with greater efficiency and care.
- Initiatives like the Ticket to Work program, which empower beneficiaries with opportunities for rehabilitation and employment. Learn more at www.ssa.gov/work/overview.html.

Updates To Your Personal ***my Social Security*** Account

We also recently announced major enhancements to ***my Social Security***, expanding self-service options and the notices available to individuals navigating the disability claims and appeals process. Earlier this year, we surpassed 100 million ***my Social Security*** accounts, a milestone that reflects the public's growing confidence in our digital services.

If you do not have a personal my Social Security account, you can create one at www.ssa.gov/myaccount—and get immediate access to a full suite of online services.

As we celebrate this milestone, we acknowledge the promise our nation made to its workers—a promise of security, dignity, and support in times of need. We continue to work with Congress, outside advocates, and the American public to strengthen Social Security, and serve this country for generations to come.

To learn more about SSDI, visit www.ssa.gov/disability, and be sure to share this information with those who may benefit.



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PLAN YOUR FINANCIAL FUTURE WITH SOCIAL SECURITY

Social Security is a vital part of your financial plan, and we offer a variety of resources and tools to help you make informed decisions about your retirement and overall financial wellness.

Knowledge is power and preparation starts with information

Learning about your benefits, how we calculate them, and the right time to retire is key to your planned retirement and the first step to a secure tomorrow. Our publications are powerful tools are you begin planning.

Start your planning with:

- Your Retirement Benefit: How It's Determined at www.ssa.gov/pubs/EN-05-10070.pdf.
- When To Start Receiving Retirement Benefits at www.ssa.gov/pubs/EN-05-10147.pdf.

You should start planning now by reviewing your Social Security Statement and understanding your potential benefits. Social Security is not meant to be your only source of income in retirement. To live comfortably, you will probably need other savings, investments, pensions, or retirement accounts in addition to your Social Security benefits.

Our infographic Anytime is the Right Time to Save for Your Future at www.ssa.gov/benefits/assets/materials/retirement/EN-05-10549.pdf shares valuable information as you begin planning.

Your free and secure ***my Social Security*** account is here to help

- Sign in to your personal ***my Social Security*** account at www.ssa.gov/myaccount/ to access your Social Security Statement. This easy-to-read summary shows your estimated retirement, disability, and survivors benefits.
- Explore the Plan for Retirement tool in your account to check various benefit estimate scenarios. Compare how different future earnings and retirement start dates impact your benefit amount.
- Take steps toward financial wellness by regularly reviewing your estimated benefits and planning for your future.

Sharing is caring

It's time to take charge of your financial future. Use Social Security's resources and tools to make informed decisions and build a secure tomorrow.

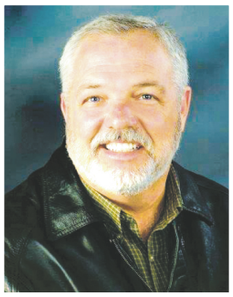
You should encourage your friends and family to improve their financial knowledge and plan for their future by sharing this information and creating their personal ***my Social Security*** account at www.ssa.gov/myaccount/.



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PROTECT YOUR INFORMATION - GUARD YOUR CARD



Your Social Security number is key to your personal and financial information. Protecting it is essential to prevent identity theft and avoid scams. The following tips will help you safeguard your card and personal information:

- Don't Carry Your Card Daily: Keep your Social Security card in a safe place. Only bring it with you when absolutely necessary.
- Share Only When Required: Always remember that most situations do not require you to show your card. Just knowing your number is usually enough.
- Ask Questions: If someone requests your Social Security number, ask why it's needed, how it will be used, and what happens if you refuse to provide it.
- Avoid Carrying Documents with Your Number: Don't carry papers or cards that display your Social Security number unless absolutely necessary.

Prevent Identity Theft and Avoid Scams

- Be cautious of unsolicited requests for your Social Security number, whether by phone, email, or online.
- Never share your number or personal information with unknown sources.
- Stay informed about current scams and how to protect yourself on our Scam Alert webpage at www.ssa.gov/scam.

