

# Social Security Taxable Benefits Worksheet (2021)

## Worksheet 1. Calculating Taxable Benefits

Before filling out this worksheet:

- Determine any write-in adjustments to be entered on the dotted line next to line 24z, Schedule 1, (Form 1040).
- If Married Filing Separately, and taxpayer lived apart from his or her spouse for the entire tax year, enter "D" to the right of the word "benefits" on line 6a.

**Exception:** Do not use this worksheet if any of the following apply.

- The taxpayer made contributions to a traditional IRA for 2021, and the taxpayer or spouse was covered by a retirement plan at work or through self-employment. Instead, use the worksheets in IRS Pub. 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, to see if any of the Social Security benefits are taxable and to compute the IRA deduction.
- Benefits were repaid in 2021, and total repayments (box 4) were more than total benefits for 2021 (box 3). None of the benefits are taxable. Also, if the total repayments in 2021 exceed total benefits received in 2021 by more than \$3,000, the taxpayer may be able to claim an itemized deduction or a credit for part of the excess repayments for benefits included in gross income in an earlier year. See IRS Pub. 915, *Social Security and Equivalent Railroad Retirement Benefits*, for details.
- The taxpayer filed Form 2555, *Foreign Earned Income*, Form 4563, *Exclusion of Income for Bona Fide Residents of American Samoa*, or Form 8815, *Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989*, or excluded employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in IRS Pub. 915, *Social Security and Equivalent Railroad Retirement Benefits*.

- 1) Enter the total amount from box 5 of all Forms SSA-1099 and Forms RRB-1099.  
Also, enter this amount on Form 1040 or Form 1040-SR, line 6a..... 1) \_\_\_\_\_
- 2) Multiply line 1 by 50% (0.50)..... 2) \_\_\_\_\_
- 3) Combine the amounts from Form 1040 or Form 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, and 8..... 3) \_\_\_\_\_
- 4) Enter the amount, if any, from Form 1040 or Form 1040-SR, line 2a..... 4) \_\_\_\_\_
- 5) Combine lines 2, 3, and 4..... 5) \_\_\_\_\_
- 6) Enter the total of the amounts from Schedule 1, lines 11 through 20 and 23 and 25..... 6) \_\_\_\_\_
- 7) Is the amount on line 6 less than the amount on line 5?  
**No.** STOP. None of the Social Security benefits are taxable. Enter -0- on line 6b, Form 1040 or Form 1040-SR.  
**Yes.** Subtract line 6 from line 5..... 7) \_\_\_\_\_
- 8) If the taxpayer is:
  - Married Filing Jointly, enter \$32,000.
  - Single, Head of Household, Qualifying Widow(er), or Married Filing Separately and lived apart from spouse for the entire tax year, enter \$25,000.
  - Married Filing Separately and lived with spouse at any time during the tax year, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then go to line 17..... 8) \_\_\_\_\_
- 9) Is the amount on line 8 less than the amount on line 7?  
**No.** STOP. None of the Social Security benefits are taxable. Enter -0- on Form 1040 or Form 1040-SR, line 6b.  
If Married Filing Separately and lived apart from spouse for the entire tax year, be sure to enter "D" to the right of the word "benefits" on line 6a.  
**Yes.** Subtract line 8 from line 7..... 9) \_\_\_\_\_
- 10) Enter: \$12,000 if Married Filing Jointly; \$9,000 if Single, Head of Household, Qualifying Widow(er), or Married Filing Separately and the taxpayer lived apart from spouse for the entire tax year..... 10) \_\_\_\_\_
- 11) Subtract line 10 from line 9. If zero or less, enter -0-..... 11) \_\_\_\_\_
- 12) Enter the smaller of line 9 or line 10..... 12) \_\_\_\_\_
- 13) Enter one-half of line 12..... 13) \_\_\_\_\_
- 14) Enter the smaller of line 2 or line 13..... 14) \_\_\_\_\_
- 15) Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0-..... 15) \_\_\_\_\_
- 16) Add lines 14 and 15..... 16) \_\_\_\_\_
- 17) Multiply line 1 by 85% (0.85)..... 17) \_\_\_\_\_
- 18) **Taxable Social Security benefits.** Enter the smaller of line 16 or line 17.  
Also enter this amount on Form 1040 or Form 1040-SR, line 6b..... 18) \_\_\_\_\_

**Tip:** If any benefits are taxable, and they include a lump-sum benefit payment that was for an earlier year, the taxpayer may be able to reduce the taxable amount. See Pub. 915, *Social Security and Equivalent Railroad Retirement Benefits*, for details.

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