OVERVIEW OF THE SOCIAL SECURITY ADMINISTRATION

Mission

We serve every member of the American public at some point in their lives: from birth, when registering for a Social Security number (SSN); to their first job, where we verify SSNs and track reported earnings; to providing income support through disability and survivor benefits if the unexpected happens; and helping individuals as they plan for retirement.

Our mission is to deliver timely and accurate service through our digital-first capability while meeting customers where they choose.

Programs

Few government agencies affect the lives of as many people as we do. In accordance with law and regulations, we administer three programs under the *Social Security Act*: Old-Age and Survivors Insurance, Disability Insurance, and Supplemental Security Income.

Old-Age and Survivors Insurance

Established in 1935, the Old-Age and Survivors Insurance (OASI) program provides retirement and survivors benefits to qualified workers and their family members.

As of September 30, 2026, we paid OASI benefits to 63.7 million beneficiaries. We incurred $1,500.9 billion in benefit payment expenses to OASI beneficiaries through the fiscal year (FY). The following table provides the benefit payment expense information, number of beneficiaries, and the change in these benefit items from FY 2025 to FY 2026 for the OASI program. The increase in benefit payment expense from FY 2025 to FY 2026 is primarily due to a 2.7 percent increase in the number of OASI beneficiaries, and the 2.8 percent Cost of Living Adjustment (COLA) provided to beneficiaries in 2026.

OASI Benefit Information

	2026	2025	Increase / (Decrease)	
Benefit Payment Expense[1]	$1,500.9	$1,423.0	$77.9	5.5%
Average Monthly Benefit Payment[2, 3]	$1,998.45	$1,920.73	$77.72	4.0%
Number of Beneficiaries[3, 4]	63.7	62.0	1.7	2.7%

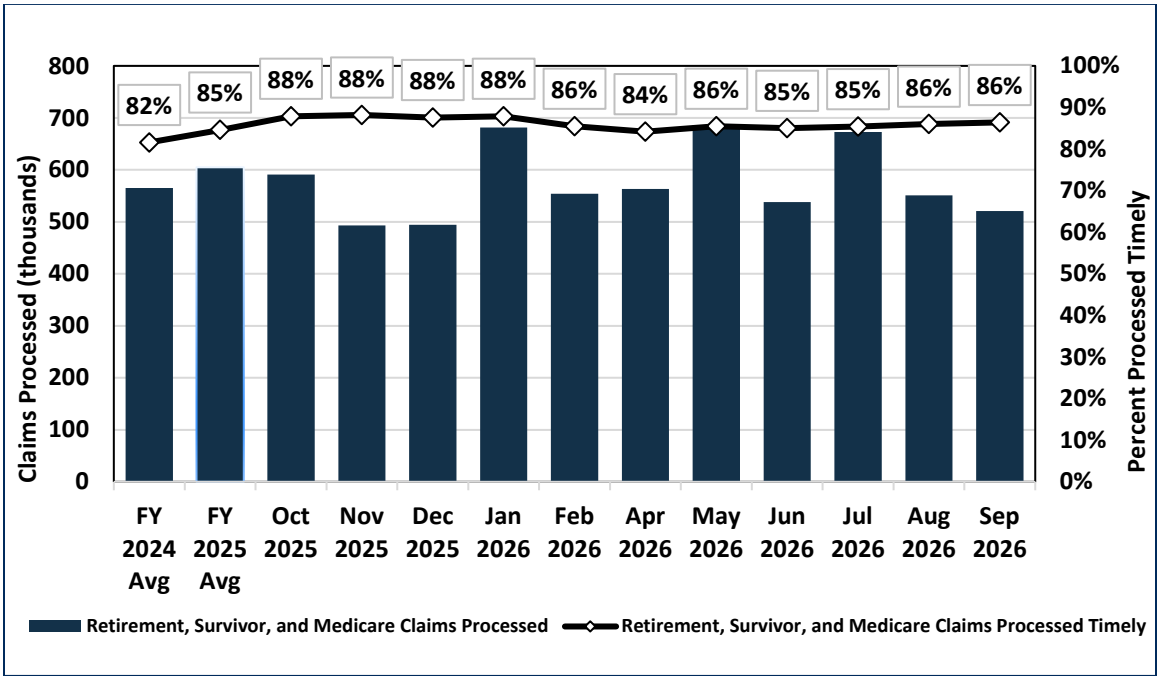
Notes:

