



**NEW 2026  
RATES**

# **SOCIAL SECURITY**

## **2026 COST-OF-LIVING ADJUSTMENT**

### **YOUR COMPLETE GUIDE**

- How the 2026 COLA is determined
- Impact on benefit amounts
- Spousal and survivor benefits
- Tips for maximizing your payments



# Social Security 2026 Cost-of-Living Adjustment: Your Complete Guide



Your Social Security benefits are increasing in 2026. This comprehensive guide shows you exactly how much more you'll receive, when your first payment arrives, and what you need to do by November 19th to see your new amount early.

## Key Facts at a Glance

|   |   |   |
|---|---|---|
| 2.8%  | \$56  | \$672   |
| Your 2026 cost-of-Living adjustment   | Average monthly increase for retired workers  | Average annual increase over the year   |
|  |  |  |
| November 19, 2025   | December 31, 2025   | January 2026  |
| Deadline to opt in for online benefit statements                                    | SSI recipients receive first increased payment                                      | All other benefits reflect the increase   |

# Understanding the 2026 COLA

## What Is the Cost-of-Living Adjustment?

The Cost-of-Living Adjustment (COLA) is an automatic annual increase to Social Security benefits designed to help your benefits keep pace with inflation. The Social Security Administration calculates COLA based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of one year to the third quarter of the next year.

Without this annual adjustment, your Social Security income would lose purchasing power every year as the cost of goods and services rises.

## The 2026 COLA in Context





The **2.8% increase for 2026** is lower than recent years:

- **2023:** 8.7% (highest in over 40 years due to inflation spike)
- **2024:** 3.2%
- **2025:** 2.5%
- **2026:** 2.8%

The smaller increase reflects that inflation has moderated compared to the peak inflation period of 2022-2023. While this means a smaller benefit increase, it also indicates stabilizing prices for goods and services.

## Who Gets the COLA Increase?

The 2.8% increase applies to:

-  Social Security retirement benefits
-  Social Security Disability Insurance (SSDI)
-  Survivor benefits
-  Supplemental Security Income (SSI)

Approximately **71 million** Social Security beneficiaries and **7.5 million** SSI recipients will see their payments increase.

# How to Find Your Exact New Amount



## Step 1: Calculate Your Increase

### Simple Formula:

Your Current Monthly Benefit  
× 0.028 = Your Monthly  
Increase

Your Current Benefit + Your  
Monthly Increase = Your New  
2026 Benefit



## Step 2: Check Your my Social Security Account

Go to **SSA.gov** and sign in to  
view your benefit statement  
showing your new 2026  
amount.



## Step 3: Alternative Methods

Call **1-800-772-1213** or wait  
for your paper statement in  
December.

## Calculation Examples:

| Current Benefit | Calculation            | Monthly Increase | New 2026 Benefit |
|-----------------|------------------------|------------------|------------------|
| \$1,000         | $\$1,000 \times 0.028$ | \$28             | \$1,028          |
| \$1,500         | $\$1,500 \times 0.028$ | \$42             | \$1,542          |
| \$2,000         | $\$2,000 \times 0.028$ | \$56             | \$2,056          |
| \$2,500         | $\$2,500 \times 0.028$ | \$70             | \$2,570          |
| \$3,000         | $\$3,000 \times 0.028$ | \$84             | \$3,084          |



**CRITICAL DEADLINE:** To receive your benefit statement online, you must opt in for electronic notices by **November 19, 2025**. If you don't opt in by this date, you'll receive a paper notice in December instead.

## Online Access (Fastest Method):

1. Go to **SSA.gov**

# Step 3: Alternative Methods to Find Your Amount

## By Phone:

- Call Social Security: **1-800-772-1213**
- Hours: Monday-Friday, 8:00 AM - 7:00 PM Eastern Time
- Best times to call: Early morning or late in the week
- TTY: **1-800-325-0778**

Wait times can be long, especially right after COLA announcements. Calling during mid-week mornings typically results in shorter wait times.