Need a Replacement Card? If you do need a replacement card, requesting one online is the fastest, safest, and most convenient way. Anyone can start the process online, even without a personal ***my Social Security*** account. Most U.S. citizens can request and receive a replacement Social Security card through our website.

The key to protecting your Social Security number is to stay vigilant and informed.

Please share these tips and resources with your friends and family to help everyone protect their information.

SMALL ACTS OF SUPPORT CAN MAKE A BIG DIFFERENCE IN THE LIVES OF OLDER AMERICANS

For many older adults, staying connected, informed, and independent is important. Sometimes, a little help from a trusted friend, family member, neighbor, or caregiver can make everyday tasks easier and less stressful.

Whether it's helping someone create a personal ***my Social Security*** account at www.ssa.gov/myaccount, reminding them about important documents, or simply checking in regularly, small acts of support can go a long way.

Helping Loved Ones Stay Connected to Their Benefits

Social Security benefits are an important part of retirement security for millions of people. Helping older family members understand and access their benefits online can save time and provide peace of mind. Your loved one can create a free and secure ***my Social Security*** account to view their Social Security Statement and manage their benefits.

With a personal ***my Social Security*** account people can:

- Review benefit information
- Get a benefit verification letter
- Update direct deposit, phone, and address information
- Request a replacement Social Security or Medicare card (if eligible)
- Receive important notices online
- And more!

If someone you care about isn't comfortable using online services, offering to sit with them and walk through the process can make a big difference.

Watch for Signs That Someone May Need Extra Help

As loved ones age, everyday responsibilities can sometimes become overwhelming. Family members and friends are often the first to notice when someone may need additional support.

You can help by:

- Checking in regularly
- Helping organize important paperwork
- Assisting with appointments or reminders
- Encouraging safe online practices to avoid scams
- Sharing information about trusted resources and services

Even a quick phone call or visit can help someone feel supported and connected.

Protecting Older Adults from Scams

Scammers often target older adults by pretending to be government agencies or threatening the loss of benefits. Remind your loved ones about our "Never Ever" partnership with other agencies to help everyone recognize and avoid government imposter scams. Remember:

- Never ever will someone from the government say: "Your money isn't safe. Move it to protect it." Only a scammer will.
- Never ever will someone from the government threaten to suspend

DID YOU KNOW?



According to the National Institutes of Health, the average older adult takes approximately four prescription medications every day, with 40 percent of adults age 65 and older taking five daily medications. Managing medications can be complicated, particularly when they are prescribed by different medical professionals. Many doctors utilize electronic medical records and may have access to all of the prescription medications prescribed to each patient. This can be helpful as it removes the guessing game and self-reporting necessary to manage prescriptions. It also may help providers avoid giving a medication that can interact negatively with another prescription a patient is already taking. Doctors may initiate conversations with patients about their prescriptions and review which are current and which are not. At this point, patients can go over any questions they may have about their medications. Medical offices also may utilize patient portal apps to facilitate communication and scheduling between patients and providers. Through these patient portals, people can message their health care teams and ask for more information about medical care and prescription medications, especially if questions come up after an office visit. Such portals are another tool patients can use to take a more active role in their own health care.

your government benefits if you don't pay immediately. Only a scammer will.

- Never ever will someone from the government demand that you pay with a payment app, cryptocurrency, wire transfer, or gift cards.

Encourage older adults to pause, verify information, and talk to someone they trust if something feels suspicious. If someone you know was victim of a scam, please guide them to our Office of the Inspector General website at to report it.

Protecting Older Americans is an Everyday Priority

The older adults in our lives are parents, grandparents, neighbors, mentors, veterans, caregivers, and friends. Their experiences and contributions continue to strengthen our communities every day.

Let's pledge to take time, reach out, listen, and lend a hand when needed. Sometimes the smallest gestures leave the biggest impact.

Our Social Security programs and services may benefit an older adult in your life. Visit www.ssa.gov to learn more.

For information about the "Never Ever" campaign, visit https://www.hhs.gov/press-room/hhs-announces-federal-elder-justice-action-plan-and-ejcc-never-ever-campaign.html.

