

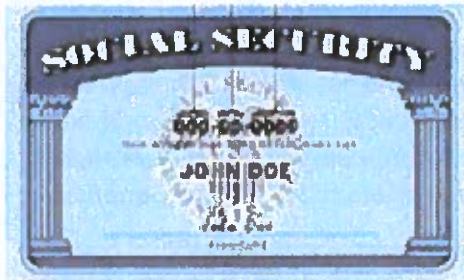
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Elections Have Consequences – Now We Will Live With Them**Does Your Retirement Income Keep Up with Your Cost of Living?**

News & Op-Ed by Norm Wernet

*Are you better off now than you were four years ago?**What does the future hold?*

The official 2026 **Social Security COLA** (Cost of Living Adjustment) was announced recently to be **2.8%** because of the continuing inflation of goods and services. But it costs even more to live further into retirement.

Alliance for Retired Americans Executive Director said in a statement: *"The 74.5 million Americans who rely on Social Security welcome any increase in their monthly benefits. But let's be clear, millions of older Americans will still struggle to afford housing, food, utilities, and*

prescription drugs.

The average retired worker will see about \$52 more per month next year. Yet nearly half of that increase will be wiped out by the higher Medicare Part B premium, which is projected to rise to \$206 a month in January. That's \$21 more than in 2025, and would be the first time the premium has exceeded \$200.

"Strengthening and expanding Social Security must be a national priority. If billionaires and the wealthiest 1 percent pay their fair share, we can boost benefits for everyone and guarantee the program's solvency for future generations.

Instead of working to protect Social Security, too many members of Congress and Trump Administration officials are pushing to raise the retirement age, cut benefits, and even privatize the program. Older Americans have earned these benefits through a lifetime of work; they should not have to fight to keep them."

There is a more relevant measure called the CPI-E (Consumer Price Index-Elder), championed for years by Sherrod Brown among others but resisted and blocked by conservatives. That index shows the COLA adjustment ought to be more in the range of 3.1%.

We use more personal services, to remain in the community, the housing we rent or own and maintain continues to cost more in the 4% inflation range. The built-in federal budget reductions in support for food assistance, Medicaid, Medicare, social services, and the Older Americans Act meals on wheels, personal support of daily living, and chore services will further cut into our incomes and quality of life over the next years.



We can expect to see the tariff taxes increase the costs for food, clothing, medical care, and Rx drugs. With the mass layoffs, (not just in the federal government but across healthcare, manufacturing, and retail sectors) our communities will see rising prices and less consumer spending. All this places pressure on us, those with a steady income. Do you have room to accommodate family with reduced income?

Preserving the value and buying power of our saved and earned retirement income is a real political issue. It is neither R nor D. but it is - "the concern of the people"- political.

Be Your Own Advocate to 119th Congress



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