## By Mail:

- Paper benefit statements mail in early December 2025
- Automatic if you haven't opted in for online notices
- No action required





# 2026 Benefit Amounts by Category

## Retirement Benefits

| Benefit Type                         | 2025 Average | 2026 Average | Monthly Increase |
|--------------------------------------|--------------|--------------|------------------|
| All Retired Workers                  | \$1,907      | \$1,963      | \$56             |
| Retired Worker Only                  | \$1,927      | \$1,981      | \$54             |
| Aged Couple, Both Receiving Benefits | \$3,014      | \$3,098      | \$84             |
| Widow(er) Living Alone               | \$1,788      | \$1,838      | \$50             |

## Maximum Benefit Amounts (2026):

|                                     |  |                                     |
|-------------------------------------|--|-------------------------------------|
| Claiming at age 62<br>\$2,831/month | Claiming at Full Retirement Age (FRA)<br>\$3,911/month | Claiming at age 70<br>\$4,873/month |
|-------------------------------------|--|-------------------------------------|

## Disability Benefits

| Benefit Type                           | 2025 Average | 2026 Average | Monthly Increase |
|--|--------------|--------------|------------------|
| Disabled Worker                        | \$1,539      | \$1,582      | \$43             |
| Disabled Worker with Spouse & Children | \$2,720      | \$2,796      | \$76             |
| Blind Disabled Worker                  | \$2,655      | \$2,729      | \$74             |

## Supplemental Security Income (SSI)

| Benefit Type | 2025 FBR | 2026 FBR | Monthly Increase |
|--------------|----------|----------|------------------|
| Individual   | \$967    | \$994    | \$27             |
| Couple       | \$1,450  | \$1,491  | \$41             |

# When You'll Receive Your Increased Payment

## SSI Recipients: December 31, 2025

If you receive Supplemental Security Income (SSI), your first increased payment arrives on **December 31, 2025**. This is actually the payment for January 2026, delivered early because the normal payment date (January 1st) falls on a holiday.

## All Other Social Security Benefits: January 2026

Your payment date depends on your birth date:





### Payment Schedule by Birth Date

| Your Birth Date | Payment Day      | January 2026 Date |
|-----------------|------------------|-------------------|
| 1st - 10th      | Second Wednesday | January 8, 2026   |
| 11th - 20th     | Third Wednesday  | January 15, 2026  |
| 21st - 31st     | Fourth Wednesday | January 22, 2026  |

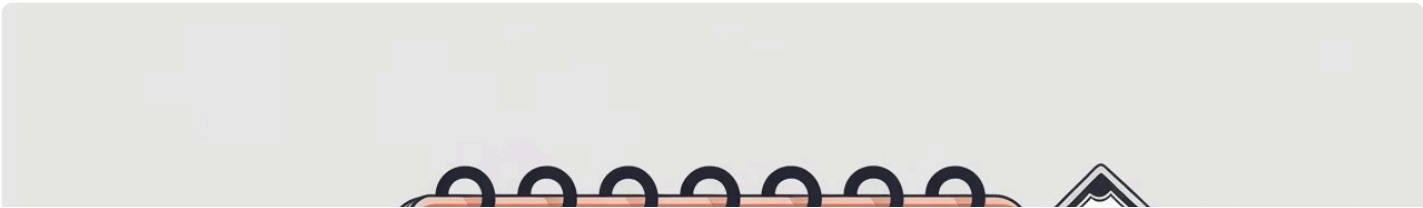
**Exception:** If you've received benefits since before May 1997, you receive your payment on the **3rd of each month**. Your first increased payment arrives on **January 3, 2026**.

## No Action Required

Your increase is **completely automatic**. You don't need to:

-  Apply for the increase
-  Call Social Security to request it
-  Fill out any forms
-  Verify your information

The increase happens automatically on your regular payment date.



# Medicare Premium Impact on Your Net Increase

## Understanding the Medicare Offset

Most Social Security beneficiaries have their Medicare Part B premiums automatically deducted from their Social Security checks. When Medicare premiums increase, they reduce the net benefit you receive from the COLA.

This doesn't mean you're losing money—it means your gross increase is partially offset by rising healthcare costs.

