

2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A29—Earnings (retirement) test for years through 1999, by year enacted

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit ^b
				Annual earnings (dollars)	Monthly wages ^a (dollars)	
<i>For all beneficiaries</i>						
1935	...	...	Covered	...	...	Full monthly benefit
1939	1940	...	...	...	14.99	...
1950	1951	Aged 75 or older	...	^c 600	50.00	...
1952	1953	...	...	^c 900	75.00	...
1954	1955	Aged 72 or older	All ^d	1,200	80.00	One month's full benefit for each \$80.00 or fraction thereof
1956	1958	Disabled	...	...	...	...
1958	1959	...	...	...	100.00	...
1960	1961	...	...	...	...	\$1 for each \$2 of earnings from \$1,201–\$1,500 \$1 for each \$1 of earnings above \$1,500
1961	1962	...	...	...	...	\$1 for each \$2 of earnings from \$1,201–\$1,700 \$1 for each \$1 of earnings above \$1,700
1965	1966	...	...	1,500	125.00	\$1 for each \$2 of earnings from \$1,501–\$2,700 \$1 for each \$1 of earnings above \$2,700
1967	1968	...	...	1,680	140.00	\$1 for each \$2 of earnings from \$1,681–\$2,880 \$1 for each \$1 of earnings above \$2,880
1972	1973	...	Up to age 72	2,100	175.00	\$1 for each \$2 of earnings above \$2,100
1973	1974	...	...	2,400	200.00	\$1 for each \$2 of earnings above \$2,400
	1975			^e 2,520	^e 210.00	\$1 for each \$2 of earnings above \$2,520
	1976			^e 2,760	^e 230.00	\$1 for each \$2 of earnings above \$2,760
	1977			^e 3,000	^e 250.00	\$1 for each \$2 of earnings above \$3,000
<i>For beneficiaries who have not reached full retirement age^f</i>						
1977	1978	...	...	^e 3,240	^e 270.00	\$1 for each \$2 of earnings above \$3,240
	1979			^e 3,480	^e 290.00	\$1 for each \$2 of earnings above \$3,480
	1980			^e 3,720	^e 310.00	\$1 for each \$2 of earnings above \$3,720
	1981			^e 4,080	^e 340.00	\$1 for each \$2 of earnings above \$4,080
	1982			^e 4,440	^e 370.00	\$1 for each \$2 of earnings above \$4,440
	1983			^e 4,920	^e 410.00	\$1 for each \$2 of earnings above \$4,920
	1984			^e 5,160	^e 430.00	\$1 for each \$2 of earnings above \$5,160
	1985			^e 5,400	^e 450.00	\$1 for each \$2 of earnings above \$5,400
	1986			^e 5,760	^e 480.00	\$1 for each \$2 of earnings above \$5,760
	1987			^e 6,000	^e 500.00	\$1 for each \$2 of earnings above \$6,000
	1988			^e 6,120	^e 510.00	\$1 for each \$2 of earnings above \$6,120
	1989			^e 6,480	^e 540.00	\$1 for each \$2 of earnings above \$6,480
	1990			^e 6,840	^e 570.00	\$1 for each \$2 of earnings above \$6,840
	1991			^e 7,080	^e 590.00	\$1 for each \$2 of earnings above \$7,080
	1992			^e 7,440	^e 620.00	\$1 for each \$2 of earnings above \$7,440
	1993			^e 7,680	^e 640.00	\$1 for each \$2 of earnings above \$7,680
	1994			^e 8,040	^e 670.00	\$1 for each \$2 of earnings above \$8,040
	1995			^e 8,160	^e 680.00	\$1 for each \$2 of earnings above \$8,160
	1996			^e 8,280	^e 690.00	\$1 for each \$2 of earnings above \$8,280
	1997			^e 8,640	^e 720.00	\$1 for each \$2 of earnings above \$8,640
	1998			^e 9,120	^e 760.00	\$1 for each \$2 of earnings above \$9,120
	1999			^e 9,600	^e 800.00	\$1 for each \$2 of earnings above \$9,600

(Continued)

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Table 2.A29—Earnings (retirement) test for years through 1999, by year enacted—Continued

