

Detailed Single Year Tables
Category of Change: Cost-of-Living Adjustment

Proposed Provision: A9. For single/head-of-household/married-filing-separate taxpayers with modified adjusted gross income (MAGI) below \$108,700 and for joint filers with MAGI below \$217,400 for December 2025 (\$85,000 and \$170,000 multiplied by estimated CPI-U for 2018-2025), use the chain-weighted version of the Consumer Price Index for All Urban Consumers (C-CPI-U) to calculate the cost-of-living adjustment (COLA), beginning with the December 2025 COLA. For those beneficiaries whose MAGI is above these thresholds, provide no COLA. Use prior tax year income data for this determination. Use the chain-weighted CPI for the COLA for years prior to benefit receipt. Index the eligibility income threshold amounts to the CPI-U after December 2025.

Year	Proposal			Trust Fund Ratio	Change from Current Law		
	Expressed as a percentage of current-law taxable payroll				Expressed as a percentage of current-law taxable payroll		
	Cost Rate	Income Rate	Annual Balance	1-1-year	Cost Rate	Income Rate	Annual Balance
2023	14.53	13.29	-1.24	204	0.00	0.00	0.00
2024	14.87	12.89	-1.98	187	0.00	0.00	0.00
2025	15.04	12.97	-2.07	168	0.00	0.00	0.00
2026	15.16	13.08	-2.08	150	-0.08	-0.00	0.07
2027	15.23	13.09	-2.14	133	-0.15	-0.01	0.15
2028	15.32	13.12	-2.21	117	-0.23	-0.01	0.22
2029	15.41	13.15	-2.27	101	-0.30	-0.02	0.29
2030	15.49	13.17	-2.33	85	-0.38	-0.02	0.36
2031	15.55	13.19	-2.36	69	-0.45	-0.02	0.43
2032	15.62	13.21	-2.41	53	-0.52	-0.03	0.49
2033	15.68	13.22	-2.46	38	-0.59	-0.03	0.56
2034	15.72	13.22	-2.50	23	-0.66	-0.04	0.62
2035	15.76	13.23	-2.53	7	-0.72	-0.04	0.68
2036	15.77	13.23	-2.54	----	-0.78	-0.04	0.74
2037	15.79	13.23	-2.56	----	-0.84	-0.05	0.79
2038	15.80	13.24	-2.56	----	-0.90	-0.05	0.85
2039	15.80	13.24	-2.56	----	-0.95	-0.05	0.89
2040	15.78	13.24	-2.54	----	-1.00	-0.06	0.94
2041	15.76	13.24	-2.52	----	-1.04	-0.06	0.98
2042	15.73	13.24	-2.49	----	-1.08	-0.06	1.02
2043	15.71	13.24	-2.47	----	-1.12	-0.06	1.06
2044	15.69	13.24	-2.45	----	-1.16	-0.07	1.09
2045	15.67	13.24	-2.43	----	-1.19	-0.07	1.12
2046	15.66	13.24	-2.42	----	-1.22	-0.07	1.15
2047	15.65	13.24	-2.41	----	-1.25	-0.07	1.18
2048	15.65	13.24	-2.40	----	-1.28	-0.07	1.21
2049	15.65	13.24	-2.41	----	-1.31	-0.08	1.23
2050	15.66	13.24	-2.41	----	-1.33	-0.08	1.25
2051	15.67	13.25	-2.42	----	-1.35	-0.08	1.27
2052	15.68	13.25	-2.44	----	-1.37	-0.08	1.29
2053	15.71	13.25	-2.46	----	-1.40	-0.08	1.31
2054	15.75	13.25	-2.49	----	-1.42	-0.08	1.33
2055	15.79	13.26	-2.53	----	-1.44	-0.08	1.35
2056	15.84	13.26	-2.58	----	-1.46	-0.09	1.37
2057	15.90	13.27	-2.63	----	-1.48	-0.09	1.39
2058	15.96	13.27	-2.68	----	-1.50	-0.09	1.42
2059	16.01	13.28	-2.74	----	-1.53	-0.09	1.44
2060	16.07	13.28	-2.79	----	-1.55	-0.09	1.46
2061	16.12	13.29	-2.83	----	-1.57	-0.09	1.48
2062	16.16	13.29	-2.87	----	-1.60	-0.09	1.50
2063	16.20	13.29	-2.91	----	-1.62	-0.10	1.53
2064	16.24	13.30	-2.94	----	-1.65	-0.10	1.55
2065	16.27	13.30	-2.97	----	-1.67	-0.10	1.57
2066	16.30	13.30	-3.00	----	-1.70	-0.10	1.60
2067	16.33	13.31	-3.03	----	-1.73	-0.10	1.62
2068	16.36	13.31	-3.05	----	-1.75	-0.10	1.65
2069	16.39	13.31	-3.08	----	-1.78	-0.11	1.67
2070	16.42	13.32	-3.11	----	-1.81	-0.11	1.70
2071	16.45	13.32	-3.13	----	-1.83	-0.11	1.73
2072	16.47	13.32	-3.15	----	-1.86	-0.11	1.75
2073	16.49	13.32	-3.17	----	-1.89	-0.11	1.78
2074	16.51	13.33	-3.19	----	-1.92	-0.11	1.80
2075	16.52	13.33	-3.20	----	-1.94	-0.12	1.83
2076	16.52	13.33	-3.19	----	-1.97	-0.12	1.85
2077	16.51	13.33	-3.18	----	-1.99	-0.12	1.87
2078	16.49	13.33	-3.16	----	-2.02	-0.12	1.89
2079	16.45	13.33	-3.13	----	-2.04	-0.12	1.92
2080	16.40	13.32	-3.08	----	-2.06	-0.12	1.94
2081	16.35	13.32	-3.03	----	-2.08	-0.13	1.96
2082	16.29	13.32	-2.97	----	-2.10	-0.13	1.98
2083	16.22	13.31	-2.91	----	-2.12	-0.13	2.00
2084	16.15	13.31	-2.84	----	-2.14	-0.13	2.01
2085	16.07	13.30	-2.76	----	-2.16	-0.13	2.03
2086	15.98	13.30	-2.69	----	-2.18	-0.13	2.04
2087	15.90	13.29	-2.60	----	-2.19	-0.13	2.06
2088	15.81	13.29	-2.52	----	-2.21	-0.13	2.07
2089	15.73	13.28	-2.45	----	-2.22	-0.13	2.09
2090	15.66	13.28	-2.38	----	-2.24	-0.13	2.10
2091	15.59	13.27	-2.31	----	-2.25	-0.14	2.12
2092	15.53	13.27	-2.26	----	-2.27	-0.14	2.13
2093	15.49	13.27	-2.22	----	-2.28	-0.14	2.15
2094	15.45	13.27	-2.19	----	-2.30	-0.14	2.16
2095	15.43	13.26	-2.16	----	-2.32	-0.14	2.18
2096	15.41	13.26	-2.15	----	-2.33	-0.14	2.19
2097	15.40	13.26	-2.14	----	-2.35	-0.14	2.21
2098	15.40	13.26	-2.14	----	-2.37	-0.14	2.23

Summarized Estimates: Proposal				
	Cost Rate	Income Rate	Actuarial Balance	Year of reserve depletion ¹
2023				
-2097	15.99%	13.70%	-2.30%	2035

Summarized Estimates: Change from Current Law			
	Cost Rate	Income Rate	Actuarial Balance
	-1.39%	-0.08%	1.31%

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