

**Maximum monthly benefit rate^a under the Railroad Retirement and Social Security Acts
December 2026 and Quarterly for 2027**

Program and type of benefit	Month in which benefit payments begin ^b				
	Dec. 2026	March 2027	June 2027	Sept. 2027	Dec. 2027
1. Railroad Retirement Act					
(a) Retirement benefits ^c					
Employee alone	\$ 7,212	\$ 7,429	\$ 7,490	\$ 7,551	\$ 7,613
Employee and spouse	10,638	10,964	11,052	11,141	11,231
(b) Survivor benefits ^d					
Family	11,147	11,534	11,613	11,692	11,773
Widow(er) alone at 65	6,635	6,798	6,854	6,910	6,967
Widow(er) alone at 60	5,722	5,895	5,943	5,992	6,041
2. Social Security Act					
(a) Retirement benefits ^e					
Employee alone	3,467	3,666	3,666	3,666	3,666
Employee and spouse	5,134	5,428	5,428	5,428	5,428
(b) Survivor benefits					
Family	7,028	7,432	7,432	7,432	7,432
Widow(er) alone at 65	3,709	3,900	3,900	3,900	3,900
Widow(er) alone at 60	2,872	3,036	3,036	3,036	3,036
3. Railroad retirement average Tier 2 monthly compensation based on the highest 60 months of earnings	10,307	10,443	10,583	10,723	10,863

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 2027 calculations, the year of birth for the employee is assumed to be 1962 with a social security normal retirement age of 67 years and 0 months. For last 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.

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 2027 is \$192,300 for tier 1 and \$142,800 for tier 2. Maximum taxable compensation for social security during 2027 is \$192,300. Benefits are rounded to the lower dollar.