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit ^b
				Annual earnings (dollars)	Monthly wages ^a (dollars)	
<i>For beneficiaries who have reached full retirement age^f</i>						
1977	1978	...	...	^g 4,000	^g 333.33	\$1 for each \$2 of earnings above \$4,000
	1979			^g 4,500	^g 375.00	\$1 for each \$2 of earnings above \$4,500
	1980			^g 5,000	^g 416.66	\$1 for each \$2 of earnings above \$5,000
	1981			^g 5,500	^g 458.33	\$1 for each \$2 of earnings above \$5,500
	1982			^g 6,000	^g 500.00	\$1 for each \$2 of earnings above \$6,000
1981	1983	Aged 70 or older	Up to age 70	...	...	...
	1983			^e 6,600	^e 550.00	\$1 for each \$2 of earnings above \$6,600
	1984			^e 6,960	^e 580.00	\$1 for each \$2 of earnings above \$6,960
	1985			^e 7,320	^e 610.00	\$1 for each \$2 of earnings above \$7,320
	1986			^e 7,800	^e 650.00	\$1 for each \$2 of earnings above \$7,800
	1987			^e 8,160	^e 680.00	\$1 for each \$2 of earnings above \$8,160
	1988			^e 8,400	^e 700.00	\$1 for each \$2 of earnings above \$8,400
	1989			^e 8,880	^e 740.00	\$1 for each \$2 of earnings above \$8,880
	1983	1990
1990				^e 9,360	^e 780.00	\$1 for each \$3 of earnings above \$9,360
1991				^e 9,720	^e 810.00	\$1 for each \$3 of earnings above \$9,720
1992				^e 10,200	^e 850.00	\$1 for each \$3 of earnings above \$10,200
1993				^e 10,560	^e 880.00	\$1 for each \$3 of earnings above \$10,560
1994				^e 11,160	^e 930.00	\$1 for each \$3 of earnings above \$11,160
1996	1996	...	...	12,500	^h 1,041.67	\$1 for each \$3 of earnings above \$12,500
	1997			13,500	1,125.00	\$1 for each \$3 of earnings above \$13,500
	1998			14,500	ⁱ 1,208.33	\$1 for each \$3 of earnings above \$14,500
	1999			15,500	^j 1,291.67	\$1 for each \$3 of earnings above \$15,500
2000	2000	...	Earnings test eliminated at full retirement age ^k	...	...	...

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2018; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTE: ... = not applicable.

- a. Monthly test for self-employment income is defined in terms of substantial services. For taxable years beginning after December 31, 1977, monthly test eliminated for wage and self-employment income except that each individual may use a monthly test for 1 grace year, usually the year of retirement.
- b. Earnings of a retired-worker beneficiary affect total monthly family benefit. Earnings of a dependent or survivor beneficiary affect only his or her benefit. However, effective January 1985, earnings of a retired-worker beneficiary do not affect the benefit to a divorced spouse who has been divorced at least 2 years. Effective for benefits after December 1990, the 2-year requirement is waived if the worker was entitled to benefits before the divorce.
- c. Applied to self-employment income only.
- d. Special provisions for earnings in noncovered employment outside the United States.
- e. Became effective because of automatic adjustment provisions mandated by legislation in 1972 and 1973.
- f. Full retirement age (FRA) is 65 for beneficiaries who attain age 62 (age 60 for widow(er)s) before 2000, and rises in increments to age 67 for beneficiaries who attain age 62 in 2022 or later.
- g. Discretionary increase included in legislation of 1977.
- h. Actual amount is \$1,041.66 2/3.
- i. Actual amount is \$1,208.33 1/3.
- j. Actual amount is \$1,291.66 2/3.
- k. Public Law (P.L.) 106-182, enacted April 7, 2000, eliminated the earnings test beginning with the month a beneficiary reaches FRA. The annual earnings test that applies in the year of attainment of FRA is based on the annual limits established under P.L. 104-121 (including the \$1 for \$3 withholding rate). In determining annual earnings for purposes of the annual earnings test under this legislation, only earnings before the month of attainment of FRA will be considered. P.L. 106-182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year, which continues to be pegged to increases in the average wage.

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2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A29.1—Earnings (retirement) test for 2000–2019, by year enacted

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit ^c
				Annual earnings ^a (dollars)	Monthly wages ^b (dollars)	
For beneficiaries who have reached full retirement age^d						
2000	2000	...	The earnings test no longer applies effective with the month of attainment of full retirement age.	...	...	...
For beneficiaries who will not reach full retirement age during year^d						
2000	2000	...	...	10,080	840.00	\$1 for each \$2 of earnings above \$10,080
	2001	...	...	10,680	890.00	\$1 for each \$2 of earnings above \$10,680
	2002	...	...	11,280	940.00	\$1 for each \$2 of earnings above \$11,280
	2003	...	...	11,520	960.00	\$1 for each \$2 of earnings above \$11,520
	2004	...	...	11,640	970.00	\$1 for each \$2 of earnings above \$11,640
	2005	...	...	12,000	1,000.00	\$1 for each \$2 of earnings above \$12,000
	2006	...	...	12,480	1,040.00	\$1 for each \$2 of earnings above \$12,480
	2007	...	...	12,960	1,080.00	\$1 for each \$2 of earnings above \$12,960
	2008	...	...	13,560	1,130.00	\$1 for each \$2 of earnings above \$13,560
	2009	...	...	14,160	1,180.00	\$1 for each \$2 of earnings above \$14,160
	2010	...	...	14,160	1,180.00	\$1 for each \$2 of earnings above \$14,160
	2011	...	...	14,160	1,180.00	\$1 for each \$2 of earnings above \$14,160
	2012	...	...	14,640	1,220.00	\$1 for each \$2 of earnings above \$14,640
	2013	...	...	15,120	1,260.00	\$1 for each \$2 of earnings above \$15,120
	2014	...	...	15,480	1,290.00	\$1 for each \$2 of earnings above \$15,480
	2015	...	...	15,720	1,310.00	\$1 for each \$2 of earnings above \$15,720
	2016	...	...	15,720	1,310.00	\$1 for each \$2 of earnings above \$15,720
	2017	...	...	16,920	1,410.00	\$1 for each \$2 of earnings above \$16,920
	2018	17,040	1,420.00	\$1 for each \$2 of earnings above \$17,040
	2019	17,640	1,470.00	\$1 for each \$2 of earnings above \$17,640