1. Benefit payment expense presented in billions. As such, this presentation may affect the percent Increase / (Decrease) in this chart that are based on the financial statement values, which are presented in the millions.
2. Average monthly benefit payment for OASI program presented in actual dollars.
3. Average monthly benefit payment and number of beneficiaries for OASI as of September 30.
4. Number of beneficiaries presented in millions.

Old-Age and Survivors Insurance Program Accomplishments for FY 2026

- Increased field office processing of Retirement, Survivor, and Medicare Claims from 84 percent in 14 days to 86 percent.
- Implemented straight-through processing for Retirement Insurance benefit claims in April 2026, from initial application through adjudication, improving service, speed, and accuracy for the public, resulting in automatic adjudication of 48,422 retirement claims, with high accuracy.
- Enabled immediate straight through processing for Medicare claims in December 2025, resulting in automatic adjudication of 547,329 Medicare claims for the fiscal year. These claims were processed without manual intervention and with 100 percent accuracy, resulting in faster processing for the customer and increased efficiency for the agency.

Retirement, Survivor, and Medicare Claims Processed and Timeliness Percentage



Learn more about retirement benefits on our website at SSA.gov/retirement and about survivors benefits at SSA.gov/survivors.

Disability Insurance

Established in 1956, the Disability Insurance (DI) program provides benefits for workers who become disabled and their families. For 70 years, Social Security Disability Insurance has provided essential support to millions of disabled workers and their families.

As of September 30, 2026, we paid DI benefits to 7.9 million beneficiaries. We incurred $159.4 billion in benefit payment expenses to DI beneficiaries through the fiscal year. The following table provides the benefit payment expense information, number of beneficiaries, and the change in these benefit items from FY 2025 to FY 2026 for the DI program. The increase in benefit payment expense from FY 2025 to FY 2026 is primarily due to the 2.8 percent COLA provided to beneficiaries in 2026.

DI Benefit Information

	2026	2025	Increase / (Decrease)	
Benefit Payment Expense[1]	$159.4	$156.3	$3.1	2.0%
Average Monthly Benefit Payment[2, 3]	$1,499.41	$1,447.56	$51.85	3.6%
Number of Beneficiaries[3, 4]	7.9	8.1	(0.2)	(2.5)%

Notes:

1. Benefit payment expense presented in billions. As such, this presentation may affect the percent Increase / (Decrease) in this chart that are based on the financial statement values, which are presented in the millions.
2. Average monthly benefit payment for DI program presented in actual dollars.
3. Average monthly benefit payment and number of beneficiaries for DI as of September 30.
4. Number of beneficiaries presented in millions.

Disability Insurance Program Accomplishments for FY 2026

- Improved initial disability claims average processing time by dropping below 200 days for the first time since FY 2022 which has enabled us to provide claimants with a decision over a month faster than last year.
- Decreased wait times by 35 days for those filing initial disability claims and by 22 days for those filing disability reconsideration claims.
- Achieved historic lows in average hearings wait times with virtual service channels now representing over 90 percent of all customer hearings, making access more convenient and efficient.

Learn more about DI benefits on our website at SSA.gov/disability.

Supplemental Security Income

Established in 1972, the Supplemental Security Income (SSI) program provides financial support to aged, blind, and disabled adults and children who have limited income and resources.

As of September 30, 2026, we paid SSI benefits to 7.2 million Federal recipients (approximately 2.5 million of whom concurrently receive OASI or DI benefits). We incurred $62.0 billion in SSI Federal benefit payment expenses through the fiscal year. The following table provides the benefit payment expense information, number of beneficiaries, and the change in these benefit

items from FY 2025 to FY 2026 for the SSI program. The increase in benefit payment expense from FY 2025 to FY 2026 is primarily due to the 2.8 percent COLA provided to beneficiaries in 2026.

