

2020 SOCIAL SECURITY TAXABLE BENEFITS WORKSHEET

Keep for Your Records
Publication 915

- 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" in Pub 915.
 - ✓ If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 2b of Form 1040 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 Forms RRB-1099.
Also enter this amount on Form 1040 or 1040-SR, line 6a 1. _____
2. Multiply line 1 by 50% (0.50) 2. _____
3. Combine the amounts from:
Form 1040/1040-SR: Lines 1, 2b, 3b, 4b, 4b, 5b, 7 and 8 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. **Form 1040 filers:** Enter the amounts from Form 1040 or 1040-SR, line 10b, Schedule 1 lines 10 through 19, and any write-in adjustments you entered on the dotted line next to 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 6b
 8. _____
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.
 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 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.
 10. _____
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 6b. 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.