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Social Security Fact Sheet

2026 Social Security Changes

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2024 through the third quarter of 2025, Social Security beneficiaries and Supplemental Security Income (SSI) recipients will receive a 2.8 percent COLA for 2026. Other important 2026 Social Security information is as follows:

Tax Rate	2025	2026
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

NOTE: The 7.65 percent tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.2 percent on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45 percent on all earnings. Also, as of January 2013, individuals with earned income of more than $200,000 ($250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

Maximum Taxable Earnings	2025	2026
Social Security (OASDI only)	$176,100	$184,500
Medicare (HI only)	No Limit	No Limit
Quarter of Coverage	**2025**	**2026**
	$1,810	$1,890
Retirement Earnings Test Exempt Amounts	**2025**	**2026**
Under full retirement age	$23,420/yr. ($1,950/mo.)	$24,480/yr. ($2,040/mo.)
NOTE: One dollar in benefits will be withheld for every $2 in earnings above the limit.		
The year an individual reaches full retirement age	$62,160/yr. ($5,180/mo.)	$65,160/yr. ($5,430/mo.)
NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every $3 in earnings above the limit.		
Beginning the month an individual attains full retirement age	None	None

https://www.ssa.gov/news/press/factsheets/colafacts2026.pdf

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Social Security Disability Thresholds	2025	2026
Substantial Gainful Activity (SGA)		
Non-Blind	$1,620/mo.	$1,690/mo.
Blind	$2,700/mo.	$2,830/mo.
Trial Work Period (TWP)	$1,160/mo.	$1,210/mo.
Maximum Social Security Benefit: Worker Retiring at Full Retirement Age	**2025**	**2026**
	$4,018/mo.	$4,152/mo.
SSI Federal Payment Standard	**2025**	**2026**
Individual	$967/mo.	$994/mo.
Couple	$1,450/mo.	$1,491/mo.
SSI Resource Limits	**2025**	**2026**
Individual	$2,000	$2,000
Couple	$3,000	$3,000
SSI Student Exclusion	**2025**	**2026**
Monthly limit	$2,350	$2,410
Annual limit	$9,460	$9,730
Estimated Average Monthly SS Benefits Payable in January 2026	**Before 2.8% COLA**	**After 2.8% COLA**
All Retired Workers	$2,015	$2,071
Aged Couple, Both Receiving Benefits	$3,120	$3,208
Widowed Mother and Two Children	$3,792	$3,898
Aged Widow(er) Alone	$1,867	$1,919
Disabled Worker, Spouse and One or More Children	$2,857	$2,937
All Disabled Workers	$1,586	$1,630

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