


Examples

Example 1. George White is single and files Form 1040 for 2020. In addition to receiving social security payments, he received a fully taxable pension of \$18,600, wages from a part-time job of \$9,400, and taxable interest income of \$990, for a total of \$28,990. He received a Form SSA-1099 in January 2021 that shows his net social security benefits of \$5,980 in box 5.



To figure his taxable benefits, George completes Worksheet 1, shown below. On line 6a of his Form 1040, George enters his net benefits of \$5,980. On line 6b, he enters his taxable benefits of \$2,990.

Filled-in Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records 

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2020, enter “D” to the right of the word “benefits” on Form 1040 or 1040-SR, line 6a.
- Don’t use this worksheet if you repaid benefits in 2020 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2020 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2020. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don’t include the amount from line 2b of Form 1040 or 1040-SR on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 . Also enter this amount on Form 1040 or 1040-SR, line 6a	1.	<u>\$5,980</u>
2. Multiply line 1 by 50% (0.50)	2.	<u>2,990</u>
3. Combine the amounts from: Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7; and Schedule 1 (Form 1040), line 9	3.	<u>28,990</u>
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	4.	<u>-0-</u>
5. Enter the total of any exclusions/adjustments for: <ul style="list-style-type: none"> • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico 	5.	<u>-0-</u>
6. Combine lines 2, 3, 4, and 5	6.	<u>31,980</u>
7. Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, Schedule 1 (Form 1040), lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1 (Form 1040), line 22	7.	<u>-0-</u>
8. Is the amount on line 7 less than the amount on line 6? No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.		
Yes. Subtract line 7 from line 6	8.	<u>31,980</u>
9. If you are: <ul style="list-style-type: none"> • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2020, enter \$25,000 Note. If you are married filing separately and you lived with your spouse at any time in 2020, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	9.	<u>25,000</u>
10. Is the amount on line 9 less than the amount on line 8? No.  None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2020, be sure you entered “D” to the right of the word “benefits” on Form 1040 or 1040-SR, line 6a.		
Yes. Subtract line 9 from line 8	10.	<u>6,980</u>
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2020	11.	<u>9,000</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>-0-</u>
13. Enter the smaller of line 10 or line 11	13.	<u>6,980</u>
14. Multiply line 13 by 50% (0.50)	14.	<u>3,490</u>
15. Enter the smaller of line 2 or line 14	15.	<u>2,990</u>
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	<u>-0-</u>
17. Add lines 15 and 16	17.	<u>2,990</u>
18. Multiply line 1 by 85% (0.85)	18.	<u>5,083</u>
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	19.	<u>\$2,990</u>



If you received a lump-sum payment in 2020 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.



Example 2. Ray and Alice Hopkins file a joint return on Form 1040 for 2020. Ray is retired and received a fully taxable pension of \$15,500. He also received social security benefits, and his Form SSA-1099 for 2020 shows net benefits of \$5,600 in box 5. Alice worked during the year and had wages of \$14,000. She made a deductible payment to her IRA account of \$1,000 and isn't covered by a retirement plan at work. Ray and Alice have two savings accounts with a total of \$250 in taxable interest income. They complete Worksheet 1, shown below, entering \$29,750 (\$15,500 + \$14,000 + \$250) on line 3. They find none of Ray's social security benefits are taxable. On Form 1040, they enter \$5,600 on line 6a and -0- on line 6b.

Filled-in Worksheet 1. Figuring Your Taxable Benefits

Keep for Your Records 

Before you begin:

- If you are married filing separately and you **lived apart** from your spouse for all of 2020, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.
- Don't use this worksheet if you repaid benefits in 2020 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2020 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2020. For more information, see [Repayments More Than Gross Benefits](#).
- If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, don't include the amount from line 2b of Form 1040 or 1040-SR on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and RRB-1099 . Also enter this amount on Form 1040 or 1040-SR, line 6a	1.	<u>\$5,600</u>	
2. Multiply line 1 by 50% (0.50)	2.	<u>2,800</u>	
3. Combine the amounts from: Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7; and Schedule 1 (Form 1040), line 9	3.	<u>29,750</u>	
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	4.	<u>-0-</u>	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28), • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	<u>-0-</u>	
6. Combine lines 2, 3, 4, and 5	6.	<u>32,550</u>	
7. Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, Schedule 1 (Form 1040), lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1 (Form 1040), line 22	7.	<u>1,000</u>	
8. Is the amount on line 7 less than the amount on line 6? No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. Yes. Subtract line 7 from line 6	8.	<u>31,550</u>	
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2020, enter \$25,000 Note. If you are married filing separately and you lived with your spouse at any time in 2020, skip lines 9 through 16, multiply line 8 by 85% (0.85), and enter the result on line 17. Then, go to line 18.	9.	<u>32,000</u>	
10. Is the amount on line 9 less than the amount on line 8? No.  None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2020, be sure you entered "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a. Yes. Subtract line 9 from line 8	10.	<u> </u>	
11. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2020	11.	<u> </u>	
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u> </u>	
13. Enter the smaller of line 10 or line 11	13.	<u> </u>	
14. Multiply line 13 by 50% (0.50)	14.	<u> </u>	
15. Enter the smaller of line 2 or line 14	15.	<u> </u>	
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	<u> </u>	
17. Add lines 15 and 16	17.	<u> </u>	
18. Multiply line 1 by 85% (0.85)	18.	<u> </u>	
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 6b	19.	<u> </u>	



If you received a lump-sum payment in 2020 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.