SSI Benefit Information

	2026	2025	Increase / (Decrease)	
Benefit Payment Expense[1]	$62.0	$60.3	$1.7	2.9%
Average Monthly Benefit Payment[2, 3]	$710.02	$691.08	$18.94	2.7%
Number of Beneficiaries[3, 4]	7.2	7.3	(0.1)	(1.4)%

Notes:

1. Benefit payment expense presented in billions. As such, this presentation may affect the percent Increase / (Decrease) in this chart that are based on the financial statement values, which are presented in the millions.
2. Average monthly benefit payment for SSI Federal program presented in actual dollars.
3. Average monthly benefit payment and number of beneficiaries for SSI Federal as of September 30. The FY 2025 amounts have been updated to only include Federal benefit information for comparative purposes.
4. Number of beneficiaries presented in millions.

Supplemental Security Income Program Accomplishments for FY 2026

- Implemented zero-dollar tolerance Access to Financial Institutions verifications for all SSI blind and disabled allowances. Moving to zero-dollar tolerance enabled the agency to check for resources beyond the allowable limit to ensure we are not making payments to ineligible individuals.
- Implemented an enhanced call feature on the National 800 Number to allow SSI recipients who needed to report a change of address to be routed to specialized technicians. This improvement enabled technicians to handle more than 109,100 calls with a 99 percent answer rate and an average handle time of 8.8 minutes, increasing first call resolution, reducing the need to recontact the recipient, and improving payment accuracy through timely record updates.
- Processed 97 percent of SSI Administrative Law Judge Reversals within 60 days, ensuring that initial payments for customers are handled timely at the appellate level.

Learn more about SSI benefits on our website at SSA.gov/ssi.



Report your wages easily and securely!

Did you know there are multiple electronic options for reporting wages? If you receive Supplemental Security Income, you, your representative payee, spouse, parent(s), or deemor can use a personal *my* Social Security account OR SSA Mobile Wage Reporting application for smartphone to report wages online!

Program Support

We also support national programs administered by other Federal and State agencies, as required by law, such as Medicare, Medicaid, the Supplemental Nutrition Assistance Program, State Children's Health Insurance Program, E-Verify, Federal Benefits for Veterans, as well as programs associated with the *Employee Retirement Income Security Act of 1974*, *Coal Industry Retiree Health Benefit Act*, and *Help America Vote Act of 2002*.

- **Medicare:** We manage Medicare enrollment, administer the Extra Help program to reduce Part D prescription drug costs, deduct most Part B premiums directly from Social Security payments, and assist individuals who become eligible for Medicare through Social Security DI.
- **Medicaid:** We administer SSI, through which recipients may qualify for Medicaid to help cover Medicare-related expenses, and we provide support.
- **Supplemental Nutrition Assistance Program (SNAP):** SNAP applications are available at any Social Security office, and we provide assistance with applications including completing and forwarding them to local offices when all household members receive or apply for SSI.
- **Children's Health Insurance Program (CHIP):** CHIP, created under Title XXI of the *Social Security Act* in 1997, provides health coverage for children in families earning too much for Medicaid but not enough for private insurance. Although we don't run CHIP, SSI eligibility decisions help determine whether children with disabilities and limited household income may also qualify for CHIP.
- **E-Verify:** E-Verify is an online system employers use to confirm a new hire's work authorization by comparing information from the employee's Form I-9 to Federal records. If the information doesn't match, the system issues a Tentative Nonconfirmation, which the employee must resolve by visiting SSA within eight days.
- **Federal Benefits for Veterans:** We support veterans by administering Social Security DI and SSI disability benefits, providing survivor benefits to eligible family members, offering special SSI programs for military families overseas, and coordinating with the Department of Veteran Affairs (VA) to ensure veterans receive the appropriate pensions, compensation, and other benefits. We also screen eligibility and refer veterans to the VA when additional benefits may apply, helping ensure they receive comprehensive support.

