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GOVERNMENT PROCEDURES SIMPLIFIED

3.6%

YOUR 2027 SOCIAL SECURITY RAISE

What actually
lands in your
account, and when

What's Inside:



How the 3.6% raise
was set



Medicare Part B
and your net raise



Hold harmless:
who is protected



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The January 2027
payment calendar



A worksheet for
your own numbers





Your 2027 Social Security Raise: 3.6 Percent

Social Security benefits and Supplemental Security Income (SSI) rise **3.6%** for 2027. That is the headline. What lands in your account in January can be smaller, and this guide shows you why, when you will know your real number, and what to do between now and then.

Key facts at a glance:

- The raise is **3.6%**, announced **October 14, 2026**, the largest since 2023
- The average retired worker gets about **\$75 more a month**, from **\$2,095** to **\$2,170**
- It is **automatic**. You do not apply, and no one needs to "activate" it
- SSI payments rise starting **December 31, 2026**; Social Security payments rise in **January 2027**
- Sign up for paperless notices by **November 18, 2026** to see your new amount online starting in **late November or early December**
- The 2027 Medicare Part B premium, which comes out of most retirees' checks, is **not announced yet**

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How the Raise Is Set

The cost-of-living adjustment (COLA) follows one price index: the Consumer Price Index for Urban Wage Earners and Clerical Workers, called CPI-W.

Social Security averages that index for July, August and September, then compares the result with the same three months of the last year that had a raise. For 2027 that was 2025, so the comparison was a year apart. The change, rounded to the nearest tenth of a percent, becomes the raise. September's numbers come out in mid October, which is why the announcement always lands then.

If prices do not rise, the COLA is zero. It is never negative. That has happened three times: for 2010, 2011 and 2016. Other changes, like a higher premium deducted from your check, can still lower what you are paid.

Recent raises:

Year	COLA
2023	8.7%
2024	3.2%
2025	2.5%
2026	2.8%
2027	3.6%

Who gets it: everyone receiving Social Security retirement, disability or survivor benefits, and the federal SSI payment. About 76 million people in all (some get both). State SSI supplements are set separately.



The Raise in Dollars

Social Security's estimates of average monthly benefits paid in January 2027:

Who	Before the raise	After the raise
All retired workers	\$2,095	\$2,170
Aged couple, both receiving benefits	\$3,238	\$3,355
Widowed mother and two children	\$3,932	\$4,074
Aged widow or widower alone	\$1,936	\$2,005
Disabled worker, spouse and one or more children	\$2,970	\$3,077
All disabled workers	\$1,642	\$1,701

SSI federal payment, 2027: \$1,029 a month for an individual, \$1,544 for a couple (up from \$994 and \$1,491). Some states add a supplement.

These are averages before any deductions, not a prediction for any one person. Social Security applies the raise to your underlying benefit amount, cuts it down to the dime, applies any early or late retirement adjustment, subtracts deductions, and drops the cents. So your deposit may not rise exactly 3.6%. Your own amount is on your COLA notice.



Why Your Deposit May Rise Less: Medicare Part B

If you are on Medicare, your Part B premium is probably taken straight out of your Social Security payment. Next year's premium comes out of next year's benefit, so a higher premium eats part of the raise.

The 2026 standard Part B premium is \$202.90 a month, up \$17.90 from 2025.

