



## Social Security Wage Base Increases to \$184,500 for 2026

The Social Security wage base for 2026 is **\$184,500**, meaning earnings up to this amount are subject to the 6.2% Social Security payroll tax (split between employee and employer), with any income above this limit not taxed for Social Security. This is an increase from the 2025 limit of \$176,100, reflecting adjustments for average wage growth, with no wage cap for Medicare taxes.

### Details for 2026

- **Social Security Wage Base:** \$184,500
- **Social Security Tax Rate:** 6.2% for employees and 6.2% for employers (total 12.4%).
- **Maximum Taxable Earnings:** For earnings of \$184,500 or more, the tax stops.
- **Medicare Tax:** There is no wage base limit for Medicare; all earnings are subject to the 1.45% tax.

### Example

An employee earning \$200,000 in 2026 would pay Social Security tax on the first \$184,500 but not on the remaining \$15,500.