

# 2026 FAST FACTS NORTHEASTERN STATES



## Resources:

Dept. of Labor: [www.dol.gov](http://www.dol.gov)  
Internal Revenue Service: [www.irs.gov](http://www.irs.gov)

FEDERAL	
Minimum Wage	\$7.25
Tipped Minimum Wage	\$2.13
Employers are required to follow Federal minimum wage rules when State minimum wage is less than the Federal minimum wage.	
MILEAGE RATES	
Business	72.5 cents/mile
Medical	20.5 cents/mile
Moving	20.5 cents/mile
Charitable	14 cents/mile
SUPPLEMENTAL WAGE/BONUS RATES	
Flat Rate Withholding Method (Unchanged from 2025)	22%
Pay Over \$1 Million (Unchanged from 2025)	37%

*Rates vary by industry.
**Rates include surcharges.
***Special rules apply to minimum wage standards for this state. Please refer to state laws.
****For specific rate please reference the state withholding tables.

FICA (MEDICARE)	
Maximum Taxable Earnings	No Limit
Employee/Employer Tax Rate (Unchanged from 2025)	1.45%
Additional Medicare Tax Withholding on Wages > \$200,000 (No Employer Match)	0.90%
FICA (SOCIAL SECURITY)	
Maximum Taxable Earnings (Increased from \$176,100 in 2025)	\$184,500
Employee/Employer Tax Rate (Unchanged from 2025)	6.2%
FUTA (EMPLOYER-PAID)	
Maximum Taxable Earnings	\$7,000
Percent of Taxable Wages	6.0%
Maximum Credit (Results to a normal net tax of 0.6%)	5.4%
RETIREMENT PLANS	
Contribution Limit - 401(k) & 403(b) plans (Increased from \$23,500 in 2025)	\$24,500
Catch-up Contribution Limit - 401(k) & 403(b) plans (Age 50 or older) (Increased from \$7,500 in 2025)	\$8,000
Super Catch Up Contribution Limits (Individuals age 60-63 by end of year)	\$11,250
Contribution Limit - Simple IRA (Increased from \$16,000 in 2024)	\$16,500
Catch-up Contribution Limit- Simple IRA (Increased from \$3,500 in 2025)	\$4,000
HEALTH SAVINGS ACCOUNTS	
Self-Only Contribution Limit (Employee & Employer) (Increased from \$4,300 in 2025)	\$4,400
Family Contribution Limit (Employee & Employer) (Increased from \$8,550 in 2025)	\$8,750
Catch-up Contribution Limit (Employee & Employer) (Unchanged from 2025)	\$1,000

STATE	WAGE WITHHOLDING RATE	UNEMPLOYMENT TAXABLE WAGE BASE LIMIT	UNEMPLOYMENT RATE RANGE (EMPLOYERS) <sup>1</sup>	UNEMPLOYMENT RATE (NEW EMPLOYER) <sup>2</sup>	MINIMUM HOURLY WAGE	MIN. TIPPED HOURLY WAGE
NORTHEASTERN STATES						
Connecticut	None	\$27,000	1.1%-9.9%	1.9%	\$16.94	Varies by Type of Tipped Employee
Maine	5%	\$12,000	0.00%-6.29%	2.23%	\$15.10	\$7.55
Massachusetts	5.00%	\$15,000	0.83%-12.65%	2.13% New Employer, 5.45% Construction	\$15.00	\$6.75
New Hampshire	None	\$14,000	0% - 7.5%	1.7%**	\$7.25	\$3.27
New Jersey	None	\$44,800	0.3825% - 5.6825%	2.6825%	\$15.92	\$6.05
New York	11.7%	\$17,600	2.1%-9.9%	4.025%	\$17.00 NYC, Nassau, Suffolk and Westchester Counties; \$16.00 remainder of NY State	Varies by Type of Tipped Employee***
Pennsylvania	3.07%	\$10,000	1.419 - 14.4684%	3.822% Nonconstruction, 10.5924% Construction	\$7.25	\$2.83
Rhode Island	5.99%	\$30,800 except those paying highest tax rate whose wage base will be \$32,300	0.9% - 9.40%	1.0%	\$16.00	\$3.89
Vermont	30% of Federal Withholding for nonperiodic payments. Use the withholding tables for periodic supplemental wages.	\$15,400	0.4%-5.4%	1.0% - 4.7%*	\$14.42	\$7.21

1. Rates include applicable agency surcharges. Reimbursable and exempt employers not included. 2. Rates do not include surcharges unless noted. Up to date as of 01/09/2026 and is provided by each independently owned Journey location. This does not provide any legal, accounting, or financial advice.

For more information, contact us:

[www.JourneyPayrollHR.com](http://www.JourneyPayrollHR.com)