

Table 1. Taxable portions of income for Social Security beneficiaries, by income tax filing status and modified AGI

Line	Modified AGI (nominal \$)	Taxable portion of income
Single		
1	Less than 25,000	None
2	25,000–34,000	Lesser of— <ul style="list-style-type: none">• 50 percent of benefit income; or• modified AGI in excess of \$25,000
3	More than 34,000	Lesser of— <ul style="list-style-type: none">• 85 percent of benefit income; or• amount from line 2 <i>plus</i> 85 percent of modified AGI in excess of \$34,000
Married, filing jointly		
4	Less than 32,000	None
5	32,000–44,000	Lesser of— <ul style="list-style-type: none">• 50 percent of benefit income; or• modified AGI in excess of \$32,000
6	More than 44,000	Lesser of— <ul style="list-style-type: none">• 85 percent of benefit income; or• amount from line 5 <i>plus</i> 85 percent of modified AGI in excess of \$44,000

SOURCE: IRS (2015b).

NOTE: Modified AGI is AGI plus nontaxable interest income plus income from foreign sources plus one-half of Social Security benefits.

Source: <https://www.ssa.gov/policy/docs/issuepapers/ip2015-02.html>