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Latest Cost-of-Living Adjustment

The latest COLA is 2.8 percent for Social Security benefits and SSI payments. Social Security benefits will increase by 2.8 percent beginning with the December 2025 benefits, which are payable in January 2026.

Cost-Of-Living Adjustments

Prior to 1975, Social Security benefit increases were set by legislation. ... The first COLA, for June 1975, was based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the second quarter of 1974 to the first quarter of 1975.

Cost-Of-Living Adjustment (COLA)

Automatic Determinations COLA Determination Consumer Price Index Average Wage Index Since 1975, Social Security's general benefit increases have been based on increases in the cost of living, as measured by the Consumer Price Index. We call such increases Cost-Of-Living Adjustments, or COLAs. We determined a 2.8-percent COLA on October 24, 2025.

Cost-of-Living Adjustment (COLA) Information | News | SSA

The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to nearly 71 million Social Security beneficiaries in January 2026. Increased payments to nearly 7.5 million SSI recipients will begin on December 31, 2025.

2025 Cost-of-Living Adjustment (COLA) Fact Sheet | News | SSA

Cost-of-Living Adjustment (COLA): Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2023 through the third quarter of 2024, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.5 percent COLA for 2025.

2024 Cost-of-Living Adjustment (COLA) Fact Sheet | News | SSA

Cost-of-Living Adjustment (COLA): Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2022 through the third quarter of 2023, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 3.2 percent COLA for 2024.

2026 Cost-of-Living Adjustment (COLA) Fact Sheet | News | SSA

Cost-of-Living Adjustment (COLA): Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2024 through the third quarter of 2025, Social Security beneficiaries and Supplemental Security Income (SSI) recipients will receive a 2.8 percent COLA for 2026.

Estimates Under the 2024 Trustees Report

The AWI is used to index an individual's earnings through age 60 in the benefit calculation formula, and the COLA is used to increase benefits annually. The COLA shown for a year is effective for December of that year, but is payable in January of the following year.

Social Security Changes - COLA Fact Sheet

Cost-of-Living Adjustment (COLA): Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2023 through the third quarter of 2024, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.5 percent COLA for 2025.

Social Security Announces 2.8 Percent Benefit Increase for 2026

Similar to last year, Social Security beneficiaries will receive a simplified, one-page COLA notice, which uses plain and personalized language, and provides exact dates and dollar amounts of an individual's new benefit amount and any deductions.