

**Maximum monthly benefit rate^a under the Railroad Retirement and Social Security Acts
December 2025 and Quarterly for 2026**

Program and type of benefit	Month in which benefit payments begin ^b				
	Dec. 2025	March 2026	June 2026	Sept. 2026	Dec. 2026
1. Railroad Retirement Act					
(a) Retirement benefits ^c					
Employee alone	\$ 6,947	\$ 7,041	\$ 7,098	\$ 7,155	\$ 7,212
Employee and spouse	10,248	10,390	10,472	10,555	10,638
(b) Survivor benefits ^d					
Family	10,760	10,924	10,998	11,072	11,147
Widow(er) alone at 65	6,428	6,477	6,529	6,582	6,635
Widow(er) alone at 60	5,512	5,586	5,631	5,676	5,722
2. Social Security Act					
(a) Retirement benefits ^e					
Employee alone	3,374	3,467	3,467	3,467	3,467
Employee and spouse	4,996	5,134	5,134	5,134	5,134
(b) Survivor benefits					
Family	6,846	7,028	7,028	7,028	7,028
Widow(er) alone at 65	3,632	3,709	3,709	3,709	3,709
Widow(er) alone at 60	2,796	2,872	2,872	2,872	2,872
3. Railroad retirement average Tier 2 monthly compensation based on the highest 60 months of earnings					
	9,795	9,920	10,049	10,178	10,307

a. Benefits are based on an employee who began work on January 1 of the year the employee attained age 22 and either retires or dies at age 65. Benefits reflect early retirement reduction factors for retirement prior to social security normal retirement age based on year of birth. An employee retiring at a later age or beginning work earlier could be entitled to higher benefits than those shown.

b. Employee is assumed to retire in the month before the first payment is received. For the calendar year 2026 calculations, the year of birth for the employee is assumed to be 1961 with a social security normal retirement age of 67 years and 0 months. For last calendar year (2025) calculations, the year of birth for the employee is assumed to be 1960 with a social security normal retirement age of 67 years and 0 months.

c. Including supplemental annuity.

d. Based on maximum creditable earnings, including year of death.

e. In computing the benefit to be paid in the year of retirement, social security does not include earnings in the year of retirement. Such earnings may later increase the benefit under the recomputation rules.

Note: Maximum taxable compensation during 2026 is \$184,500 for tier 1 and \$137,100 for tier 2. Maximum taxable compensation for social security during 2026 is \$184,500. Benefits are rounded to the lower dollar.

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