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2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A29.1—Earnings (retirement) test for 2000–2019, by year enacted—Continued

Year enacted	Effective year	Beneficiaries exempt	Earnings subject to test	Amount permitted without reduction in benefits (exempt amount)		Reduction in monthly benefit ^c
				Annual earnings ^a (dollars)	Monthly wages ^b (dollars)	
<i>For beneficiaries who will reach full retirement age during year^d</i>						
2000	2000	...	...	17,000	^e 1,416.67	\$1 for each \$3 of earnings above \$17,000
	2001			25,000	^f 2,083.33	\$1 for each \$3 of earnings above \$25,000
	2002			30,000	2,500.00	\$1 for each \$3 of earnings above \$30,000
	2003			30,720	2,560.00	\$1 for each \$3 of earnings above \$30,720
	2004			31,080	2,590.00	\$1 for each \$3 of earnings above \$31,080
	2005			31,800	2,650.00	\$1 for each \$3 of earnings above \$31,800
	2006			33,240	2,770.00	\$1 for each \$3 of earnings above \$33,240
	2007			34,440	2,870.00	\$1 for each \$3 of earnings above \$34,440
	2008			36,120	3,010.00	\$1 for each \$3 of earnings above \$36,120
	2009			37,680	3,140.00	\$1 for each \$3 of earnings above \$37,680
	2010			37,680	3,140.00	\$1 for each \$3 of earnings above \$37,680
	2011			37,680	3,140.00	\$1 for each \$3 of earnings above \$37,680
	2012			38,880	3,240.00	\$1 for each \$3 of earnings above \$38,880
	2013			40,080	3,340.00	\$1 for each \$3 of earnings above \$40,080
	2014			41,400	3,450.00	\$1 for each \$3 of earnings above \$41,400
	2015			41,880	3,490.00	\$1 for each \$3 of earnings above \$41,880
	2016			41,880	3,490.00	\$1 for each \$3 of earnings above \$41,880
	2017			44,880	3,740.00	\$1 for each \$3 of earnings above \$44,880
	2018			45,360	3,780.00	\$1 for each \$3 of earnings above \$45,360
	2019			46,920	3,910.00	\$1 for each \$3 of earnings above \$46,920

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2018; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2019," *Federal Register*, vol. 83, no. 206 (October 24, 2018). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: Public Law (P.L.) 106-182, enacted April 7, 2000, eliminated the earnings test beginning with the month a beneficiary reaches full retirement age (FRA). The annual earnings test that applies in the year of attainment of FRA is based on the annual limits established under P.L. 104-121 (including the \$1 for \$3 withholding rate). In determining annual earnings for purposes of the annual earnings test under this legislation, only earnings before the month of attainment of FRA will be considered. P.L. 106-182 did not change the annual exempt amount for beneficiaries who are under FRA throughout the year, which continues to be pegged to increases in the average wage.

... = not applicable.

- a. Automatic adjustment provisions and legislative history of the earnings test are in Table 2.A18.
- b. Monthly test for self-employment income is defined in terms of substantial services. Each individual may use a monthly test for 1 grace year, usually the year of retirement.
- c. Earnings of a retired-worker beneficiary affect total monthly family benefit. Earnings of a dependent or survivor beneficiary affect only his or her benefit. However, earnings of a retired-worker beneficiary do not affect the benefit to a divorced spouse who has been divorced at least 2 years. The 2-year requirement is waived if the worker was entitled to benefits before the divorce.
- d. Full retirement age is 65 for beneficiaries who attain age 62 (age 60 for widow(er)s) before 2000, and rises in increments to age 67 for beneficiaries who attain age 62 in 2022 or later. See Table 2.A17.1 for the FRA by year of birth.
- e. Actual amount is \$1,416.66 2/3.
- f. Actual amount is \$2,083.33 1/3.