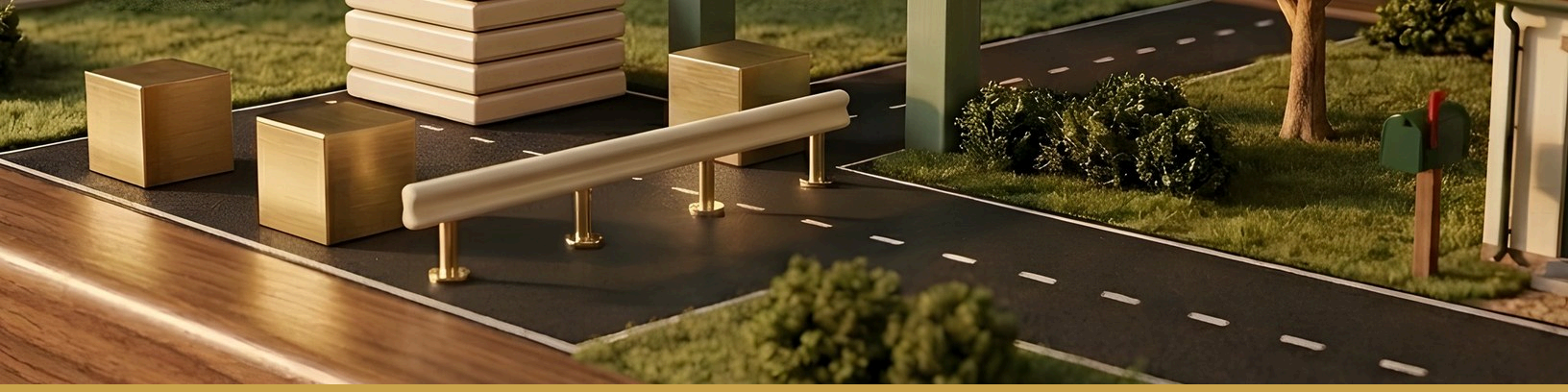
The 2027 premium has not been announced.

The Centers for Medicare and Medicaid Services (CMS) usually publishes it in November; the 2026 figure came out on November 14, 2025. Until it is out, no one can tell you your exact net raise. Treat any precise "your check will be" number you see before then as a guess.

Where to find it when it is out:

- In your COLA notice, which lists your deductions
- In your my Social Security Message Center, starting in late November
- At [medicare.gov](https://www.medicare.gov)

People with higher incomes pay more for Part B, an income-related amount set from the tax return you filed two years earlier. If that is you, your deduction will be larger than the standard premium.



Hold Harmless: Who It Protects

A rule in the Social Security Act, known as hold harmless, keeps a protected person's January payment from being lower than December's solely because the standard Part B premium went up. Your payment can stay flat. It cannot go down because Part B went up.

You are generally protected if you were entitled to and received a Social Security benefit for November and December, had your December and January Part B premiums deducted from it, and the Part B increase alone would make January's payment lower than December's.

Hold harmless does not cover you if:

- You are new to Medicare Part B in 2027
- You pay the higher, income-related Part B premium
- You do not have the premium deducted from your Social Security
- Your state Medicaid program pays your Part B premium (then it never came out of your check)

What it does not do: it protects your payment from dropping. It does not guarantee you any of the raise.

It covers Part B only. If you have a Medicare drug plan (Part D) or Medicare Advantage premium taken from your Social Security, an increase in that premium is not covered, and your payment can go down. Check your plan's 2027 Annual Notice of Change, and compare plans during open enrollment, which runs to December 7.



Taxes on Your Benefit

Up to 85% of your Social Security can count as federal taxable income. That is the share that gets taxed at your normal rate, not an 85% tax rate. It depends on your "combined income": your adjusted gross income, plus tax-exempt interest, plus half of your Social Security. The IRS worksheet in Publication 915 decides unusual cases.

Filing status	Up to 50% taxable	Up to 85% taxable
Single, head of household	Combined income \$25,000 to \$34,000	Above \$34,000
Married filing jointly	\$32,000 to \$44,000	Above \$44,000

Married filing separately: if you lived apart from your spouse all year, the single limits apply. If you lived together at any time during the year, the starting limit is \$0, so more of your benefit is taxable.

These limits are not adjusted for inflation. They have been the same for decades, so each raise can push a few more people over a line.

Have tax taken out of your benefit: file Form W-4V with Social Security to withhold 7%, 10%, 12% or 22%. If you already withhold, check that it still fits after the raise.

Age 65 or older? Under current law, an extra senior deduction of up to \$6,000 per person (\$12,000 for a married couple who both qualify) applies for tax years 2025 through 2028, phasing out at higher incomes. It does not change how much of your Social Security is taxable, but it can lower the tax you owe.

Some states also tax Social Security. Check with your state's tax agency.



Your COLA Notice

Social Security sends every beneficiary a notice with the new amount. For 2027 it is a simplified one-page notice that gives your new benefit and any deductions, with exact dates and dollar amounts.

