



Update

This update provides information about Social Security taxes, benefits, and costs for 2026. By law, some numbers change automatically each year to keep up with changes in price and wage levels.

Information for people who work

Social Security and Medicare taxes		
Social Security taxes	2025	2026
Employee/employer (each)	6.2% on earnings up to \$176,100	6.2% on earnings up to \$184,500
Self-employed *Can be offset by income tax provisions	12.4%* on earnings up to \$176,100	12.4%* on earnings up to \$184,500
Medicare taxes	2025	2026
Employee/employer (each)	1.45% on all earnings	1.45% on all earnings
Self-employed *Can be offset by income tax provisions	2.9%* on all earnings	2.9%* on all earnings
High-income earners also pay an additional 0.9% in Medicare taxes on earnings above certain amounts. Check with the Internal Revenue Service for more details.		
Work credits		
When you work, you earn credits toward Social Security benefits. The number of credits you need to be eligible for Social Security benefits depends on your age and the type of benefit for which you are applying. You can earn a maximum of four credits each year. Most people need 40 credits to be eligible for retirement benefits.		
	2025	2026
	\$1,810 earns 1 credit	\$1,890 earns 1 credit

Information for people who receive Social Security benefits

Earnings limits		
Under federal law, people who receive Social Security benefits, and who have not reached full retirement age, are entitled to receive all of their benefits as long as their earnings are under the limits indicated below. For people born between 1943 and 1954, the full retirement age is 66. The full retirement age increases gradually each year until it reaches age 67 for people born in 1960 or later.		
	2025	2026
At full retirement age or older	No limit on earnings	No limit on earnings
Under full retirement age	\$23,400 For every \$2 over the limit, \$1 is withheld from benefits.	\$24,480 For every \$2 over the limit, \$1 is withheld from benefits.
In the year you reach full retirement age	\$62,160 For every \$3 over the limit, \$1 is withheld from benefits until the month you reach full retirement age.	\$65,160 For every \$3 over the limit, \$1 is withheld from benefits until the month you reach full retirement age.
Disability beneficiaries' earnings limits: If you work while you receive disability benefits, you must tell us about your earnings no matter how little you earn. You may have unlimited earnings during a trial work period of up to nine months (not necessarily in a row) and still receive full benefits. Once you have completed your nine-month trial work period, we will determine if you are still entitled to disability benefits. You also may be eligible for other work incentives to help you make the transition back to work.		
	2025	2026
Substantial Gainful Activity (non-blind)	\$1,620 per month	\$1,690 per month
Substantial Gainful Activity (blind)	\$2,700 per month	\$2,830 per month
Trial Work Period month	\$1,160 per month	\$1,210 per month

Information for people who receive Supplemental Security Income (SSI)

Monthly federal SSI payment (maximum)		
	2025	2026
Individual	\$967	\$994
Couple	\$1,450	\$1,491
Monthly income limits		
	2025	2026
Individual whose income is only from wages	\$2,019	\$2,073
Individual whose income is not from wages	\$987	\$1,014
Couple whose income is only from wages	\$2,985	\$3,067
Couple whose income is not from wages	\$1,470	\$1,511

NOTE: If you have income, your monthly payment generally will be lower than the maximum federal SSI payment. Remember, you must report all of your income to us. Some states add money to the federal SSI payment. If you live in one of these states, you may be eligible for a higher payment. Your income can be greater than the limits indicated and you still may be eligible.

Information for people on Medicare

Visit <https://www.medicare.gov/basics/costs/medicare-costs> for **Hospital Insurance (Part A)** information.

Part A Premium Buy-In: The amount of the premium you pay to buy Medicare Part A depends on the number of Social Security credits you have earned. If you have:		
40 credits	\$0	\$0
30-39 credits	\$285 per month	\$311 per month
Less than 30 credits	\$518 per month	\$565 per month
Medical Insurance (Part B)		
	2025	2026
Premium	\$185 per month**	\$202.90 per month**

NOTE: If you get Medicare and your income is low, your state may pay your Medicare premiums and, in some cases, your deductibles and other out-of-pocket medical expenses. Contact your local medical assistance (Medicaid) agency, social services, or welfare office for more information.

Visit <https://www.medicare.gov/basics/costs/medicare-costs> for Medical Insurance (Part B) information.

**Standard monthly premium is \$202.90. Some people with higher incomes pay higher premiums.



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