



**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

Deadline to opt in for online benefit statements



December 31, 2025

SSI recipients receive first increased payment



January 2026

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
 $\times 0.028 =$ 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
\$2,831/month

Claiming at Full Retirement Age (FRA)
\$3,911/month

Claiming at age 70
\$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)
\$85,000-\$110,000	\$164-\$204	\$185-\$206
\$110,000-\$157,500	\$204-\$257	\$206-\$257
\$157,500+*	\$257+	\$257+

Special Situations & Important Information

Scam Warning: Protecting Yourself

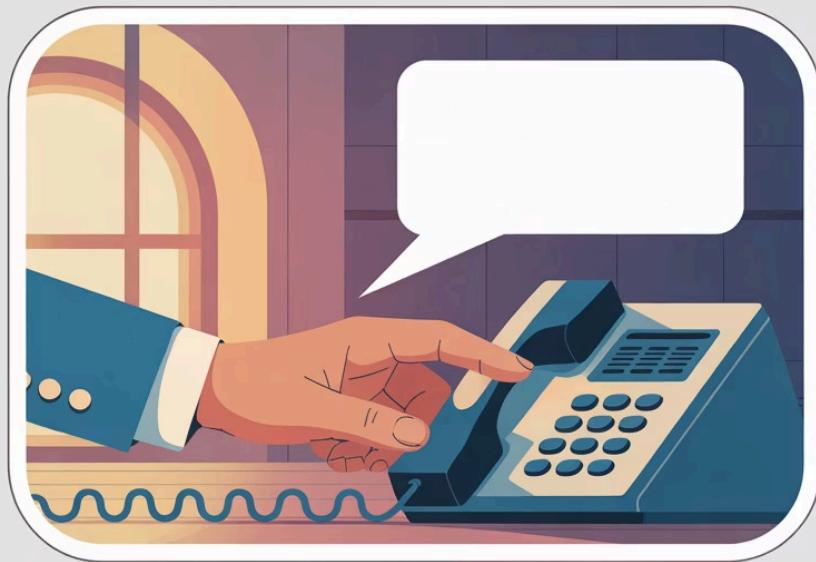
Scammers become more active immediately after COLA announcements. Be aware of these red flags:

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:

Non-blind disabled

\$1,690/month

Blind individuals

\$2,830/month

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](https://www.ssa.gov/myaccount)
- Benefit calculators: [SSA.gov/benefits/calculators](https://www.ssa.gov/benefits/calculators)
- Office locator: [SSA.gov/locator](https://www.ssa.gov/locator)
- Forms and publications: [SSA.gov/forms](https://www.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.go