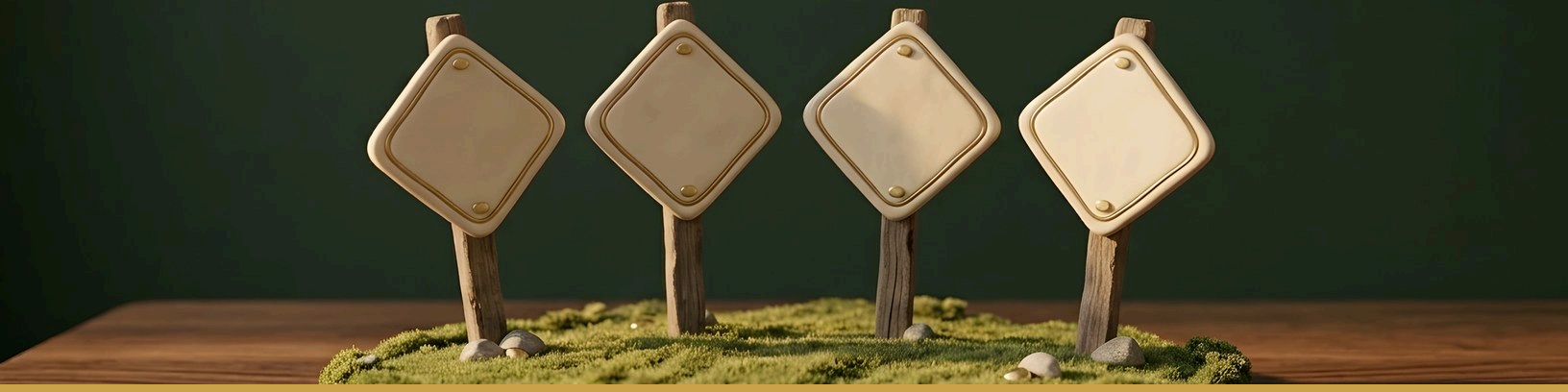
Two ways to get it:

	Online	By mail
When	Starting in late November or early December	During December
Where	Message Center in your my Social Security account	Your mailing address
How	Have a my Social Security account with paperless notices turned on by November 18, 2026	Automatic if you do not opt in

You can also turn on text or email alerts so you know when the notice arrives.

Paper notices go out all through December. Social Security asks people to wait until January before calling about a missing notice.

How to read it: look for three lines. Your new benefit before deductions. The amount taken out for Medicare (and any tax you chose to withhold). The amount you will actually be paid. That last line is your real raise.



Your Step by Step

Now to November 18

- 1 Do nothing to get the raise. It applies on its own.
- 2 Create a my Social Security account at ssa.gov/myaccount if you do not have one.
- 3 Enroll in paperless notices by November 18 if you want to see your amount early.

Late November and December

- 4 Read your notice when it arrives. Find the bottom line: the amount you will be paid.
- 5 Compare it with your 2026 payment after deductions.
- 6 If you are protected by hold harmless and your payment went down, contact Social Security once you have the notice.

Before you file your 2026 taxes

- 7 If your income is near the tax limits, check whether withholding on Form W-4V makes sense.

If you are working and under full retirement age

- 8 Check the 2027 earnings limit in "If You Are Still Working" below.



When the Higher Payments Arrive

SSI: the first higher payment arrives **Thursday, December 31, 2026**. SSI is normally paid on the 1st, and because January 1 is a holiday, the January payment comes on the last business day of December.

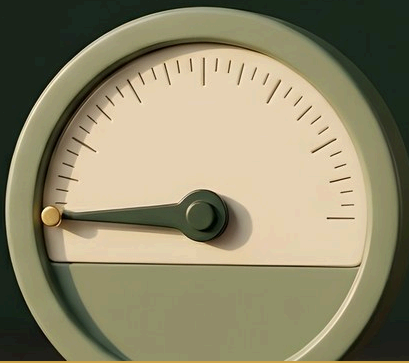
Social Security, January 2027: paid on a Wednesday based on your birthday.