## Projected 2026 Medicare Part B Premiums

| Item                     | 2025 Amount | 2026 Projected | Increase |
|--------------------------|-------------|----------------|----------|
| Standard Monthly Premium | \$185.00    | \$206.00       | \$21.00  |
| Annual Deductible        | \$257       | \$288          | \$31     |

### Net COLA Impact Example:

Gross COLA increase: +\$56.00  
Medicare Part B increase: -\$21.00  
**Net monthly increase: +\$35.00**

For many beneficiaries, the Medicare premium increase will consume approximately **38%** of the gross COLA increase.

## Income-Related Monthly Adjustment Amount (IRMAA)

High-income beneficiaries pay higher Medicare premiums based on their Modified Adjusted Gross Income (MAGI) from two years prior (2024 tax return for 2026 premiums).

### 2026 IRMAA Income Tiers (Projected):

| MAGI (Single) | MAGI (Married Filing Jointly) | Total Part B Premium (Monthly) |
|---------------|-------------------------------|--------------------------------|
|               |                               |                                |



# Special Situations & Important Information

## Scam Warning: Protecting Yourself

Scammers become more active immediately after COLA announcements. Be aware of these red flags:



### **The Social Security Administration will NEVER:**

- ❌ Call you to verify information to receive your COLA
- ❌ Threaten you with arrest or legal action
- ❌ Demand immediate payment
- ❌ Ask for payment via gift cards, wire transfer, or cryptocurrency
- ❌ Ask for your Social Security number, bank account, or credit card information by phone

### **If you receive a suspicious contact:**

1. Hang up immediately
2. Do not provide any personal information
3. Call Social Security directly at **1-800-772-1213** to verify
4. Report the scam to the Office of the Inspector General: **OIG.SSA.gov**



# Disability and Work (SGA Limits)

If you receive Social Security Disability Insurance (SSDI) or SSI disability benefits, Substantial Gainful Activity (SGA) limits determine whether you can continue receiving benefits while working:

## 2026 SGA Limits:

|   |  |
|---|--|
| <b>Non-blind disabled</b><br><b>\$1,690/month</b> | <b>Blind individuals</b><br><b>\$2,830/month</b> |
|---|--|

Earnings above these amounts may indicate you're no longer disabled and could result in benefit termination. However, the SSA offers work incentives and trial work periods—contact them if you're considering returning to work.

## Taxation of Social Security Benefits

Social Security benefits may be subject to federal income tax if your combined income exceeds certain thresholds:

☐ **Combined Income = Adjusted Gross Income + Nontaxable Interest + ½ of Social Security Benefits**

## Tax Thresholds:

### Single filers:

- \$25,000 - \$34,000: Up to 50% of benefits taxable
- Over \$34,000: Up to 85% of benefits taxable

### Married filing jointly:

- \$32,000 - \$44,000: Up to 50% of benefits taxable
- Over \$44,000: Up to 85% of benefits taxable

The 2.8% COLA increase may push some beneficiaries into higher tax brackets or increase the taxable portion of their benefits. Consider consulting a tax professional if you're near these thresholds.

# Official Resources & Important Contacts

## Social Security Administration

### Main Phone Line

**1-800-772-1213**

- Hours: Monday-Friday, 8:00 AM - 7:00 PM Eastern Time
- TTY: 1-800-325-0778

### Website

**SSA.gov**

### Online Services:

- my Social Security account: **SSA.gov/myaccount**
- Benefit calculators: **SSA.gov/benefits/calculators**
- Office locator: **SSA.gov/locator**
- Forms and publications: **SSA.gov/forms**

## Medicare Information

### Medicare.gov

Official Medicare website

- Plan Finder tool
- Premium calculator
- IRMAA information

### 1-800-MEDICARE

**1-800-633-4227**

- 24 hours a day, 7 days a week
- TTY: 1-877-486-2048

## Additional Resources



### Taxpayer Advocate Service

Helps with Social Security tax questions

Phone: 1-877-777-4778

Website:

TaxpayerAdvocate.irs.gov

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### National Council on Aging (NCOA)

