Detailed Single Year Tables

Category of Change: Cost-of-Living Adjustment

Proposed Provision: A2. Starting December 2026, reduce the annual COLA by 0.5 percentage point.

	Proposal				Change from Current Law		
	Expressed as a percentage of current-law taxable payroll				Expressed as a percentage of current-law taxable payroll		
Year	**Cost Rate**	**Income Rate**	**Annual Balance**	**Trust Fund Ratio 1-1-year**	**Cost Rate**	**Income Rate**	**Annual Balance**
2025	15.15	12.80	-2.35	169	0.00	0.00	0.00
2026	15.29	13.03	-2.25	149	0.00	0.00	0.00
2027	15.40	13.08	-2.32	132	-0.07	-0.00	0.07
2028	15.44	13.10	-2.34	114	-0.15	-0.01	0.14
2029	15.47	13.13	-2.34	98	-0.22	-0.01	0.21
2030	15.50	13.14	-2.36	82	-0.30	-0.01	0.28
2031	15.54	13.17	-2.38	66	-0.37	-0.02	0.35
2032	15.57	13.18	-2.39	51	-0.44	-0.02	0.41
2033	15.54	13.22	-2.33	36	-0.53	-0.03	0.50
2034	15.58	13.23	-2.34	21	-0.57	-0.03	0.54
2035	15.60	13.24	-2.36	6	-0.63	-0.04	0.59
2036	15.64	13.25	-2.39	—	-0.69	-0.04	0.65
2037	15.67	13.25	-2.42	—	-0.74	-0.04	0.70
2038	15.69	13.26	-2.44	—	-0.79	-0.05	0.75
2039	15.71	13.26	-2.45	—	-0.84	-0.05	0.79
2040	15.72	13.26	-2.45	—	-0.89	-0.05	0.83
2041	15.72	13.27	-2.45	—	-0.93	-0.05	0.87
2042	15.71	13.27	-2.44	—	-0.96	-0.06	0.91
2043	15.71	13.27	-2.44	—	-1.00	-0.06	0.94
2044	15.71	13.27	-2.44	—	-1.03	-0.06	0.97
2045	15.72	13.27	-2.44	—	-1.06	-0.06	1.00
2046	15.72	13.28	-2.45	—	-1.08	-0.06	1.02
2047	15.73	13.28	-2.45	—	-1.10	-0.07	1.04
2048	15.75	13.28	-2.47	—	-1.13	-0.07	1.06
2049	15.78	13.28	-2.50	—	-1.14	-0.07	1.08
2050	15.81	13.29	-2.52	—	-1.16	-0.07	1.09
2051	15.85	13.29	-2.56	—	-1.17	-0.07	1.10
2052	15.89	13.30	-2.60	—	-1.19	-0.07	1.12
2053	15.95	13.30	-2.65	—	-1.20	-0.07	1.13
2054	16.01	13.31	-2.70	—	-1.21	-0.07	1.14
2055	16.08	13.31	-2.77	—	-1.22	-0.07	1.15
2056	16.15	13.32	-2.84	—	-1.23	-0.07	1.16
2057	16.24	13.33	-2.91	—	-1.24	-0.08	1.17
2058	16.32	13.33	-2.99	—	-1.25	-0.08	1.17
2059	16.40	13.34	-3.06	—	-1.26	-0.08	1.18
2060	16.47	13.35	-3.13	—	-1.27	-0.08	1.19
2061	16.54	13.35	-3.19	—	-1.28	-0.08	1.20
2062	16.61	13.36	-3.25	—	-1.29	-0.08	1.21
2063	16.67	13.36	-3.30	—	-1.30	-0.08	1.22
2064	16.73	13.37	-3.36	—	-1.30	-0.08	1.23
2065	16.78	13.37	-3.41	—	-1.31	-0.08	1.23
2066	16.84	13.38	-3.47	—	-1.32	-0.08	1.24
2067	16.90	13.38	-3.52	—	-1.33	-0.08	1.25
2068	16.96	13.39	-3.58	—	-1.34	-0.08	1.26
2069	17.03	13.39	-3.63	—	-1.35	-0.08	1.27
2070	17.09	13.40	-3.69	—	-1.36	-0.08	1.28
2071	17.16	13.40	-3.75	—	-1.37	-0.08	1.29
2072	17.22	13.41	-3.81	—	-1.38	-0.09	1.30
2073	17.28	13.42	-3.87	—	-1.39	-0.09	1.30
2074	17.34	13.42	-3.92	—	-1.40	-0.09	1.31
2075	17.39	13.43	-3.97	—	-1.41	-0.09	1.32
2076	17.44	13.43	-4.01	—	-1.42	-0.09	1.33
2077	17.47	13.43	-4.04	—	-1.42	-0.09	1.33
2078	17.50	13.43	-4.06	—	-1.43	-0.09	1.34
2079	17.51	13.44	-4.07	—	-1.44	-0.09	1.35
2080	17.52	13.44	-4.08	—	-1.44	-0.09	1.35
2081	17.51	13.44	-4.07	—	-1.45	-0.09	1.35
2082	17.50	13.44	-4.06	—	-1.45	-0.09	1.36
2083	17.48	13.44	-4.04	—	-1.45	-0.09	1.36
2084	17.45	13.44	-4.02	—	-1.45	-0.09	1.36
2085	17.41	13.44	-3.98	—	-1.46	-0.09	1.36
2086	17.37	13.43	-3.93	—	-1.46	-0.09	1.36
2087	17.31	13.43	-3.88	—	-1.46	-0.09	1.36
2088	17.25	13.43	-3.82	—	-1.46	-0.09	1.36
2089	17.19	13.42	-3.77	—	-1.45	-0.09	1.36
2090	17.13	13.42	-3.71	—	-1.45	-0.09	1.36
2091	17.07	13.41	-3.65	—	-1.45	-0.09	1.36
2092	17.02	13.41	-3.61	—	-1.45	-0.09	1.36
2093	16.98	13.41	-3.57	—	-1.45	-0.09	1.35
2094	16.94	13.41	-3.54	—	-1.44	-0.09	1.35
2095	16.92	13.40	-3.51	—	-1.44	-0.09	1.35
2096	16.90	13.40	-3.50	—	-1.44	-0.09	1.35
2097	16.89	13.40	-3.49	—	-1.44	-0.09	1.35
2098	16.89	13.40	-3.49	—	-1.44	-0.09	1.35
2099	16.90	13.40	-3.50	—	-1.44	-0.09	1.35
2100	16.92	13.41	-3.51	—	-1.44	-0.09	1.35

Summarized Estimates: Proposal

2025 -2099	Cost Rate	Income Rate	Actuarial Balance	Year of reserve depletion[1]
	16.52%	13.72%	-2.80%	2035

Summarized Estimates: Change from Current Law

Cost Rate	Income Rate	Actuarial Balance
-1.09%	-0.07%	1.02%

[1] Under current law, the year of Trust Fund reserve depletion is 2034.

Estimates based on Intermediate Assumptions of the 2025 Trustees Report

Office of the Chief Actuary
Social Security Administration
July 24, 2025