

Solutions, Strategies, Answers

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



December 2025

Issue 159

Most Prevalent Impairments: Social Security Disability Beneficiaries

There are **8.1 million individuals** who receive Social Security disability benefits. Here are the 10 most prevalent types of impairments, by percentage.

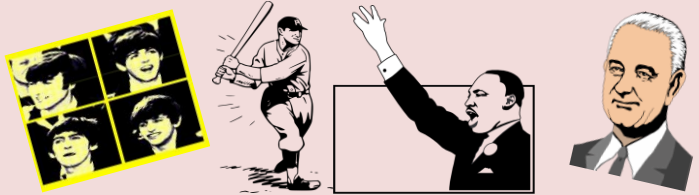
- 30.0% - Musculoskeletal system and connective tissue diseases
- 11.6% - Depressive, bipolar and related mental disorders
- 10.3% - Nervous system and sense organ diseases
- 9.1% - Intellectual disorders
- 6.7% - Circulatory system diseases
- 4.7% - Schizophrenia spectrum, other psychotic disorders
- 4.5% - Other mental disorders
- 3.5% - Injuries
- 3.2% - Neoplasms
- 3.0% - Neurocognitive disorders

See the medical criteria used to evaluate all impairments at [Listing of Impairments - Adult Listings \(Part A\) | Disability | SSA](#).

Sweet 16 ... Languages, That Is



Arabic, Armenian, Chinese, Farsi, French, Greek, Haitian Creole, Italian, Korean, Polish, Portuguese, Russian, Somali, Tagalog, Ukrainian, and Vietnamese. Whew, the Tower of Babel has nothing on us! Our **MultiLanguage Gateway** has publications in all these languages. Take a look at [Available Language Resources | SSA](#)



It Was a Year of Happenings ... Maybe Especially So for You?

The Beatles took New York, the Phillies blew the pennant, MLK was awarded the Nobel Peace Prize, LBJ routed Goldwater ... and you were born (*well, maybe*). The year was 1964, and if indeed that was your birth year, then you'll turn 62 sometime in 2026. Hard to believe, eh?

Turning 62, of course, means you have reached the minimum age for Social Security retirement benefits. Even though you might not be ready to retire, it's good to know your options. So here we go.

Your full retirement age is 67. If you wait until then to collect, you will receive your full, unreduced, 100 percent benefit. If you start before 67, you will receive a reduced percentage. Here are some examples:

Age 62	70 percent
Age 63	75 percent
Age 64	80 percent
Age 65	86.7 percent
Age 66	93.3 percent

There is a percentage for whichever month you retire, so if you start collecting at, say, 62 & 8 months, you will receive 73.3 percent. You can see all the percentages at: [Benefits Planner: Retirement | Retirement Age and Benefit Reduction | SSA](#).

Be aware that if you are working and wish to collect in 2026 and 2026 is not your full age year, you can earn up to \$24,480 and receive all your benefits. If you earn more, then \$1 in benefits for every \$2 you are over the limit will be withheld. In your full age year, the limits are higher. [2026 Cost-of-Living Adjustment \(COLA\) Fact Sheet | News | SSA](#)



“Do You Think It Will Rain, Dear?”

Yes, a shameless way to draw you in to our Q&As, but these guys are way cool, don't you think? So, let's ride!

My disabled child receives SSI and he will turn 18 soon.

What do I need to know? We will review his eligibility based on the medical disability rules for adults. Check our blog post for more info: [5 Things to Know When Your Child with Disabilities Turns 18 | SSA](#)

I want to have federal taxes taken out of my Social Security benefits. How do I do that?

You can have 7, 10, 12, or 22 percent of your benefit withheld. Complete IRS form W4-V and return it to your local SSA office.

[About Form W-4V, Voluntary Withholding Request | Internal Revenue Service](#)

Can I go online to request a replacement Social Security card?

Yes, as long as you are requesting a replacement card with no changes to your record. You will need to have an online *my Social Security* account.

[Social Security number & card | SSA](#)



Happy Winter Solstice!

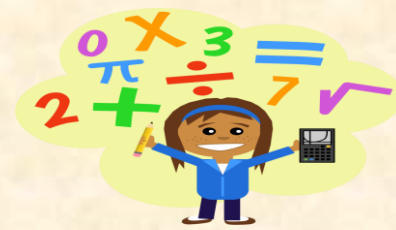
Arrives Sunday, December 21



To subscribe to *Solutions, Strategies, Answers*, contact Richard.Gaudiosi@ssa.gov

or

Jessica.M.Silvent@ssa.gov



How Do Earnings Affect SSI? Let's Do the Math!

Supplemental Security Income (SSI) is a needs-based program that provides a monthly cash benefit and Medicaid to qualified individuals. There are two categories of recipients: people 65 and older who receive based on age, and disabled individuals who are younger than 65. Also, there is a limit on income and assets.

A question that often comes up is “How is my benefit affected if I get a job?” Well, since SSI is needs-based, any new income could reduce a person's benefit. When work is involved, we use a specific formula that determines how much the reduction will be. Here is an example:

Income change ... Joe's only income is the maximum SSI benefit of \$967 monthly. But then he then gets a job where he earns \$600 gross per month.

First step in the computation ... All SSI recipients who have income of any type receive a monthly \$20 “general exclusion.” So, we take off \$20 from the income in counting how much to charge against the SSI full benefit.

Next, we look at earnings ... People who work have an additional monthly \$65 “work exclusion.” Combined with the \$20 general exclusion, a working recipient has a total exclusion of \$85.

So, in Joe's case ... we subtract \$85 from his monthly gross earnings of \$600. That gives us a figure of \$515. Now, it's the very next step that really helps Joe's situation.

We divide the remainder in half ... We take the \$515 and divide by 2, and we get \$257.50. That is the figure we will count as income from Joe's earnings for the month.

The result? ... Remember, Joe was receiving \$967 in SSI before he got the job. We now subtract the countable \$257.50 from \$967, which leaves him with SSI of \$709.50.

Is Joe better off working? As we said, let's do the math!

Not working	\$967 SSI
Working	\$709.50 SSI + \$600 earnings = \$1256.50

Granted, the \$600 in earnings is not his take-home, but taxes are a fact of life for all workers. Plus, consider the good vibes that come from a job well done. Joe, go for it!

[Understanding SSI - SSI Income \(ssa.gov\)](#)