

According to a recent report from the Social Security Trust Fund's Board of Trustees, the tax limit for Social Security is [projected to go up to \\$174,900 in 2025](#). The official announcement is expected in October. If this estimate remains the same, you would pay in Social Security taxes a maximum of \$10,844 (roughly \$391 more than in 2024). Here's what you need to know.

Consider [working with a financial advisor](#) as you assess your taxes and how that will affect how much you receive from the federal government.

What Is the Social Security Tax Limit?

As the name suggests, the [Social Security](#) tax goes to the Social Security program. You aren't required to pay this tax on any income beyond the Social Security wage base limit. Employees and employers are each required to pay a 6.2% tax on wages.

In 2025, the limit is estimated to go up to \$174,900, which has consistently increased from \$168,600 in 2024 and \$160,200 in 2023. So, if the 2025 estimate from the Social Security Trust Fund's Board of Trustees gets confirmed in October, you'll pay no more than \$10,844 ($\$174,900 \times 6.2\%$) in Social Security taxes.

For 2024, the limit is \$168,600. As a result, earners pay a maximum of \$10,453 ($\$168,600 \times 6.2\%$).

Employers must deduct this tax from paychecks and match it. This means that 12.4% goes to the program for each employee. If you're [self-employed](#), you'll pay the full 12.4%, though you can deduct half on your tax return.

Keep in mind that this income limit applies only to the Social Security or Old-Age, Survivors and Disability Insurance (OASDI) tax of 6.2%. The other payroll tax is a [Medicare tax](#) of 1.45%, and you'll have to pay that for all income you earn. In fact, for income over \$200,000 (or \$250,000 for couples filing jointly), the [Medicare tax rate](#) rises to 2.35%.

Full Retirement Age	
Birth Year	Full Retirement Age
1943-1954	66 years old
1955	66 and two months
1956	66 and four months
1957	66 and six months
1958	66 and eight months
1959	66 and 10 months
1960 and later	67 years old