



## Filing season reminder: Social Security benefits may be taxable

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Spanish version: <https://www.irs.gov/es/newsroom/filing-season-reminder-social-security-benefits-may-be-taxable>

Taxpayers receiving Social Security benefits may have to pay federal income tax on a portion of those benefits. Social Security benefits include monthly retirement, survivor, and disability benefits. They don't include supplemental security income payments, which aren't taxable.

The portion of benefits that are taxable depends on the taxpayer's income and filing status.

To find out if their benefits are taxable, taxpayers should take half of the Social Security money they collected during the year and add it to their other income. Other income includes pensions, wages, interest, dividends, and capital gains.

- If they are single and that total comes to more than \$25,000, then part of their Social Security benefits may be taxable.
- If they are married filing jointly, they should take half of their Social Security, plus half of their spouse's Social Security, and add that to all their combined income. If that total is more than \$32,000, then part of their Social Security may be taxable.

### **Fifty percent of a taxpayer's benefits may be taxable if they are:**

- Filing single, single, head of household or qualifying widow or widower with \$25,000 to \$34,000 income.
- Married filing separately and lived apart from their spouse for all of 2020 with \$25,000 to \$34,000 income.
- Married filing jointly with \$32,000 to \$44,000 income.

### **Up to 85% of a taxpayer's benefits may be taxable if they are:**

- Filing single, head of household or qualifying widow or widower with more than \$34,000 income.
- Married filing jointly with more than \$44,000 income.
- Married filing separately and lived apart from their spouse for all of 2020 with more than \$34,000 income.
- Married filing separately and lived with their spouse at any time during 2020.

The Interactive Tax Assistant on IRS.gov can help taxpayers answer the question [Are My Social Security or Railroad Retirement Tier I Benefits Taxable?](#)

### **More information:**

[Social Security Income](#)

[Publication 915, Social Security and Equivalent Railroad Retirement Benefits](#)

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