Social Security Earning Limits for 2025

For the calendar year 2025 the maximum earnings subject to Social Security taxes (6.2%) is $176,100 ($184,500 for 2026). The earnings subject to the Medicare taxes (1.45%) portion remain unlimited.

Social Security benefits increased 2.5% for 2025 (2.8% for 2026).

Earnings before benefits are reduced:

- Age 62 – full retirement age: $23,400 ($24,480 in 2026)
- Year individual reaches full retirement age: $62,160 in 2025 ($65,160 in 2026)

Earnings required to earn a quarter of coverage in 2025: $1,810 ($1,890 in 2026) Optional SE amount for 2025 $7,240 ($7,560 for 2026)

Additional 0.9% in Medicare taxes with earned income is more than $200,000 ($250,000 for married couples filing jointly)

MEDICARE PREMIUMS

YEAR	PER MONTH	ENTIRE YEAR
2026	$202.90	$2,434.80
2025	$185.00	$2,220.00
2024	$174.70	$2,096.40
2023	$164.90	$1,978.80

Social Security Full Retirement and Reductions by Age

No matter what your full retirement age is, you may start receiving benefits as early as age 62.
NOTE: If you were born on January 1st any year, you should refer to the previous year in the chart below.

Year of Birth	Full Retirement Age	Age 62 Reduction Months	Monthly % Reduction	Total % Reduction
1958	66 and 8 months	56	.505	28.33
1959	66 and 10 months	58	.502	29.17
1960 and later	67	60	.500	30.00

Increased Medicare Premiums in 2025 if AGE is larger than $106,000 ($212000 if Married Filing Jointly) in 2023.

$185.00/month: less than $106,000 ($212,000 MFJ)
$259.00/month: less than $133,001 ($266,001 MFJ)
$370.00/month: less than $167,001 ($334,001 MFJ)
$480.90/month: less than $200,001 ($400,001 MFJ)
$591.90/month: less than $500,000 ($750,000 MFJ)
$628.90/month: more than $500,000 ($750,000 MFJ)

Increased Medicare Premiums in 2026 if AGE is larger than $109,000 ($218,000 if Married Filing Jointly) in 2024.

$202.90/month: less than $109,001 ($218,000 MFJ)
$284.10/month: less than $137,001 ($274,001 MFJ)
$405.80/month: less than $171,001 ($342,001 MFJ)
$527.50/month: less than $205,001 ($410,001 MFJ)
$649.20/month: less than $500,000 ($750,000 MFJ)
$689.90/month: more than $500,000 ($750,000 MFJ)