



If You Work for a Nonprofit Organization

All employees of nonprofit organizations are required to pay Social Security taxes on their earnings of \$108.28 or more.

Social Security and Medicare taxes

Currently, you and your employer each pay a 6.2 percent Social Security tax on up to \$137,700 of your earnings and a 1.45 percent Medicare tax on all your earnings. If you are a self-employed nonprofit worker, you pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$137,700 of your net earnings and a 2.9 percent 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 percent more in Medicare taxes.

If you work for a religious organization

Some religious groups can choose not to participate in the Social Security program. When a religious group does not participate, it does not withhold Social Security or Medicare taxes from your wages or pay the matching share of those taxes like other employers.

If you work for a religious organization that does not participate in the Social Security 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 percent, 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 qualify for benefits

In 2020, you receive four credits if you earn at least \$5,640. The number of credits you need to qualify 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, usually about 10 years of work.

Retirement benefits

To be eligible for Social Security retirement benefits, people born in 1929 or later need to have 40 credits. However, if you work for a nonprofit organization whose Social Security coverage was mandated by law starting in 1984, you may be able to receive retirement benefits even if you have fewer than 40 credits. If you were both age 60 or older and an employee of the organization on January 1, 1984, you will need as little as six credits to qualify for retirement benefits. Contact us if you have questions concerning your situation. (To be eligible for this special rule, you must have worked and paid Social Security taxes after January 1, 1984.)

Disability benefits

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

Survivors benefits

Survivors benefits may be payable to your widow or widower and children. The number of credits needed depends on your age at the time of 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 our publication *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, see our Retirement Planner at www.socialsecurity.gov/retire2.

Contacting Social Security

The most convenient way to contact us from anywhere, on any device, is to visit www.socialsecurity.gov. There are several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and print a benefit verification letter. You can also change your direct deposit information, request a replacement Med-icare card, request a replacement Social Security card (if you have no changes and your state participates), and get a replacement SSA-1099/1042S.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday, if you need to speak to a person. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

Social Security Administration

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