ACTIVE MILITARY AND VETERANS: DISCOVER ALL YOU CAN DO ONLINE WITH SOCIAL SECURITY

Whether for your next mission, your family's future or life after service, you already know the value of planning ahead. Your personal ***my Social Security*** account helps you do just that. It's the most convenient way to do business with Social Security, anytime and from any internet-connected device. If you have not created your personal ***my Social Security*** account yet, get started today at .

Wat Veterans can do with an online account

With your ***my Social Security*** account, you can securely access your information, manage your benefits without visiting a field office and keep an eye on your personal records. Whether you're transitioning out of the military, working in a civilian career or already retired, your account moves with you.

If you're already receiving benefits, you can:

- Set up or change direct deposit, including to a new bank after a relocation.
- Get a Social Security 1099 (SSA-1099) form for tax time.
- Print a benefit verification letter if a lender, landlord or other agency needs proof of income.
- Change your address when your duty station or home address changes.

If you're not currently receiving benefits, you can:

- Apply for benefits and check your application status online.
- Access personalized retirement benefit estimates to help plan alongside your military retirement or VA benefits.
- See estimates for your spouse's benefits to support your family's financial planning.
- Get proof that you do not receive benefits if another agency or program requests it.

You can also request a replacement Social Security card (in most states and the District of Columbia) without visiting an office.

For a full list of services, including those for businesses, government agencies and organizational payees, visit Social Security's Online Services webpage at www.ssa.gov/onlineservices.

Expanded 24/7 access for your schedule

Whether you're working shifts, going to school on the G.I. Bill or balancing family and reserve duty, Social Security's online features are available around the clock. You can securely manage your information whenever it fits your schedule—not just during office hours.

Log in and get started

Visit Social Security's website to sign in or create your personal ***my Social Security*** account. Explore everything you can do online, securely, conveniently and at your fingertips.

Social Security also has a dedicated Information for Military and Veterans webpage at www.ssa.gov/people/veterans. There, you'll find:

A side-by-side comparison of VA compensation and Social Security disability.

Details on expedited disability claims for some wounded warriors and Veterans.

Additional resources tailored to your military service and benefits.

Share this information with your family and Veteran network so they can go digital and sign up for their personal ***my Social Security*** account today.

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GETTING SSI AND WORKING?
WHAT YOU NEED TO KNOW

When you receive Supplemental Security Income (SSI) and work, reporting your wages to Social Security accurately and on time is important to ensure you receive the payment you are eligible for. Reporting your wages to us helps ensure that your SSI payments are calculated correctly and prevents overpayments or underpayments. Understanding the process and requirements for reporting can help avoid potential payment issues.

SSI payments are based on financial need, and any earned or unearned income can directly impact the monthly payment amounts. Recipients are required to report their wages by the 10th day of the month after they receive them. However, we encourage recipients to report wages by the 6th day of that following month.

Any other changes, such as starting a new job, getting a pay raise, or leaving a job, must be reported within 10 days after the end of the month in which the change occurred. Not reporting these changes accurately and on time may result in penalties, including a reduction in payments. Following these reporting requirements helps ensure that your SSI payments are correct and uninterrupted.

How to report your wages:

