Detailed Single Year Tables

Category of Change: Cost-of-Living Adjustment

Proposed Provision: A1. Starting December 2026, reduce the annual COLA by 1 percentage point.

	Proposal (Expressed as a percentage of current-law taxable payroll)				Change from Current Law (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	15.33	13.08	-2.25	132	-0.15	-0.01	0.14
2028	15.29	13.10	-2.19	116	-0.30	-0.01	0.28
2029	15.25	13.11	-2.13	101	-0.44	-0.02	0.42
2030	15.21	13.13	-2.08	86	-0.59	-0.03	0.56
2031	15.18	13.15	-2.04	72	-0.73	-0.04	0.69
2032	15.14	13.16	-1.98	59	-0.86	-0.05	0.82
2033	15.03	13.19	-1.84	46	-1.04	-0.05	0.99
2034	15.02	13.20	-1.82	34	-1.12	-0.06	1.06
2035	14.99	13.21	-1.79	22	-1.24	-0.07	1.17
2036	14.98	13.21	-1.77	11	-1.35	-0.08	1.27
2037	14.96	13.21	-1.75	—	-1.45	-0.08	1.37
2038	14.94	13.21	-1.73	—	-1.55	-0.09	1.46
2039	14.91	13.21	-1.70	—	-1.64	-0.09	1.54
2040	14.88	13.22	-1.67	—	-1.72	-0.10	1.62
2041	14.85	13.22	-1.63	—	-1.80	-0.10	1.70
2042	14.81	13.21	-1.59	—	-1.87	-0.11	1.76
2043	14.77	13.21	-1.56	—	-1.93	-0.11	1.82
2044	14.75	13.21	-1.54	—	-1.99	-0.12	1.87
2045	14.73	13.22	-1.52	—	-2.04	-0.12	1.92
2046	14.72	13.22	-1.50	—	-2.09	-0.12	1.96
2047	14.71	13.22	-1.49	—	-2.13	-0.13	2.00
2048	14.71	13.22	-1.49	—	-2.16	-0.13	2.04
2049	14.73	13.22	-1.50	—	-2.20	-0.13	2.07
2050	14.74	13.22	-1.52	—	-2.23	-0.13	2.09
2051	14.77	13.23	-1.54	—	-2.25	-0.13	2.12
2052	14.80	13.23	-1.57	—	-2.28	-0.14	2.14
2053	14.85	13.23	-1.61	—	-2.30	-0.14	2.16
2054	14.90	13.24	-1.66	—	-2.32	-0.14	2.18
2055	14.96	13.24	-1.72	—	-2.34	-0.14	2.20
2056	15.03	13.25	-1.78	—	-2.36	-0.14	2.21
2057	15.10	13.26	-1.85	—	-2.37	-0.14	2.23
2058	15.18	13.26	-1.92	—	-2.39	-0.14	2.25
2059	15.25	13.27	-1.98	—	-2.41	-0.15	2.26
2060	15.32	13.28	-2.04	—	-2.43	-0.15	2.28
2061	15.38	13.28	-2.10	—	-2.44	-0.15	2.29
2062	15.43	13.29	-2.15	—	-2.46	-0.15	2.31
2063	15.49	13.29	-2.20	—	-2.48	-0.15	2.33
2064	15.54	13.30	-2.24	—	-2.49	-0.15	2.34
2065	15.59	13.30	-2.29	—	-2.51	-0.15	2.36
2066	15.64	13.30	-2.33	—	-2.53	-0.16	2.37
2067	15.69	13.31	-2.38	—	-2.55	-0.16	2.39
2068	15.74	13.31	-2.43	—	-2.56	-0.16	2.41
2069	15.80	13.32	-2.48	—	-2.58	-0.16	2.42
2070	15.86	13.32	-2.53	—	-2.60	-0.16	2.44
2071	15.91	13.33	-2.58	—	-2.62	-0.16	2.46
2072	15.96	13.33	-2.63	—	-2.64	-0.16	2.47
2073	16.02	13.34	-2.68	—	-2.65	-0.16	2.49
2074	16.07	13.34	-2.73	—	-2.67	-0.17	2.50
2075	16.12	13.35	-2.77	—	-2.69	-0.17	2.52
2076	16.15	13.35	-2.80	—	-2.70	-0.17	2.53
2077	16.18	13.35	-2.83	—	-2.71	-0.17	2.55
2078	16.20	13.35	-2.84	—	-2.73	-0.17	2.56
2079	16.21	13.36	-2.85	—	-2.74	-0.17	2.57
2080	16.21	13.36	-2.85	—	-2.75	-0.17	2.58
2081	16.20	13.36	-2.85	—	-2.75	-0.17	2.58
2082	16.19	13.36	-2.83	—	-2.76	-0.17	2.59
2083	16.17	13.36	-2.81	—	-2.77	-0.17	2.59
2084	16.14	13.35	-2.78	—	-2.77	-0.17	2.60
2085	16.10	13.35	-2.74	—	-2.77	-0.17	2.60
2086	16.05	13.35	-2.70	—	-2.77	-0.17	2.60
2087	15.99	13.35	-2.65	—	-2.77	-0.17	2.60
2088	15.93	13.34	-2.59	—	-2.77	-0.17	2.60
2089	15.87	13.34	-2.53	—	-2.77	-0.17	2.59
2090	15.81	13.34	-2.48	—	-2.76	-0.17	2.59
2091	15.76	13.33	-2.43	—	-2.76	-0.17	2.59
2092	15.71	13.33	-2.38	—	-2.75	-0.17	2.58
2093	15.67	13.33	-2.34	—	-2.75	-0.17	2.58
2094	15.64	13.32	-2.31	—	-2.75	-0.17	2.57
2095	15.62	13.32	-2.29	—	-2.74	-0.17	2.57
2096	15.60	13.32	-2.28	—	-2.74	-0.17	2.57
2097	15.59	13.32	-2.27	—	-2.74	-0.17	2.56
2098	15.60	13.32	-2.27	—	-2.73	-0.17	2.56
2099	15.61	13.32	-2.28	—	-2.73	-0.17	2.56
2100	15.62	13.32	-2.30	—	-2.73	-0.17	2.56

Summarized Estimates: Proposal

2025	Cost Rate	Income Rate	Actuarial Balance	Year of reserve depletion[1]
-2099	15.52%	13.66%	-1.86%	2036

Summarized Estimates: Change from Current Law

Cost Rate	Income Rate	Actuarial Balance
-2.09%	-0.13%	1.96%

[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