Your birthday falls on	Paid on
The 1st to the 10th	Wednesday, January 13, 2027
The 11th to the 20th	Wednesday, January 20, 2027
The 21st to the 31st	Wednesday, January 27, 2027

Paid on the 3rd instead: most people paid on the 3rd started benefits before May 1997 or get both Social Security and SSI. A few other cases also apply. January 3, 2027 is a Sunday and January 1 is a holiday, so that payment comes on **Thursday, December 31, 2026**.

Your exact dates are in your account under "View benefit payment schedule."

	S	M	T	W	T	F	S
						1	2
January 2027	3	4	5	6	7	8	9
Social Security payment	10	11	12	13	14	15	16
Wednesdays, by birthday	17	18	19	20	21	22	23
	24	25	26	27	28	29	30
	31						



If You Are Still Working

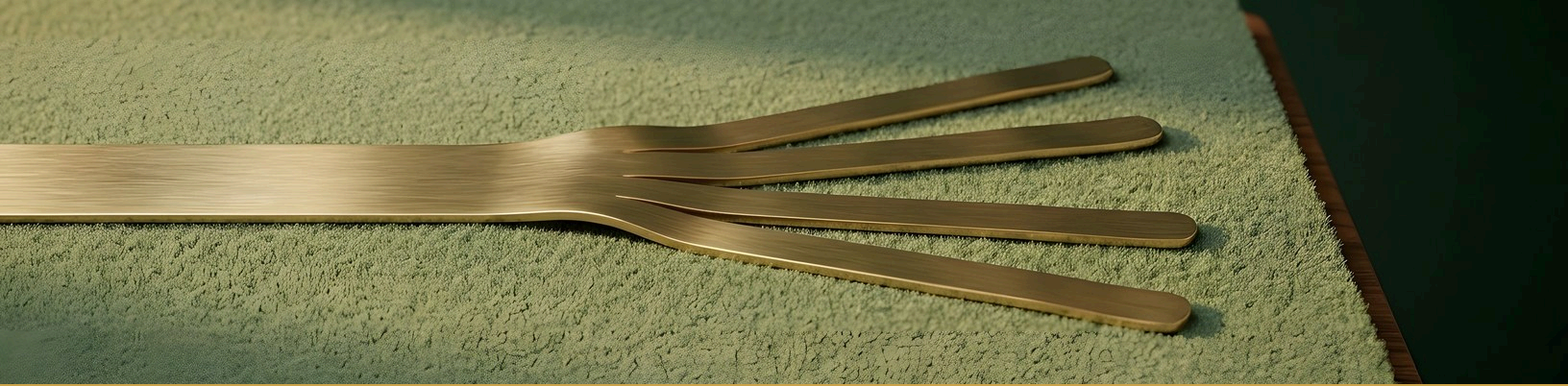
If you collect retirement or survivor benefits before your full retirement age and keep working, Social Security holds back part of your benefit when your earnings pass a limit. The limits rise for 2027. (Disability benefits and SSI have their own, different work rules.)

Your situation	2026 limit	2027 limit	What is held back
Under full retirement age all year	\$24,480	\$25,560	\$1 for every \$2 above the limit
The year you reach full retirement age	\$65,160	\$67,920	\$1 for every \$3 above the limit, counting only months before your birthday month
From the month you reach full retirement age	No limit	No limit	Nothing

Money held back is generally not lost. Once you reach full retirement age, Social Security recalculates your benefit to credit the months it withheld, which raises your monthly payment from then on. Because it holds back whole monthly checks, it can hold back a little more than needed and pay the extra back the next year. One exception: spouses and survivors who get benefits because they care for a young or disabled child do not get the increase at full retirement age.

Your first year of retirement: a special monthly rule lets you get a full check for any month you earn under \$2,130 (under full retirement age) or \$5,660 (the year you reach it), even if your yearly total is over the limit.

Tell Social Security what you expect to earn. If your 2027 earnings will be different from what Social Security has on file, report the estimate so it withholds the right amount. Waiting for your tax return can mean an overpayment you have to repay later.



