

This update provides information about Social Security taxes, benefits, and costs for 2025. 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	2024	2025
Employee/employer (each)	6.2% on earnings up to \$168,600	6.2% on earnings up to \$176,100
Self-employed <small>*Can be offset by income tax provisions</small>	12.4%* on earnings up to \$168,600	12.4%* on earnings up to \$176,100
Medicare taxes	2024	2025
Employee/employer (each)	1.45% on all earnings	1.45% on all earnings
Self-employed <small>*Can be offset by income tax provisions</small>	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 4 credits each year. Most people need 40 credits to be eligible for retirement benefits.		
	2024	2025
	\$1,730 earns 1 credit	\$1,810 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. Their earnings must be 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.		
	2024	2025
At full retirement age or older	No limit on earnings	No limit on earnings
Under full retirement age	\$22,320 For every \$2 over the limit, \$1 is withheld from benefits.	\$23,400 For every \$2 over the limit, \$1 is withheld from benefits.
In the year you reach full retirement age	\$59,520 For every \$3 over the limit, \$1 is withheld from benefits until the month 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.
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 9 months (not necessarily in a row) and still receive full benefits. Once you have completed your 9-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.		
	2024	2025
Substantial Gainful Activity (non-blind)	\$1,550 per month	\$1,620 per month
Substantial Gainful Activity (blind)	\$2,590 per month	\$2,700 per month
Trial Work Period month	\$1,110 per month	\$1,160 per month

Information for people who receive Supplemental Security Income (SSI)

Monthly federal SSI payment (maximum)		
	2024	2025
Individual	\$943	\$967
Couple	\$1,415	\$1,450
Monthly income limits		
	2024	2025
Individual whose income is only from wages	\$1,971	\$2,019
Individual whose income is not from wages	\$963	\$987
Couple whose income is only from wages	\$2,915	\$2,985
Couple whose income is not from wages	\$1,435	\$1,470

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	\$278 per month	\$285 per month
Less than 30 credits	\$505 per month	\$518 per month
Medical Insurance (Part B)		
	2024	2025
Premium	\$174.70 per month**	\$185 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 \$185. Some people with higher incomes pay higher premiums.