

Social Security Taxable Benefits Worksheet (2022)

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.
- Do not include in income any disability payments (including Social Security Disability Insurance payments) that are received for injuries incurred as a direct result of a terrorist attack directed against the United States (or its allies) whether outside or within the United States.

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

- The taxpayer made contributions to a traditional IRA for 2022, 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 2022, and total repayments (box 4) were more than total benefits for 2022 (box 3). None of the benefits are taxable. Also, if the total repayments in 2022 exceed total benefits received in 2022 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 1z, 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 Surviving Spouse, 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 Surviving Spouse, 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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Worksheet 2. Calculate Additional Taxable Benefits (From a Lump-Sum Payment for a Year After 1993)

Enter earlier year _____

1) Enter the total amount from box 5 of all Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year 1) _____

Note: If line 1 is zero or less, skip lines 2 through 20 and enter -0- on line 21. Otherwise, go to line 2.

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

3) Enter adjusted gross income for the earlier year..... 3) _____

4) Enter the total of any exclusions/adjustments claimed in the earlier year for:

- Adoption benefits (Form 8839)
- Qualified U.S. savings bond interest (Form 8815)
- Student loan interest (for 2021, 2020, 2019, and 2018, Schedule 1 (Form 1040); for years before 2018, Form 1040 or Form 1040A, page 1)
- Tuition and fees (for 2021, 2020, 2019, and 2018, Schedule 1 (Form 1040); for years before 2018, Form 1040 or Form 1040A, page 1)
- Domestic production activities (for 2005 through 2017) (Form 1040, page 1)
- Foreign earned income or housing (Form 2555 or Form 2555-EZ)
- Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico 4) _____

5) Enter any tax-exempt interest received in the earlier year..... 5) _____

6) Add lines 2 through 5 6) _____

7) Enter taxable benefits for the earlier year previously reported 7) _____

8) Subtract line 7 from line 6..... 8) _____

9) If, for the earlier year, the taxpayer was:

- Married Filing Jointly, enter \$32,000
- Single, Head of Household, Qualifying Surviving Spouse, Married Filing Separately and the taxpayer lived apart from spouse for all of the earlier year, enter \$25,000

Note: If Married Filing Separately and lived with spouse at any time during the earlier year, 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) _____

10) Is the amount on line 8 more than the amount on line 9?

- No.** Skip lines 10 through 20 and enter -0- on line 21.
- Yes.** Subtract line 9 from line 8 10) _____

11) Enter \$12,000 if Married Filing Jointly for the earlier year; \$9,000 if Single, Head of Household, Qualifying Surviving Spouse, or Married Filing Separately and lived apart from spouse for all of the earlier year 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) **Refigured taxable benefits.** Enter the smaller of line 17 or line 18..... 19) _____

20) Enter taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)..... 20) _____

21) **Additional taxable benefits.** Subtract line 20 from line 19. Also enter this amount on Worksheet 4, line 20..... 21) _____

Note: Do not file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which the taxpayer received a lump-sum payment in 2022.

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Worksheet 3. Calculate Additional Taxable Benefits (From a Lump-Sum Payment for a Year Before 1994)

Enter earlier year _____

- 1) Enter the total amount from box 5 of all Forms SSA-1099 and RRB-1099 for the earlier year, plus the lump-sum payment for the earlier year received after that year 1) _____
Note: If line 1 is zero or less, skip lines 2 through 13 and enter -0- on line 14. Otherwise, go to line 2.
- 2) Multiply line 1 by 50% (0.50)..... 2) _____
- 3) Enter adjusted gross income for the earlier year..... 3) _____
- 4) Enter the total of any exclusions/adjustments claimed in the earlier year for:
 - Qualified U.S. savings bond interest (Form 8815)
 - Foreign earned income or housing (Form 2555 or Form 2555-EZ)
 - Certain income of bona fide residents of American Samoa (Form 4563) or Puerto Rico..... 4) _____
- 5) Enter any tax-exempt interest received in the earlier year..... 5) _____
- 6) Add lines 2 through 5..... 6) _____
- 7) Enter taxable benefits for the earlier year that the taxpayer previously reported..... 7) _____
- 8) Subtract line 7 from line 6..... 8) _____
- 9) Enter \$25,000 (\$32,000 if Married Filing Jointly for the earlier year; -0- if Married Filing Separately for the earlier year and the taxpayer lived with spouse at any time during the earlier year)..... 9) _____
- 10) Is the amount on line 8 more than the amount on line 9?
No. Skip lines 10 through 13 and enter -0- on line 14.
Yes. Subtract line 9 from line 8..... 10) _____
- 11) Multiply line 10 by 50% (0.50)..... 11) _____
- 12) **Refigured taxable benefits.** Enter the smaller of line 2 or line 11..... 12) _____
- 13) Enter taxable benefits for the earlier year (or as refigured due to a previous lump-sum payment for the year)..... 13) _____
- 14) **Additional taxable benefits.** Subtract line 13 from line 12. Also enter this amount on Worksheet 4, line 20..... 14) _____

Note: Do not file an amended return for this earlier year. Complete a separate Worksheet 2 or Worksheet 3 for each earlier year for which the taxpayer received a lump-sum payment in 2022.

Worksheet 4. Calculate Taxable Benefits Under the Lump-Sum Election Method (Use With Worksheet 2 or 3)

Complete Worksheet 1 and Worksheets 2 and 3 as appropriate before completing this worksheet.

- 1) Enter the total amount from box 5 of all Forms SSA-1099 and RRB-1099 for 2022, minus the lump-sum payment for years before 2022 1) _____
Note: If line 1 is zero or less, skip lines 2 through 18, enter -0- on line 19, and go to line 20. Otherwise, go to line 2.
- 2) Multiply line 1 by 50% (0.50)..... 2) _____
- 3) Enter the amount from Worksheet 1, line 3..... 3) _____
- 4) Enter the amount from Worksheet 1, line 4..... 4) _____
- 5) Enter the amount from Worksheet 1, line 5..... 5) _____
- 6) Combine lines 2, 3, 4, and 5..... 6) _____
- 7) Enter the amount from Worksheet 1, line 7..... 7) _____
- 8) Subtract line 7 from line 6..... 8) _____
- 9) Enter the amount from Worksheet 1, line 9. But if Married Filing Separately and lived with spouse at any time during 2022, 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) _____
- 10) Is the amount on line 8 more than the amount on line 9?
No. Skip lines 10 through 18, enter -0- on line 19, and go to line 20.
Yes. Subtract line 9 from line 8..... 10) _____

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11) Enter the amount from Worksheet 1, line 11.....	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) Enter the smaller of line 17 or line 18.....	19)	_____
20) Enter the total of the amounts from Worksheet 2, line 21, and Worksheet 3, line 14, for all earlier years for which the lump-sum payment was received.....	20)	_____
21) Taxable benefits under lump-sum election method. Add lines 19 and 20.....	21)	_____

Next. Is line 21 above smaller than Worksheet 1, line 19?

No. Do not use this method to figure taxable benefits. Follow the instructions on Worksheet 1 to report benefits.

Yes. The taxpayer can elect to report taxable benefits under this method. To elect this method:

- 1) Enter "LSE" to the left of Form 1040 or 1040-SR, line 6a.
- 2) If line 21 above is zero, follow the instructions in line 10 for "No" on Worksheet 1.
Otherwise:
 - a) Enter the amount from Worksheet 1, line 1, on Form 1040 or 1040-SR, line 6a.
 - b) Enter the amount from line 21 above on Form 1040 or 1040-SR, line 6b.
 - c) If Married Filing Separately and lived apart from spouse for all of 2022, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.