Other 2027 Numbers

	2026	2027
Maximum earnings taxed for Social Security	\$184,500	\$192,300
Earnings for one Social Security credit (up to four a year)	\$1,890	\$1,970
Substantial gainful activity, non-blind (disability)	\$1,690/mo	\$1,770/mo
Substantial gainful activity, blind	\$2,830/mo	\$2,950/mo
Trial work period month	\$1,210/mo	\$1,270/mo
Maximum benefit, retiring at full retirement age	\$4,152/mo	\$4,188/mo
SSI resource limit, individual / couple	\$2,000 / \$3,000	\$2,000 / \$3,000
SSI student earned income exclusion	\$2,410/mo, \$9,730/yr	\$2,500/mo, \$10,080/yr

The combined Social Security and Medicare tax rates do not change: 7.65% for employees, 15.30% for the self-employed. Medicare tax has no earnings cap, and earnings over \$200,000 (\$250,000 for married couples filing jointly) owe an extra 0.9%.



The Raise Is Always Automatic

Scammers use the COLA every year. They call, text or mail people saying the raise must be "activated," "confirmed" or "claimed," and ask for a payment, a gift card or your personal information.

The Social Security Office of the Inspector General is plain about it: the annual cost-of-living increases are **always automatic**. Social Security will never ask you to do anything to get them.

If someone asks you to activate your raise:

- Hang up, or do not reply
- Do not give your Social Security number, bank details or a payment
- Report it at oig.ssa.gov/report

The Mistakes That Cost the Most

Budgeting on 3.6%. If you are on Medicare, the headline percentage is not your payment. Plan around the bottom line of your notice.

Calling in December because the letter has not come. Notices are mailed all month. Wait until January, or check online.

Forgetting the drug plan. Hold harmless covers Part B only. A higher Part D premium taken from your check can lower your payment.

Believing a request to activate the raise. It is automatic, every year. Anyone asking for a step is running a scam.

Forgetting taxes. Near the limits, the raise can make more of your benefit taxable. Review your withholding.

Missing the earnings limit. If you are under full retirement age and working, check your 2027 earnings against \$25,560.



Worksheet: Your Real Raise

Fill this in when your COLA notice arrives. The notice does the math for you; this is a way to check it.

Line	Your number
A. Your 2026 monthly benefit before deductions	\$ _____
B. Line A $\times$ 1.036 (your 2027 benefit before deductions)	\$ _____
C. Your 2027 Part B premium (from your notice)	\$ _____
D. Any federal tax you have withheld each month	\$ _____
E. Line B – C – D (what you will be paid)	\$ _____
F. Your 2026 payment after deductions	\$ _____
G. Line E – F (your real monthly raise)	\$ _____

Social Security applies the raise to your underlying benefit, truncates to the dime, and drops the cents from the final payment, so your notice can differ from this math by a little.

If line G is negative and hold harmless should cover you, contact Social Security once you have the notice. If you have a drug plan premium taken from your check, check whether that premium rose first.



Official Resources

2027 COLA facts and figures

ssa.gov/cola

**Your Social Security account (notice,
payment schedule, paperless sign-up)**

ssa.gov/myaccount

Earnings limit

ssa.gov/oact/cola/rtea.html

Medicare costs for 2027

medicare.gov

Form W-4V (voluntary withholding)

irs.gov/forms-pubs/about-form-w-4-v

**Taxes on Social Security (IRS
Publication 915)**

irs.gov/publications/p915

Report a Social Security scam

oig.ssa.gov/report

Social Security by phone

**1-800-772-1213, Monday to Friday, 8
a.m. to 7 p.m. local time**

Automated service, 24 hours a day, 7 days
a week

TTY: 1-800-325-0778

Medicare by phone

**1-800-MEDICARE (1-800-633-4227),
24 hours a day, 7 days a week, except
some federal holidays**

TTY: 1-877-486-2048

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About This Guide

GovClarity is an independent publisher. We are not affiliated with the Social Security Administration, the Centers for Medicare and Medicaid Services, or any government agency. The facts in this guide were checked against ssa.gov, cms.gov and irs.gov through October 18, 2026. The 2027 Medicare Part B premium had not been announced at that date. Confirm details on the official pages listed in this guide.

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