

Taxation of Social Security Benefits

Year enacted	Definition of income	Individuals or couples with income exceeding—	Benefits included in gross income	Effective for taxable years—
Married filing jointly				
1983	Modified adjusted gross income, plus 50 percent of Social Security and Tier 1 Railroad Retirement benefits	\$32,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$32,000	Ending after Dec. 31, 1983
1993	Same as above	\$32,000 but not \$44,000	Same as above	Beginning after Dec. 31, 1993
		\$44,000	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or the sum of \$6,000 plus 85 percent of income over \$44,000	Same as above
Married filing separate returns [1]				
1983	Same as above	\$0	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income	Ending after December 31, 1983
1993	Same as above	\$0	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or 85 percent of income	Beginning after December 31, 1993
Individuals in all other filing categories				
1983	Same as above	\$25,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$25,000	Ending after December 31, 1983
1993	Same as above	\$25,000 but not \$34,000	Same as above	Beginning after December 31, 1993
		\$34,000	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or the sum of \$4,500 plus 85 percent of income over \$34,000	Beginning after December 31, 1993

Notes: Social Security Act of 1935 (the Act), as amended through December 31, 2022; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the Federal Register. Taxation of Social Security benefits is governed by the Internal Revenue Service (IRS) Code. IRS describes the rules governing taxation of Social Security benefits in IRS publication 915, available at <https://www.irs.gov/pub/irs-pdf/p915.pdf>.

[1] Includes only married taxpayers filing separately who lived with their spouse at any time during the tax year; married individuals filing separately who did not live with their spouse are treated the same as unmarried individuals.

Source: Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2023 (November 2023). 2.A OASDI: Effect of Current Earnings and Taxation of Benefits: Table 2.A31—Taxation of Social Security Benefits.