

Social Security Column

SSA TALKS: WILL SOCIAL SECURITY BE THERE WHEN I RETIRE?

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Will Social Security be there when I retire?

That's the question we're answering in the latest episode of our audio series, *SSA Talks*. Our Chief Actuary Steve Goss sheds light on our trust funds and how they relate to your future benefits.

The 12-minute episode includes a fact sheet and transcript. The fact sheet provides more information about the trust funds and how much protection our benefits offer.

We invite you to visit our *SSA Talks* page at www.ssa.gov/news/audio-series.html to listen and subscribe to receive alerts about future episodes! For more information and news about Social Security, we encourage you to check out our *Communications Corner* at www.ssa.gov/news. Please share this with your friends, family, and colleagues.

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SOCIAL SECURITY BENEFITS INCREASE IN 2024

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More than 71 million Americans will see a 3.2% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2024. On average, Social Security retirement benefits will increase by more than \$50 per month starting in January.

Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are higher. The cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. But if you want to know your new benefit amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your personal *my Social Security* account at www.ssa.gov/myaccount. You can access this information in early December, prior to receiving the mailed notice. Benefit amounts will not be available before December. Since you will receive the COLA notice online or in the mail, you don't need to contact us to get your new benefit amount.

If you prefer to access your COLA notice online and not receive the mailed notice, you can log in to your personal *my Social Security* account at www.ssa.gov/myaccount to opt out by changing your preferences in the Message Center. You can update your preferences to opt out of the mailed COLA notice, and any other notices that are available online. Did you know you can receive a text or email alert when there is a new message waiting for you? That way, you always know when we have something important for you – like your COLA notice. If you don't have an account yet, you must create one by November 14, 2023, to receive the 2024 COLA notice online.

“Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses,” said Kilolo Kijakazi, Acting Commissioner of Social Security.

January 2024 marks when other changes will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2024 will be higher. The retirement earnings test exempt amount will also change in 2024. Learn more at www.ssa.gov/news/press/factsheets/colafacts2024.pdf.

Be among the first to know! Sign up for or log in to your personal *my Social Security* account today at www.ssa.gov/myaccount. Choose email or text under “Message Center Preferences” to receive courtesy notifications.

You can find more information about the 2024 COLA at www.ssa.gov/cola.

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SOCIAL SECURITY’S TOP 10 WEBPAGES FOR 2024

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SSA.gov is your best resource to learn about Social Security programs and do business with us. Our website is designed to make it easy for you to find what you need.

Here are our top 10 webpages:

1. *my Social Security* — You can open a personal *my Social Security* account to verify your earnings, view your *Social Security Statement*, get benefit estimates, and more, at www.ssa.gov/myaccount.
2. Social Security blog — You can find the latest Social Security news and updates at blog.ssa.gov. You can easily share these informative articles with others.
3. Frequently Asked Questions (FAQ) — Do you need answers to Social Security-related questions? Visit www.ssa.gov/faq to find answers to common questions and other valuable information.

4. Retirement Application — You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/retirement.
5. Disability Application — You can apply for disability benefits online at www.ssa.gov/benefits/disability.
6. Publications — Visit our online publication library for information on key subjects at www.ssa.gov/pubs (includes audio versions).
7. Medicare — Sign up for Medicare at www.ssa.gov/medicare/sign-up.
8. Online Services — You can take care of most business with us by visiting www.ssa.gov/online services.
9. People Helping Others — Use these resources to help your family and others in your community at www.ssa.gov/thirdparty.
10. Fraud and Scam Prevention and Reporting — Learn how to recognize and report Social Security fraud and scams at www.ssa.gov/fraud.

Remember, if you need information or want to do business with us, the first place to go to is our website. Please share these top resources with your loved ones.

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HAPPY HOLIDAYS FROM SOCIAL SECURITY

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The holiday season often brings us feelings of warmth and joy. At Social Security, we want you to know we share the same joy when it comes to serving you, whether it be online, by telephone, or in person. Our online services are available to help you do business with us in an easy, convenient, and secure way. It all starts with a personal *my Social Security* account. More than 71 million people have signed up for their personal account!