BenefitsCheckUp tool:  
**BenefitsCheckUp.org**

Helps find additional benefit programs you may qualify for



### State Health Insurance Assistance Program (SHIP)

Free Medicare counseling

Locator: **ShipHelp.org** or call 1-877-839-2675

# Your Personal Calculation Worksheet

Use this worksheet to calculate your exact 2026 benefit amount and annual increase:

|  |                                   |                                      |                                  |
|--|-----------------------------------|--------------------------------------|----------------------------------|
| 01                                       | 02                                | 03                                   | 04                               |
| <b>Find Your Current Monthly Benefit</b> | <b>Calculate 2.8% Increase</b>    | <b>Calculate New 2026 Benefit</b>    | <b>Calculate Annual Increase</b> |
| My current monthly benefit: \$_____      | Current benefit × 0.028 = \$_____ | Current benefit + increase = \$_____ | Monthly increase × 12 = \$_____  |

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**Calculate Net Increase (if Medicare Part B deducted)**

Monthly increase: \$\_\_\_\_\_

Medicare Part B increase (approx.): -\$21.00

Net monthly increase: \$\_\_\_\_\_

Net annual increase (× 12): \$\_\_\_\_\_



# Action Checklist

## Before November 19, 2025

- Create or log into your my Social Security account at SSA.gov
- Opt in to receive online benefit statements
- Calculate your new 2026 benefit amount using the worksheet
- Review your payment date based on your birth date

## Before January 2026

- Update your 2026 budget to reflect the higher benefit amount
- Review your Medicare premium information
- Set up direct deposit if you haven't already
- Mark your January payment date on your calendar

## Ongoing

- Watch for your first increased payment (December 31 for SSI, January for others)
- Be alert for scam calls or emails about your COLA increase
- Keep your contact information updated with Social Security
- File your taxes on time if benefits are taxable
- Contact Social Security immediately if you notice any payment problems



# Frequently Asked Questions

**Q: Do I need to do anything to receive the COLA increase?**

**A:** No. The increase is completely automatic for all current beneficiaries. You don't need to apply, call, or fill out any forms.

**Q: When will I know my exact new benefit amount?**

**A:** You can see it now by logging into your my Social Security account (if you opt in by November 19) or you'll receive a paper notice in December.

**Q: Will my payment date change?**

**A:** No. Your payment date stays the same; only the amount increases.

**Q: What if I just started receiving benefits in 2025?**

**A:** You'll still receive the 2.8% increase on your current benefit amount starting in January 2026.

**Q: Will my COLA increase be reduced by Medicare premiums?**

**A:** If Medicare Part B premiums are deducted from your Social Security check, your net increase will be lower than the gross COLA percentage. Most beneficiaries will see about a \$35.00 net increase rather than the full \$56.

**Q: Will the COLA increase affect my other benefits?**

**A:** It depends. Some means-tested programs (like SNAP, Medicaid, or housing assistance) use Social Security income in their calculations. Contact those programs directly to understand the impact.

**Q: Can I choose to not receive the COLA increase?**

**A:** No. The increase is mandatory for all beneficiaries and cannot be declined.

**Q: What happens if I disagree with my new benefit amount?**

**A:** Contact Social Security immediately at 1-800-772-1213 to discuss your concern. You have the right to appeal benefit determinations.

**Q: What if I move in 2026?**

**A:** Update your address with Social Security immediately to ensure you receive all correspondence and your payments aren't delayed. Call 1-800-772-1213 or update online through your my Social Security account.

**Q: Are COLA increases permanent?**

**A:** Yes. Once your benefit increases, it doesn't decrease in future years (except in extremely rare deflation scenarios). Future COLA increases build on your new, higher benefit amount.



# Summary: Key Takeaways

- 1** Your benefits are increasing **2.8% in 2026** - averaging \$56 more per month for retired workers.
- 2** Opt in by **November 19** to see your new amount early through your my Social Security account.
- 3** **SSI recipients get paid December 31, 2025** - all other beneficiaries receive increased payments in January 2026.
- 4** **No action is required** - the increase is automatic for all current beneficiaries.
- 5** **Medicare premiums will reduce your net increase** - for most people, by approximately \$21/month.
- 6** **Watch out for scammers** - Social Security will never call you asking for personal information or payment.
- 7** **Plan your 2026 budget** with your new benefit amount to make the most of your increase.

