

Social Security Increase 2027 Chart

Your monthly benefit before and after the 3.6% cost-of-living adjustment, paid from January 2027 (SSI from Dec. 31, 2026)

+3.6%

2026 benefit	2027 benefit	Per month	Per year	2026 benefit	2027 benefit	Per month	Per year
\$600	\$621	+\$21	+\$252	\$2,900	\$3,004	+\$104	+\$1,248
\$700	\$725	+\$25	+\$300	\$3,000	\$3,108	+\$108	+\$1,296
\$800	\$828	+\$28	+\$336	\$3,100	\$3,211	+\$111	+\$1,332
\$900	\$932	+\$32	+\$384	\$3,200	\$3,315	+\$115	+\$1,380
\$1,000	\$1,036	+\$36	+\$432	\$3,300	\$3,418	+\$118	+\$1,416
\$1,100	\$1,139	+\$39	+\$468	\$3,400	\$3,522	+\$122	+\$1,464
\$1,200	\$1,243	+\$43	+\$516	\$3,500	\$3,626	+\$126	+\$1,512
\$1,300	\$1,346	+\$46	+\$552	\$3,600	\$3,729	+\$129	+\$1,548
\$1,400	\$1,450	+\$50	+\$600	\$3,700	\$3,833	+\$133	+\$1,596
\$1,500	\$1,554	+\$54	+\$648	\$3,800	\$3,936	+\$136	+\$1,632
\$1,600	\$1,657	+\$57	+\$684	\$3,900	\$4,040	+\$140	+\$1,680
\$1,700	\$1,761	+\$61	+\$732	\$4,000	\$4,144	+\$144	+\$1,728
\$1,800	\$1,864	+\$64	+\$768	\$4,100	\$4,247	+\$147	+\$1,764
\$1,900	\$1,968	+\$68	+\$816	\$4,200	\$4,351	+\$151	+\$1,812
\$2,000	\$2,072	+\$72	+\$864	\$4,300	\$4,454	+\$154	+\$1,848
\$2,100	\$2,175	+\$75	+\$900	\$4,400	\$4,558	+\$158	+\$1,896
\$2,200	\$2,279	+\$79	+\$948	\$4,500	\$4,662	+\$162	+\$1,944
\$2,300	\$2,382	+\$82	+\$984	\$4,600	\$4,765	+\$165	+\$1,980
\$2,400	\$2,486	+\$86	+\$1,032	\$4,700	\$4,869	+\$169	+\$2,028
\$2,500	\$2,590	+\$90	+\$1,080	\$4,800	\$4,972	+\$172	+\$2,064
\$2,600	\$2,693	+\$93	+\$1,116	\$4,900	\$5,076	+\$176	+\$2,112
\$2,700	\$2,797	+\$97	+\$1,164	\$5,000	\$5,180	+\$180	+\$2,160
\$2,800	\$2,900	+\$100	+\$1,200	\$5,100	\$5,283	+\$183	+\$2,196

Average retired worker
\$2,095 → \$2,170

Maximum at full retirement age
\$4,152 → \$4,188

SSI, individual
\$994 → \$1,029

Estimates: the 2026 amount times 1.036, rounded down to the dollar, before Medicare or tax deductions. SSA applies the COLA to your primary insurance amount, so your notice can differ by a dollar or two. The highlighted row is closest to the average retired worker. Averages and maximums: SSA 2027 COLA fact sheet. The COLA is automatic; you never pay or sign up for it.