You can create a personal *my Social Security* account to:

- Apply for retirement, spouse, or disability benefits.
- Apply for Medicare.
- Check your application or appeal status.

If you receive benefits, you can use your personal *my Social Security* account to:

- Change your address. (Social Security benefits only)
- Change your direct deposit information. (Social Security benefits only)
- Instantly get proof of benefits.
- Print your SSA-1099.

If you do not receive Social Security benefits, you can use a personal *my Social Security* account to:

- Get personalized retirement, spouse, or disability benefit estimates.
- Get your *Social Security Statement*.
- Get instant proof that you do not receive benefits.

You can use our services on-the-go or from the comfort of your home. Please visit www.ssa.gov/myaccount to view the services available to you. We want you to have a safe, happy holiday season and know that we are here for you.

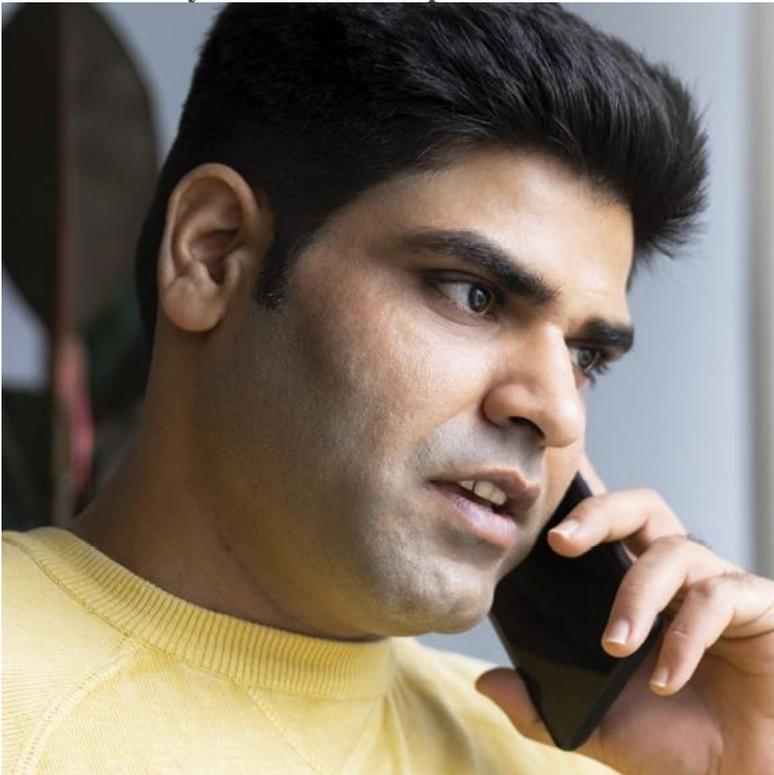
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SOCIAL SECURITY AND SCAM AWARENESS

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Social Security imposter scams continue to be widespread across the United States. Scammers use targeted, sophisticated tactics to deceive you into providing sensitive information or money.

If you receive a suspicious letter, text, email, or call, do not respond. We want you to know how to identify a scammer and avoid becoming a victim.

We will NEVER:

- Text or email images of an employee’s official government identification.
- Suspend your Social Security number.
- Threaten you with arrest or other legal action unless you immediately pay a fine or fee.
- Require payment by retail gift card, wire transfer, internet currency, or cash by mail.
- Promise a benefit increase or other assistance in exchange for payment.
- Mail or email “official” letters or reports containing your personal information.

We only send text messages if you have opted in to receive texts from us and only in limited situations, including the following:

- When you have subscribed to receive updates and notifications by text.
- As part of our enhanced security when accessing your personal *my Social Security* account.

If you owe money to us, we will mail you a letter with payment options and appeal rights.

We encourage you to report suspected Social Security imposter scams — and other Social Security fraud — to the OIG’s website at oig.ssa.gov/report. You can find more information about scams at www.ssa.gov/scams.

Please share this information with your friends, family, and colleagues to help spread awareness about Social Security imposter scams.

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