

SENIOR NEWS LINE

by Matilda Charles

Social Security increase for 2027

We have our new number now. The Social Security increase for 2027 has been announced. All over the country I imagine that seniors are grabbing calculators and figuring out just what this will mean for them.

The number is 3.6%, which is not great, but it could be worse. For 2026 it was 2.8%, and 2.5% the year before. (A rerun of the 2023 increase of 8.7% would have been nice.)

This means that 76 million Social Security recipients will see approximately an extra \$75 per month, bumping the average benefit to \$2,170 per month.

To come up with this number, they take the figures from the third quarter and create a COLA — Cost of Living Adjustment. Additionally, they use the CPI-W, which is the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Which is not us.

A show of hands: How many of us are still working as wage earners and clerical workers? Not many. Yet that is the index they use to calculate the amount of money we will get. That index takes all the things those wage earners and clerical workers spend money on — food, transportation, clothing, education, housing — and calculates the number from there.

There are many who think they should use another index that actually represents where we spend our money — the Consumer Price Index for Americans 62 Years of Age and Older (CPI-E). That index puts more weight on medical care, prescription drugs and insurance premiums, for example, and the others things we actually buy.

Medicare is going up, of course. The Medicare Part B monthly premium will now be \$209.50 next year, deducted from the Social Security amount, with a \$292 annual deductible.

If you don't agree with using the CPI-W to calculate your Social Security COLA, let your senators and representatives know!

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