



Scam Alert

FOR IMMEDIATE RELEASE
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Media Inquiries: <https://oig.ssa.gov>
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Social Security 2027 COLA Announced Beneficiaries are Not the Only Ones Looking Forward to the COLA

In 1975, the Social Security Administration (SSA) began **automatic** annual cost-of-living adjustments (COLA) to ensure inflation did not erode Social Security benefits. On October 14, 2026, SSA announced the [3.6 percent 2027 COLA](#) for 76 million Americans. Social Security beneficiaries do not need to register, apply, or otherwise activate the benefit increase – the COLA is automatic.

How the Scam Works

Scammers contact individuals by phone, text, email, social media, or mail to steal money or personal information. They pretend to be from Social Security or another government agency and claim they can increase payments or activate the COLA.

Scammers may tell beneficiaries to pay a fee, instruct them to change their direct deposit, or convince beneficiaries to share personal or financial information. Some scammers send links to websites that look official or tell beneficiaries to download software. They might even use the names or job titles of real

 America.gov Menu

someone called and told me to activate my cola. they sent me a link too.

That call and link are a common scam. Social Security does not ask you to “activate” a COLA.

- COLA is automatic. You do not call, click a link, or give personal information to get it.
- SSA will not pressure you for quick action, threaten you, or ask you to pay with gift cards, crypto, wire transfers, or cash.
- Do not click the link, call the number back, or share your Social Security number, bank details, or codes.

What to do

- Hang up and ignore the message.
- If you already clicked or shared information, contact your bank and consider a credit freeze. Call SSA at [1-800-772-1213](tel:1-800-772-1213) (TTY [1-800-325-0778](tel:1-800-325-0778)) from an official number, not the one they gave you.
- Report the contact to the SSA Office of the Inspector General: oig.ssa.gov/report

Official COLA info

- You can view your notice in [my Social Security](#).
- SSA COLA page: ssa.gov/cola
- Scam guidance: ssa.gov/scam

Sources: [SSA scam page](#), [SSA OIG COLA scam warning](#), [SSA COLA](#).

Members of the press may make inquiries to Social Security OIG at oig.press@ssa.gov.
Connect with us on social media: [Facebook](#) | [Instagram](#) | [LinkedIn](#) | [X](#) | [YouTube](#)

government employees, send fake documents that look legitimate, or provide personal details to make the scam seem real.

Tips to Protect Yourself

- Stop. Think Scam. Be skeptical if you receive a call, text, email, message on social media, or letter in the mail.
- Use [America.gov](https://america.gov) to get official contact information for government agencies and call directly, or you can ask questions to help you evaluate whether communication is legitimate. [America.gov](https://america.gov) uses super intelligence to find and explain information from official government sources.
- Go Digital! Sign up for a my Social Security account at ssa.gov/myaccount to prevent misuse and manage your benefits.
- Stay up to date on the latest scam warnings and tactics by following SSA OIG on [Facebook](https://www.facebook.com/ssa), [Instagram](https://www.instagram.com/ssa), [LinkedIn](https://www.linkedin.com/company/ssa), and [X](https://twitter.com/ssa).

Report It

Scammers are not just annoying; they are dangerous criminals. Your report protects others.

Visit ssa.gov/scam to report suspected Social Security-related scams or call the SSA OIG Fraud Hotline at 1-800-269-0271 Monday-Friday 10am-2pm ET.

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