

OCTOBER 2026 CONSUMER TRENDS

News and Resources Worth Knowing

A timely collection of practical consumer information, with direct links to authoritative government resources. Click the blue links in this PDF to learn more.

COLA

Social Security: 2027 COLA Announcement Expected in October

The Social Security Administration says the next annual cost-of-living adjustment will be announced in October 2026. Rather than relying on predictions, check the official SSA page for the actual figure when it is released.

[Official SSA Cost-of-Living Adjustment \(COLA\) page](#)

SCAM

Open Enrollment Season: Be Alert for Health Insurance Scams

The Federal Trade Commission warns that health-insurance scams can increase around Medicare and Marketplace Open Enrollment. Be cautious with sponsored search results and websites that imitate government sites. Use official government sources when comparing coverage.

[FTC: What to know ahead of Open Enrollment to avoid health insurance scams](#)

MONEY

Monthly Money Check: Review Automatic Payments

Automatic payments are convenient, but it is wise to review bank and card statements regularly. Check that recurring charges are still wanted, that the amounts are correct, and that you recognize every company taking an automatic payment.

[Consumer Financial Protection Bureau: How automatic payments work](#)

RIGHTS

Know Your Rights When Stopping Automatic Debits

The Consumer Financial Protection Bureau explains that consumers can revoke authorization for automatic payments from a bank account. Stopping the payment itself does not necessarily cancel an underlying contract or debt, so follow the proper steps with both the company and your bank or credit union.

[CFPB: How to stop automatic payments from your bank account](#)

WATCH

October Scam Watch: Pause Before You Click

The FTC's Consumer Alerts are updated throughout the year. Recent warnings include misleading health-insurance search results and fraudulent QR codes. If a message, website, QR code, or caller creates pressure to act immediately, verify it independently before sharing information or sending money.

[Federal Trade Commission Consumer Alerts](#)

A SIMPLE OCTOBER CHECKLIST

- Watch the official Social Security page for the 2027 COLA announcement.
- Review recurring bank and credit-card charges.
- Use official .gov sites for Medicare and Marketplace information.
- Pause and verify unexpected calls, texts, emails, links, and QR codes.
- Keep important financial and insurance documents organized and easy to locate.

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