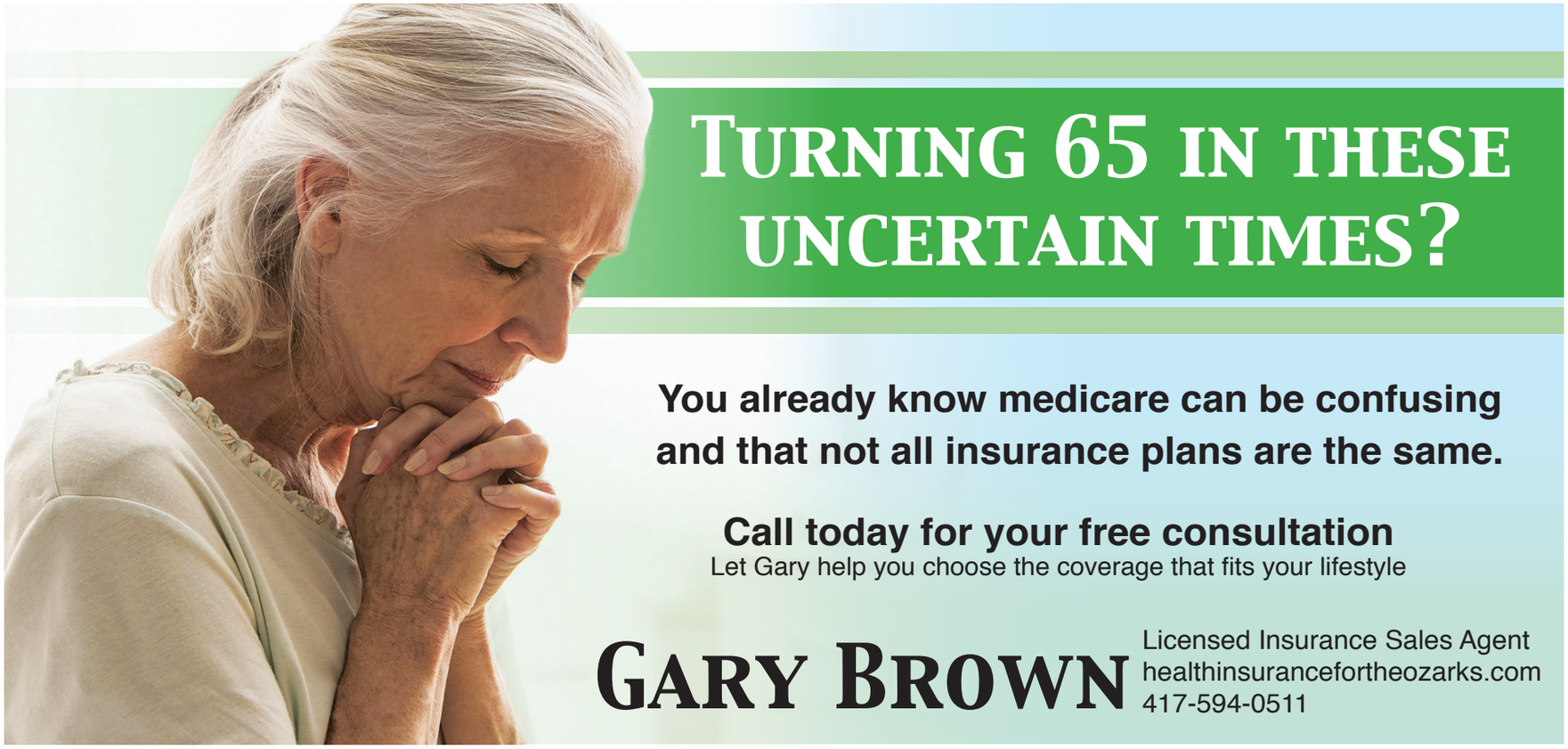
- Wages can be reported to us on your behalf through the Payroll Information Exchange (PIE). For more information, visit: https://www.ssa.gov/ssi/spotlights/spot-pie.htm.
- Use your personal ***my Social Security*** account at www.ssa.gov/myaccount.
- Use the SSA Mobile Wage Reporting app, available as a free download from either the Apple or Google Play stores.
- Use our Toll-Free Telephone Wage Reporting System—contact your local Social Security office to get started.

Want a reminder from us to report your wages? Be sure to sign up for monthly SSI wage reporting email or text reminders here.

Want to have your wages reported to us for you? You may not have to report your wages every month if we receive them through PIE. To sign up for this, you can complete and submit the SSA-8240 form online, over the phone, or to the local Social Security office. You must continue to report your wages monthly using another reporting method until you receive a notice that we are receiving your wages through PIE.

Before using any of our automated wage reporting applications, or, if you already use one and you change employers, you must contact us and provide your employer's information and their employer identification number (EIN). You can call us Monday through Friday, 8:00 a.m. - 7:00 p.m. at 1-800-772-1213 (TTY 1-800-325-0778) or contact your local Social Security office.

