

**Maximum monthly benefit rate^a under the Railroad Retirement and Social Security Acts
December 2024 and Quarterly for 2025**

Program and type of benefit	Month in which benefit payments begin ^b				
	Dec. 2024	March 2025	June 2025	Sept. 2025	Dec. 2025
1. Railroad Retirement Act					
(a) Retirement benefits ^c					
Employee alone	\$ 6,812	\$ 6,788	\$ 6,840	\$ 6,893	\$ 6,947
Employee and spouse	10,052	10,017	10,093	10,170	10,248
(b) Survivor benefits ^d					
Family	10,588	10,553	10,621	10,690	10,760
Widow(er) alone at 65	6,339	6,280	6,329	6,378	6,428
Widow(er) alone at 60	5,404	5,385	5,427	5,469	5,512
2. Social Security Act					
(a) Retirement benefits ^e					
Employee alone	3,426	3,374	3,374	3,374	3,374
Employee and spouse	5,079	4,996	4,996	4,996	4,996
(b) Survivor benefits					
Family	6,863	6,846	6,846	6,846	6,846
Widow(er) alone at 65	3,662	3,632	3,632	3,632	3,632
Widow(er) alone at 60	2,803	2,796	2,796	2,796	2,796
3. Railroad retirement average Tier 2 monthly compensation based on the highest 60 months of earnings					
	9,323	9,439	9,557	9,676	9,795

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 2024 calculations, the year of birth for the employee is assumed to be 1959 with a social security normal retirement age of 66 years and 10 months. For the 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 2025 is \$176,100 for tier 1 and \$130,800 for tier 2. Maximum taxable compensation for social security during 2025 is \$176,100. Benefits are rounded to the lower dollar.

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