

# 2026 By the Numbers

## for Federal Employees/Retirees

Updated: 12/18/2025

# 1.0%

Average Raise for  
Federal Employees



Cost-of-Living  
Increases

# 2.8%

CSRS PENSION

# 2.0%

FERS PENSION



Maximum Annual Contributions

TSP <50 Yrs

HSA

FSA

\$24,500

\$4,400

\$3,400

TSP Catch-up

50+ yrs:

\$8,000

60-63:

\$11,250

TSP catch-up contributions for those earning more than 150K must go into the TSP Roth account.  
For those turning 55 or older in 2026, maximum HSA catch-up is \$1,000.

Max Income  
Without Penalty  
to Social Security



After Retired:

\$24,480

(before turning Soc Sec Full Retirement Age)

Year Turning Social Security

Full Retirement Age:

\$65,160



Max Annual Leave  
Hours Paid at  
Retirement

Essential Employees (USPS, etc.) 520 HRS

Most Other Federal Employees 240 HRS

• plus whatever is earned in final year of service