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

Find Your Current Monthly Benefit

My current monthly benefit: \$_____

02

Calculate 2.8% Increase

Current benefit \times 0.028 =
\$_____

03

Calculate New 2026 Benefit

Current benefit +
increase = \$_____

04

Calculate Annual Increase

Monthly increase \times 12 =
\$_____

05

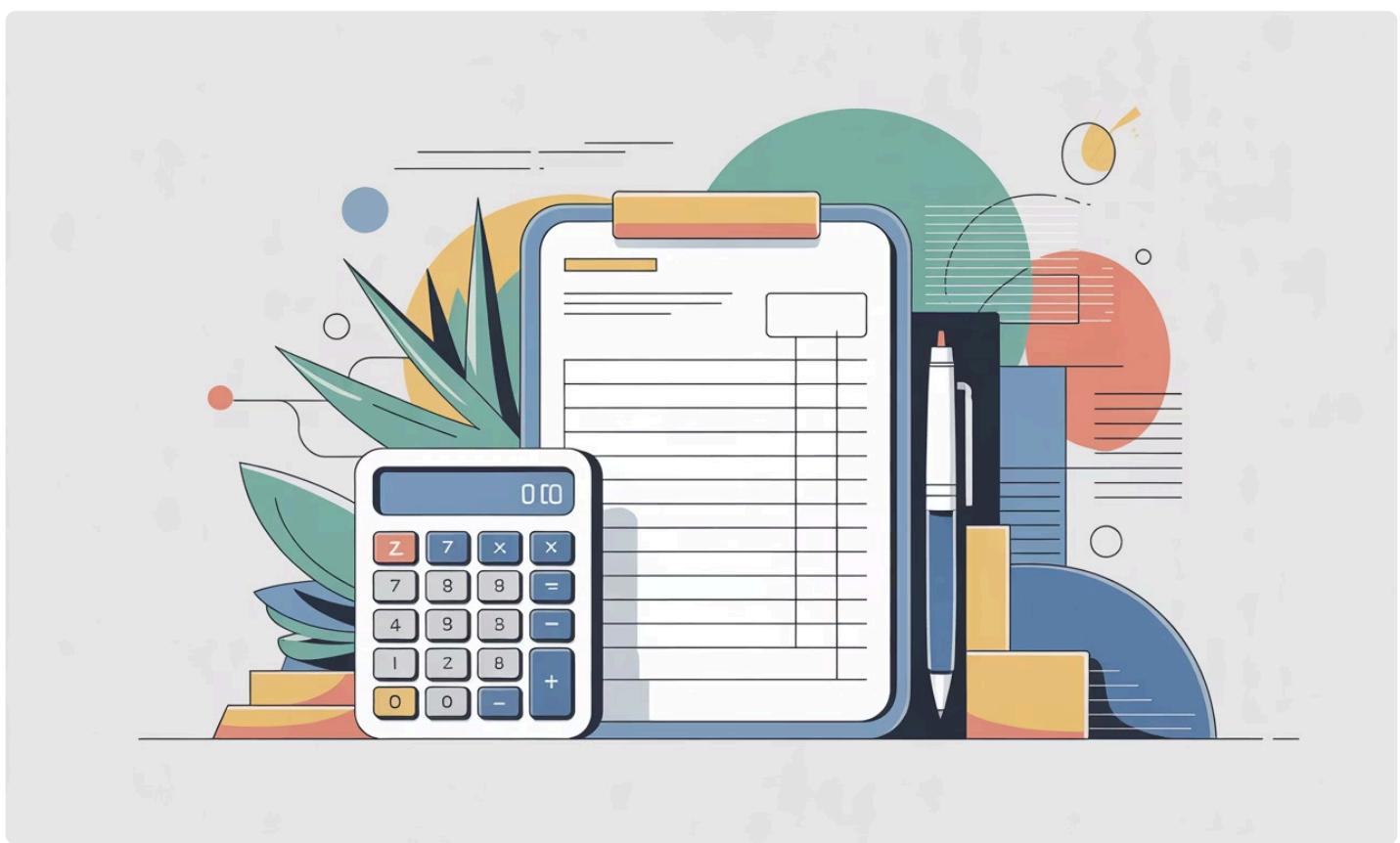
Calculate Net Increase (if Medicare Part B deducted)

Monthly increase: \$_____

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

Net monthly increase: \$_____

Net annual increase (\times 12): \$_____



Action Checklist

Before November 19, 2025

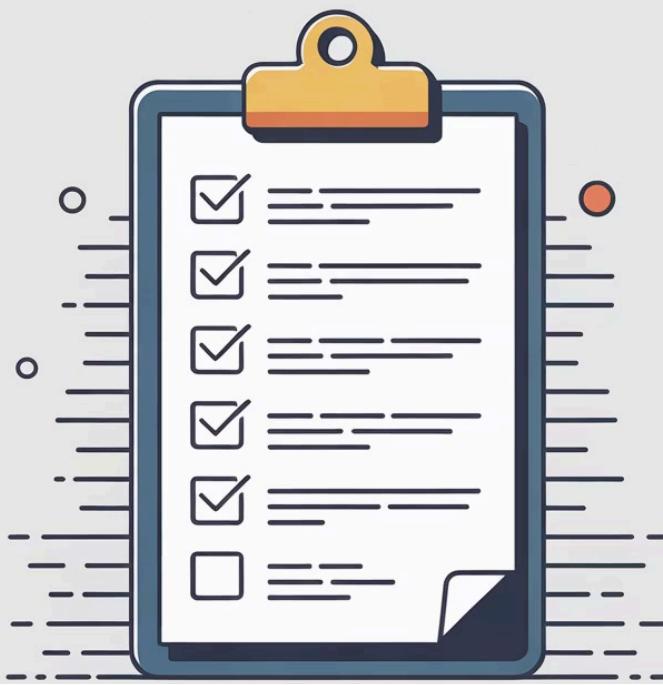
- Create or log into your my Social Security account at SSA.gov
- Opt in to receive online benefit statements
- Calculate your new 2026 benefit amount using the worksheet
- Review your payment date based on your birth date

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.

