

Worksheet 1
Forms 1040

Social Security Benefits Worksheet
Figuring Your Taxable Benefits

(Keep for your records)

2020

Name(s) as shown on return

Tax ID Number

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 5a.
- 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 or 1040-SR), 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 5a **1.** _____

2. Multiply line 1 by 50% (0.50) **2.** _____

3. Combine the amounts from:

Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 4d, 6, and Schedule 1 (Form 1040 or 1040-SR), line 9 **3.** _____

4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a **4.** _____

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.** _____

6. Combine lines 2, 3, 4, and 5 **6.** _____

7. Enter the amounts from Schedule 1 (Form 1040 or 1040-SR), lines 10 through 19, and any write-in adjustments you entered on the dotted line next to Schedule 1 (Form 1040 or 1040-SR), line 22 **7.** _____

8. Is the amount on line 7 less than the amount on line 6?

No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 5b.

Yes. Subtract line 7 from line 6 **8.** _____

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 **9.** _____

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.

10. Is the amount on line 9 less than the amount on line 8?

No. STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 5b. If you are married filing separately and you **lived apart** from your spouse for all of 2019, be sure you entered "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 5a.

Yes. Subtract line 9 from line 8 **10.** _____

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.** _____

12. Subtract line 11 from line 10. If zero or less, enter -0- **12.** _____

13. Enter the **smaller** of line 10 or line 11 **13.** _____

14. Multiply line 13 by 50% (0.50). **14.** _____

15. Enter the **smaller** of line 2 or line 14 **15.** _____

16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0- **16.** _____

17. Add lines 15 and 16 **17.** _____

18. Multiply line 1 by 85% (0.85). **18.** _____

19. **Taxable benefits.** Enter the **smaller** of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR, line 5b **19.** _____

TIP

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.