



If You Work for a Nonprofit Organization

A nonprofit organization provides a service to the public and does not profit from their business. Nonprofit organizations may include religious, educational, or charitable organizations and may not be required to pay federal taxes. However, if you are an employee of a nonprofit organization you must pay Social Security taxes on your earnings of \$108.28 or more.

Social Security and Medicare taxes

Currently, you and your employer each pay a 6.2% Social Security tax on up to \$184,500 of your earnings and a 1.45% Medicare tax on all your earnings. If you are a self-employed nonprofit worker, you pay the combined employee and employer amount. This includes a 12.4% Social Security tax on earnings of \$108.28 (up to \$184,500 of your net earnings) and a 2.9% Medicare tax on your entire net earnings. If you earn more than \$200,000 (or \$250,000 for married couples filing jointly), you must pay 0.9% more in Medicare taxes.

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Some nonprofit organizations do not participate in the Social Security program. When an organization does not participate, it does not withhold Social Security or Medicare taxes from your wages. Also, it does not pay the matching share of those taxes like other employers.

If you work for an organization that does not participate in our program, you must pay Social Security and Medicare taxes if your earnings are more than \$108.28 per year. In effect, you are treated similarly to people who are self-employed. The self-employment tax rate is 15.3%, although there are special tax credits you can take when you file your tax return. For more information about Social Security self-employment taxes, read *If You Are Self-Employed* (Publication No. 05-10022).

Credits needed to be eligible for benefits

In 2026, you receive one credit for each \$1,890 of earnings, up to the maximum of four credits per year. 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 eligible. No one needs more than 40 credits, which usually require about 10 years of work to earn.

Retirement benefits

To be eligible for Social Security retirement benefits, people born in 1929 or later need to have 40 credits.

Disability benefits

The number of credits you need to be eligible for disability benefits depends on your age and when your disability began. For more information, read *Disability Benefits* (Publication No. 05-10029).

Survivors benefits

Survivors benefits may be payable to your surviving spouse and children. The number of credits needed depends on your age at the time of your death. As few as six credits are needed to pay benefits to the survivors of a worker age 28 or younger. For more information about these benefits, read *Survivors Benefits* (Publication No. 05-10084).

You can work and receive retirement benefits

If you decide to apply for benefits before your full retirement age, you can work and still get some Social Security benefits. There are limits on how much you can earn without some or all of your retirement benefits being reduced during the time you are working. For more information, read *How Work Affects Your Benefits* (Publication No. 05-10069).

Contacting Us

The most convenient way to do business with us is to visit **www.ssa.gov** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

Or, you can call us toll-free at **1-800-772-1213** or at **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 8 a.m. to 7 p.m., weekdays. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** You can also use our automated services via phone, 24 hours a day, so you do not need to speak with a representative. If you need to visit an office, you must have an appointment.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10027
January 2026 (Recycle prior editions)
If You Work for a Nonprofit Organization
Produced and published at U.S. taxpayer expense