You can get additional information about reporting your wages on our SSI Wage Reporting webpage at www.ssa.gov/ssi/reporting/wages. We also invite you to read our publication, What You Need to Know When You Get Supplemental Security Income, at www.ssa.gov/pubs/EN-05-11011.pdf.



SCAM AWARENESS RESOURCES FOR YOUR COMMUNITY

Scammers continue to impersonate government offices, threaten loss of benefits, and pressure individuals to quickly share personal information or send money. In this article, we are sharing best practices and resources to help you protect your personal information!

We encourage you to share these Social Security resources with your family and friends:

Scam Awareness Materials

Our Protect Yourself from Scams webpage at www.ssa.gov/scam provides:

Examples of reported scams.

- Tips for recognizing fraudulent communications.
- Steps to take if you or someone you know has been targeted.
- Ways scammers are using fake social media accounts and Artificial Intelligence (AI) to trick people.

my Social Security Accounts

We also recommend creating and using your personal ***my Social Security*** account at www.ssa.gov/myaccount. A secure online account helps you:

- Safely access your personal Social Security information.
- Review your earnings record and benefit estimates.
- Manage your benefits without relying on unsolicited contact.
- Reduce the likelihood of engaging with fraudulent outreach or fake websites.

By using an official ***my Social Security*** account, you will gain a trusted, secure place to handle your information, making you less vulnerable to misinformation or impersonation attempts.

How You Can Help Others

You can assist by:

- Encouraging people to rely on official SSA channels before responding to unexpected calls, emails, or texts.
- Sharing SSA's scam awareness webpage on social media.
- Helping family and friends set up their ***my Social Security*** accounts.
- Reporting suspicious activity to help strengthen nationwide monitoring.

We encourage you to review these resources and bookmark them for future use. Please share this information with friends and family to help us spread the word about scams.



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SOCIAL SECURITY TO FULLY TRANSITION TO ELECTRONIC PAYMENTS

As of September 30, 2025, federal law and Executive Order 14247 require federal benefits to be paid electronically. To improve efficiency, reduce costs, and enhance security in federal payments, the Department of the Treasury is phasing out paper checks. Social Security plans to complete the transition to electronic payments for all beneficiaries this year.

Making the Switch to Electronic Payments: What Beneficiaries Need to Know

If you're still receiving payments by paper check, we encourage you to switch to electronic payments as soon as possible. Paper checks are 16 times more likely to be lost, stolen, altered, or returned undeliverable than electronic payments. Switching now ensures you receive your Social Security or Supplemental Security Income quickly and securely.

Follow these simple steps to make the switch:

- Create or sign in to your personal ***my Social Security*** account at www.ssa.gov/myaccount.
- Add your bank account information to receive your payment as a direct deposit.
- You can also ask your financial institution to send your direct deposit information to Social Security electronically.

No bank account? You can still receive electronic payments deposited on a prepaid debit card by enrolling in the Direct Express® program. Learn more at GoDirect.gov or call 1-800-967-6857.

Why Electronic Payments? Electronic payments offer several important benefits over traditional paper checks:

- Speed and Efficiency: Electronic funds transfers (EFTs) are processed faster, ensuring you receive your payments on time every month.
- Cost Savings: The Department of the Treasury reports that the average cost to print a check has increased to $3.07 per check, which is approximately 20 times more expensive than automated payments. This shift could save the federal government millions annually.
- Enhanced Security: Electronic payments provide a safer, more secure way to receive benefits, significantly reducing the risk of loss, theft, or fraud.

We are committed to making this transition as seamless as possible for all beneficiaries including seniors, individuals with disabilities, and those without traditional banking access.

We also recognize that some beneficiaries may not be able to make this transition. If you need an exception because of challenges, such as mental health concerns or you live in a remote location without access to financial institutions, you can request a waiver through the U.S. Treasury.

Help us spread the word by sharing this information with your friends and family and posting it on social media.



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