Organization

Serving the American public requires a vast network of facilities, technology, and skilled staff. Our Commissioner leads approximately 50,000 Federal employees and 13,200 State employees who serve our customers through a network of about 1,500 offices across the country and around the world. We administer our programs and services online, by phone, by video, and in person in our offices. Our customers can access our online services, such as applying for retirement, disability, and Medicare benefits; checking the status of an application or appeal; or requesting a replacement Social Security card.

The State employees at disability determination services (DDS) make disability determinations for initial claims, reconsiderations, and conducted continuing disability reviews (CDR) in 2026. We recently developed a unified Federal Disability Case Review unit comprised of Federal staff to support the DDSs by handling CDRs, which ensures DDS staff are better able to process initial disability claims, reconsiderations, and other priority workloads. This Federal review unit conducted 20 percent of medical CDRs in 2026.

Administrative law judges in our hearing offices and administrative appeals judges in our Appeals Council decide appealed cases.

Our central processing component handles the most complex benefit payment decisions, in addition to issuing benefit payments after appeals decisions, establishing and collecting debt, correcting records, and performing program integrity work.

Our teleservice centers answer a broad range of Social Security and Medicare questions, schedule appointments for our field offices, provide status updates on current claims or appeals, and ensure the accuracy of our records.

For more information about our organization and its functions, please refer to the *SSA Management and Board Members* and *Summary of Key Management Officials' Responsibilities* sections located in the *Appendix* of this report. You may also visit our organizational structure webpage.

How We Manage Performance

Performance Framework: The *Government Performance and Results Modernization Act of 2010* (GPRMA) describes how agency plans, priorities, and goals align with presidential terms and broader Federal efforts.

We define our performance framework in the *Fiscal Years (FY) 2026–2030 Agency Strategic Plan (ASP)*. Our most recent ASP defines our three strategic goals, details the seven underlying strategic objectives, outlines several strategies, relevant risks and mitigation plans.

Priorities: We established three 24-month Agency Priority Goals (APG) for FYs 2026 and 2027. We routinely review our progress and take actions to improve customer outcomes and agency performance. Our FY 2026 results are discussed in this document.

Planned Performance: In August 2026, we published our *Annual Performance Plan (APP) for FY 2027, Revised Performance Plan for FY 2026, and Annual Performance Report (APR) for FY 2025*. We refer to this consolidated plan and report as the APR. The APR outlines our tactical plans for achieving the Strategic Goals and Objectives in our ASP, finalizes our FY 2026 performance commitments, and describes our data reporting and integrity practices. The budgeted transactions published in our APR are also discussed in the *FY 2026 Operating Plan*.

Actual Performance and Program Results: We update the APR after the close of the fiscal year to provide results for the previous fiscal year. We expect to publish the final APR with FY 2026 results and FYs 2027–2028 planned performance on our website in February 2027.

This *Agency Financial Report* summarizes our key initiatives, overall performance results, and financial activities conducted to carry out our mission in FY 2026. The following table shows our operating expenses by Strategic Goal and Objective:

FY 2026 Operating Expenses by Strategic Goal and Strategic Objective[1]
(Dollars in Millions)

Strategic Goal 1: Be the Premier Service Provider	**$11,900**
Strategic Objective 1.1: Deliver a Digital-First Customer Experience	$1,896
Strategic Objective 1.2: Provide Best-in-Class Service Online, On the Phone, and In-Person	$8,267
Strategic Objective 1.3: Improve Benefit Delivery	$1,737
Strategic Goal 2: Preserve and Protect Public Resources	**$2,930**
Strategic Objective 2.1: Reduce Costs and Optimize Space	$584
Strategic Objective 2.2: Reduce Payment Errors	$2,346
Strategic Goal 3: Enhance the Employee Experience and Productivity	**$298**
Strategic Objective 3.1: Improve Workforce Productivity and Accountability	$169
Strategic Objective 3.2: Revolutionize Employee Support Tools and Processes	$129

Note:

1. Refer to Note 11, Operating Expenses in the *Financial Section* of this report for additional information on operating expenses.