

RETIREE INSIGHTS REPORT

Week of September 28 – October 5, 2026

THIS WEEK: A one-time \$90 Medicare payment is landing in Part B enrollees' accounts, a 2027 Social Security COLA announcement is days away, and the housing market is bracing for a wave of boomer-owned homes. Meanwhile, loneliness and AI-enabled scams remain the quiet threats to retiree wellbeing.

1. Health & Medicare

The White House announced a one-time \$90 payment to more than 20 million Medicare Part B enrollees, funded from the Medicare Improvement Fund that Congress created in 2008 with \$2 billion. Most eligible seniors are to receive a direct deposit in early October; those without direct deposit will receive a check.

People whose Part B premiums are paid by Medicaid, and those who pay income-related surcharges (IRMAA), are excluded. Beneficiaries can verify eligibility at 1-800-MEDICARE or check payment status through the Social Security Administration.

Key facts

- One-time \$90 payment per eligible Part B enrollee.
- More than 20 million people expected to qualify.
- Excluded: Medicaid-covered premiums and IRMAA payers.
- Open enrollment for 2027 Medicare plans begins October 15.

ACTION ITEM: Confirm your direct-deposit details with SSA and watch for the \$90 payment; if it is missing, call 1-800-MEDICARE. Then plan to review your 2027 plan options during open enrollment.

Sources: White House fact sheet ([whitehouse.gov](https://www.whitehouse.gov)), October 2026

2. Social Isolation & Mental Health

World Mental Health Day on October 10 is drawing attention to isolation among older adults. Age Safe America notes that chronic loneliness can speed cognitive decline and that isolation means no one notices when emergencies occur.

The numbers remain sobering. A University of Michigan study published in JAMA (December 2024) found loneliness among Americans 50–80 had returned to pre-pandemic levels, but still affected 33%, with isolation at 29%. Rates were far higher among those in fair or poor mental health (75% lonely).

Key facts

- Warning signs: unopened mail, spoiled food, withdrawal from hobbies, neglected hygiene.

- Older adults not working or on disability reported loneliness rising from 38% to 52% between 2018 and 2024.
- Daily check-ins and Area Agency on Aging programs are recommended starting points.

ACTION ITEM: Schedule one standing weekly call or visit with an older friend or relative, and look up your local Area Agency on Aging for senior programs.

Sources: Age Safe America; University of Michigan IHPI (JAMA study, 2024)

3. Housing & Aging in Place

HousingWire reports on Realtor.com projections that aging owners will release about 13.9 million homes between 2026 and 2036, a 74% jump from the prior decade's 8 million. The pace is expected to rise from roughly 1.27 million a year in 2027 to 1.52 million by 2036.

Most of that supply is larger family homes. Starter homes of two bedrooms or fewer are projected at only about 38,000 a year, and many older owners hold paid-off mortgages, which reduces the urge to sell. The Richmond Fed also published a feature this quarter on how aging Americans are shaping the housing market.

Key facts

- 13.9 million homes projected to be released over ten years.
- Starter homes: only about 3.2% of the total.
- About 73% of 70–79-year-old starter-home owners have no mortgage.
- Home equity is a major retirement asset; options should be weighed carefully.

ACTION ITEM: Before deciding to downsize or tap equity, list what you need in a home at 80 (single-level living, proximity to family and services) and compare costs of staying versus moving.

Sources: HousingWire (Realtor.com data); Richmond Fed Econ Focus Q3 2026

4. Scams & Fraud Targeting Seniors

Local officials in Palm Springs, Staten Island and Virginia held scam-prevention events this week. A report on elder fraud citing Incogni's analysis of FBI data says 72% of 2024 elder fraud cases involved exposed personal data, with \$4.2 billion in losses.

Highlighted tactics include SIM-swap attacks, impersonation using details from family chats, and deepfake audio mimicking relatives asking for urgent money.

Key facts

- 72% of 2024 elder fraud cases involved exposed personal data.
- \$4.2 billion in reported losses.
- Use authenticator apps instead of text-message codes.
- Verify urgent requests through a second channel.

ACTION ITEM: Set up a family code word for emergency requests for money, and hang up and call back on a known number whenever anyone asks for payment urgently.

Sources: 9to5Mac (citing Incogni/FBI data); KESQ; WSLs; ABC7 New York

5. FINANCIAL OUTLOOK — 20%

The Social Security Administration is expected to announce the 2027 cost-of-living adjustment on October 14, based on September CPI data. The Motley Fool cites current estimates of 3.5% to 3.6%, versus 2.8% for 2026. Medicare Part B premium increases may offset part of the raise.

The announcement should also update the earnings-test limit (2026: \$24,480) and the taxable wage cap (2026: \$184,500).

Key facts

- 2027 COLA estimate: about 3.5%–3.6% (not final).
- Announcement expected October 14, 2026.
- Watch the 2027 Part B premium for the net effect on checks.

ACTION ITEM: After October 14, compare your new benefit with the 2027 Part B premium to see your true net raise and adjust your budget.

Sources: The Motley Fool (October 1, 2026)

Report Details

Report date: October 5, 2026

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Topic mix: 80% non-financial, 20% financial. This report is general information, not financial or medical advice.