

For Immediate Release – August 12, 2025

Expected 2026 COLA Rises to 2.7% As New Research Shows Seniors Live Far From Basic Amenities

With two months until Social Security's COLA announcement in October, TSCL's model anticipates a final number of **2.7 percent**. This is 0.2 percentage points higher than the 2.5 percent COLA implemented at the start of 2025.

The CPI-W for July, August, and September will determine the next COLA. The COLA is calculated by taking the average inflation, as measured by the CPI-W, for these three months. The annual change in the CPI-W for July 2025, released today, is 2.5 percent.

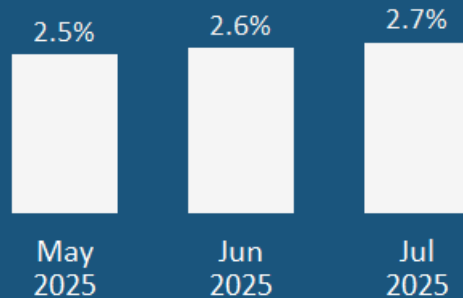
The new COLA will arrive as many seniors face challenges accessing basic amenities. In its recent *2025 Lifestyle Survey*, TSCL found that 20 percent of seniors must travel at least 30 minutes for healthcare services, while entertainment is at least 30 minutes away for 33 percent.

Lack of access to public transportation could be a contributor to the problem. The survey of more than 1,200 retirees found 55 percent of seniors either don't have public transportation in their communities or are unaware of their public transportation options.

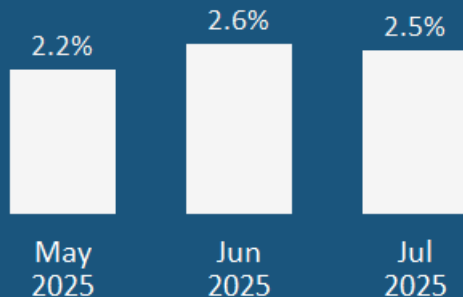
COLA Watch

2 months until the
2026 COLA Announcement

Predicted 2026 COLA



CPI-W Yearly Change



Key Insights:

- **Inflation continues rising as the COLA announcement looms.** With only two months remaining until the next COLA announcement, the prediction from TSCL's COLA model has consistently ticked upward. The prediction has risen each month since May, pointing to risks for resurgent inflation.
- **TSCL's final prediction for the 2026 COLA will come out in September, and then the government will announce the official figure in October.** Our model predicted the exact figure of last year's COLA announcement of 2.5 percent. In 2024, it anticipated the inflation rate would fall below 3 percent as early as the beginning of the year's second quarter.
- **New research shows that seniors who don't have access to basic amenities in their communities live less satisfying lives.** The *2025 Lifestyle Report* estimates that 11.2 million seniors must travel at least 30 minutes for healthcare services, while 18.4 million must travel at least 30 minutes to find entertainment. Both groups are significantly less likely to express high satisfaction with their day-to-day lives, showing higher rates of negative emotions and lower rates of positive emotions.
- **Public transportation is scarce for America's seniors.** The *2025 Lifestyle Report* found that 29 percent of seniors don't have access to public transportation in their communities, while 26 percent don't know if their communities have public transportation. About 25 percent had access to free or subsidized public transport, while 21 percent had access to unsubsidized public transport.

TSCL Executive Director Shannon Benton says...

- "With the COLA announcement around the corner, seniors across America are holding their breath. While a higher COLA would be welcome because their monthly benefits will increase, many will be disappointed. TSCL's research shows that many seniors believe the COLA does not adequately capture the inflation they experience."
- "American seniors' lack of access to basic amenities in their communities is a major challenge. Our research shows a statistically significant connection between convenient access to healthcare and entertainment services and seniors who are more satisfied with their current lives. Seniors with free or subsidized access to public transport also report higher life satisfaction."

About TSCL:

The Senior Citizens League (TSCL) is one of the nation's largest nonpartisan seniors' groups. Established in 1992 as a special project of The Retired Enlisted Association, our mission is to promote and assist our members and supporters, educate and alert senior citizens about their rights and freedoms as U.S. citizens, and protect and defend the benefits seniors have earned and paid for. TSCL consists of vocally active senior citizens concerned about the protection of their Social Security, Medicare, and veteran or military retiree benefits. To learn more, visit <https://seniorsleague.org/about-us/>.

About the TSCL COLA Model:

TSCL issues a new prediction of the next COLA for Social Security each month using our statistical model. The model incorporates the Consumer Price Index, the Federal Reserve interest rate, and the national unemployment rate to make its predictions. The model's predictions update throughout the year, adjusting in response to economic conditions. For additional information about the model, contact Alex Moore, TSCL's statistician, at amoore@tsclhq.org.

We released a new version of the model, v1.2, in January 2025. The new version updates the model's use of dates, processing data according to the federal fiscal year instead of the calendar year. The new model also reduces each prediction's reliance on previous predictions made throughout the federal fiscal year.

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