Household Employer Checklist 2026

Nanny, babysitter, caregiver or housekeeper: companion to the Household Employee Tax Calculator 2026

Is the worker your household employee?

- ☐ You control what work is done and how it is done (full time or part time). If an agency controls the work, or the worker runs their own business, they are generally not your employee.
- ☐ Exempt from Social Security and Medicare: your spouse, your child under 21, your parent (exceptions apply), and a worker under 18 whose principal occupation is not household work.
- ☐ Only cash wages count toward the $3,000 test (checks and transfers count as cash; meals and lodging do not).

Before the first payday

- ☐ Get an employer identification number (EIN) on IRS.gov. Schedule H and Form W-2 use the EIN.
- ☐ Check your state: unemployment registration, new-hire reporting and other programs vary by state.
- ☐ Form I-9 on the first day of work; Form W-4 only if you agree to withhold income tax. Store forms securely.

Each payday and after year-end

- ☐ Expect $3,000+ in 2026? Withhold 6.2% Social Security and 1.45% Medicare from each payment (or pay them yourself).
- ☐ Jan 15, 2027: last 2026 estimated tax payment, if you cover household taxes with Form 1040-ES.
- ☐ Feb 1, 2027: Form W-2 to the employee; Copy A with Form W-3 to SSA.
- ☐ Apr 15, 2027: file Schedule H with your 2026 Form 1040. Keep records at least 4 years.

2026 federal numbers

Social Security & Medicare apply at cash wages of	**$3,000**
Employee share / employer share (each)	**7.65% / 7.65%**
FUTA applies if any quarter of 2025 or 2026 reaches	**$1,000**
FUTA net rate on the first $7,000 per employee	**0.6%**
2027 Social Security & Medicare threshold (planning)	**$3,100**

EXAMPLE (illustration only): nanny paid $600 a week for 52 weeks = $31,200 → Social Security and Medicare $4,773.60 (half withheld from the nanny), FUTA $42 → about $4,815.60 on Schedule H, before any state taxes.

Not tax, legal or payroll advice. General information based on IRS Publications 15, 15-B and 926 (2026), Publication 463 and SSA figures; rules and state requirements vary. Confirm with a qualified tax professional. This checklist never asks for SSNs, bank account numbers or passwords. Built by a US tax and bookkeeping practice with 20+ years of bookkeeping experience. Personal use only.