

**Women's Institute for a Secure Retirement**

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[http://www.wiserwomen.org/index.php?id=43&page=Social\\_Security](http://www.wiserwomen.org/index.php?id=43&page=Social_Security)

Social Security

Social Security is an important benefit, especially for women. It is never too early to start understanding Social Security benefits for both you and your loved ones. The more you learn now, the better prepared you will be in the future. Use these helpful resources to find out more about how Social Security benefits work and what you need to know to best utilize them.

**News in Social Security:**

**Social Security and Medicare Benefit Milestones Infographic** - click the image to download

**Cost of Living Adjustment (COLA) - 2018**

Each year, the Social Security benefits are adjusted to fit the cost of living increase measured by the Consumer Price Index. Due to inflation, the Social Security Administration may increase benefits to help seniors with the resulting cost of living. In 2018, monthly Social Security and Supplemental Security Income (SSI) benefits will increase 2.0%. [See all the Social Security program rates and limits for 2018.](#)

**Changes to Social Security Claiming Strategies**

The Bipartisan Budget Act of 2015 signed into law in November 2015 includes the elimination of two Social Security benefit claiming strategies commonly known as "File and Suspend" and "Filing a Restricted Application for Spousal Benefits." The legislation also eliminates the option of a "lump sum" payout option of suspended benefits. To learn more, check out WISER's fact sheet, [Changes to Social Security Claiming Strategies in 2016.](#)

To learn more about these changes from Social Security, [click here.](#)

You can also read Social Security's [Voluntary Suspension FAQs](#) and [Deemed Filing FAQs.](#)

**PLEASE NOTE:** Archived issues of WISER's newsletters may include articles that still refer to these claiming options that are now no longer available.

**Compassionate Allowances**

**Compassionate Allowances help provide benefits quickly to applicants with serious medical conditions that meet disability standards. For more information, please [click here.](#)**

**Resources on Social Security and Social Security Reform:**

**Social Security Administration** - The SSA has a wealth of information about your benefits and how to apply, and you can also find information about the program itself, including history, data, and policy analysis. Call: 1-800-772-1213 or visit the Social Security Administration web site: [www.ssa.gov](http://www.ssa.gov)

Sign up for an online account with the Social Security Administration. You can access your Social Security statement and learn more about your benefits. Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Social Security Administration booklet, *What Every Woman Should Know*:  
[www.ssa.gov/pubs/10127.html](http://www.ssa.gov/pubs/10127.html)

#### **Anti-Fraud Website**

**The Social Security Administration launched a [web page](#)** highlighting its efforts to fight fraud, waste, and abuse in its programs. You can also find materials to help spread the word and even report fraud.

**Institute for Women`s Policy Research** conducts rigorous research and disseminates its findings to address the needs of women, promote public dialog, and strengthen families, communities, and societies. Included in this research is Social Security and the impact of reform on women. Visit [www.iwpr.org](http://www.iwpr.org). For their Retirement and Social Security Initiative: [www.iwpr.org/initiatives/retirement-social-security](http://www.iwpr.org/initiatives/retirement-social-security)

**AARP** has a variety of publications for women on Social Security, reform proposals, privatization, and impact on women. See [www.aarp.org/money/social\\_security/](http://www.aarp.org/money/social_security/)

**National Academy of Social Insurance** has a comprehensive list of policy and academic publications on (Social Security financing, reforms and administration. Visit <http://www.nasi.org/>

**National Committee to Preserve Social Security and Medicare** has a useful questions and answers feature on their website, as well as policy analysis and other information about proposals to change Social Security and Medicare. Visit [www.ncpssm.org](http://www.ncpssm.org).

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