

RUSO LAW GROUP, P.C.

Estate Planning, Elder Law & Special Needs



SOCIAL SECURITY 2026 UPDATE

<u>SSI for NYS Residents:</u> Individual Couple	\$1,081/month \$1,595/month
<u>Maximum Taxable Earnings:</u> Social Security (OASDI only)	\$184,500
<u>Quarter of Coverage:</u> Earnings Required	\$1,890/quarter
<u>Social Security Disability Threshold:</u> Substantial Gainful Activity (SGA) Non-Blind Blind Trial Work Period (TWP)	 \$1,690 \$2,830 \$1,210/month
<u>Cost-of-Living Adjustment (COLA)</u> <u>For December (payable in January 2026)</u>	2.8%
<u>Maximum Social Security Benefit:</u> Workers Retiring at Full Retirement Age*	\$4,152/month
<u>Retirement Earnings Test Exempt Amounts</u> Under Full Retirement Age** The Year an Individual Reaches Full Retirement Age*** Full Retirement Age and Over	 \$24,480/year \$65,160/year No Limit

* For retirees born in 1938, full retirement age is age 65 and 2 months. Full retirement age will gradually increase to age 67 for those born after 1959. For those born in 1942, full retirement age is 65 years, 10 months. For those born between 1943 and 1954, full retirement age is 66 years. Those born on January 1st should refer to the previous year.

**\$1 in benefits will be withheld for every \$2 in earnings above the limit.

***Applies to earnings for months prior to full retirement age: \$1 in benefits will be withheld for every \$3 in earnings above the limit.

For more info on Social Security, go to,
<https://www.ssa.gov/news/en/cola/factsheets/2026.html>