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2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A30—Monthly earnings guidelines for substantial gainful activity, 1961–2019 (in dollars)

Year	Nonblind beneficiaries ^a		Blind beneficiaries ^b
	Minimum	Maximum	
1961–1965	50	100	c
1966–June 1968	75	125	c
July 1968–1973	90	140	c
1974–1975	130	200	c
1976	150	230	c
1977	160	240	c
1978	170	260	334
1979	180	280	375
1980	190	300	417
1981	190	300	459
1982	190	300	500
1983–1989	190	300	d
1990	300	500	780
1991	300	500	810
1992	300	500	850
1993	300	500	880
1994	300	500	930
1995	300	500	940
1996	300	500	960
1997	300	500	1,000
1998	300	500	1,050
January–June 1999	300	500	1,110
July 1999	300	700	1,110
January 2000	300	700	1,170
January 2001	Discontinued	740	1,240
January 2002	...	780	1,300
January 2003	...	800	1,330
January 2004	...	810	1,350
January 2005	...	830	1,380
January 2006	...	860	1,450
January 2007	...	900	1,500
January 2008	...	940	1,570
January 2009	...	980	1,640
January 2010	...	1,000	1,640
January 2011	...	1,000	1,640
January 2012	...	1,010	1,690
January 2013	...	1,040	1,740
January 2014	...	1,070	1,800
January 2015	...	1,090	1,820
January 2016	...	1,130	1,820
January 2017	...	1,170	1,950
January 2018	...	1,180	1,970
January 2019	...	1,220	2,040

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2018; regulations issued under the Act; and precedential case decisions (rulings). Social Security Administration, "Cost-of-Living Increase and Other Determinations for 2019," *Federal Register*, vol. 83, no. 206 (October 24, 2018). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*.

NOTES: Earnings are net of any wage subsidies and impairment-related expenses.

The guidelines for substantial gainful activity (SGA) for self-employed individuals differ from the guidelines for wage earners.

Self-employment activity is generally examined in terms of time spent and degree of effort, as compared with that of nondisabled self-employed individuals.

... = not applicable.

- a. Earnings above the maximum amount ordinarily demonstrate SGA; earnings below the minimum amount show that SGA has not occurred. When earnings are between the minimum and maximum, other factors are considered.
- b. The amendments in 1977 provided that, effective 1978, earnings of blind beneficiaries would be evaluated under different SGA guidelines from those of nonblind beneficiaries.
- c. Pre-1978 guidelines are the same as those for nonblind beneficiaries.
- d. Annual amounts were determined by automatic adjustments linked to increases in average wage level. The amounts equal the monthly exempt amounts under the earnings test applicable to beneficiaries who have reached full retirement age (see Table 2.A29 for the amounts for 1983–1995).

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Table 2.A31—Taxation of Social Security benefits

Year enacted	Individuals or couples with income (in dollars) exceeding—	Benefits included in gross income	Effective for taxable years—
Married filing jointly			
1983	32,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$32,000	Ending after December 31, 1983
1993	32,000 but not 44,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$32,000	Beginning after December 31, 1993
	44,000	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or the sum of \$6,000 plus 85 percent of income over \$44,000	Beginning after December 31, 1993
Married filing separate returns ^a			
1983	0	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income	Ending after December 31, 1983
1993	0	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or 85 percent of income	Beginning after December 31, 1993
Individuals in all other filing categories			
1983	25,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$25,000	Ending after December 31, 1983
1993	25,000 but not 34,000	Lesser of one-half of Social Security and Tier 1 Railroad Retirement benefits or one-half of income over \$25,000	Beginning after December 31, 1993
	34,000	Lesser of 85 percent of Social Security and Tier 1 Railroad Retirement benefits or the sum of \$4,500 plus 85 percent of income over \$34,000	Beginning after December 31, 1993

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2018; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*. Taxation of Social Security benefits is governed by the Internal Revenue Service (IRS) Code. IRS describes the rules governing taxation of Social Security benefits in IRS publication 915, available at <https://www.irs.gov/pub/irs-pdf/p915.pdf>.

NOTES: Income is defined as modified adjusted gross income, plus 50 percent of Social Security and Tier 1 Railroad Retirement benefits. Modified adjusted gross income is adjusted gross income (before Social Security or Railroad Retirement benefits are considered), plus tax-exempt interest income, with further modification of adjusted gross income in some cases involving certain tax provisions of limited applicability among the beneficiary population.

Social Security and Tier 1 Railroad Retirement benefits include workers' compensation benefits to the extent they cause a reduction in Social Security or Tier 1 Railroad Retirement disability benefits.

a. Includes only married taxpayers filing separately who lived with their spouse at any time during the tax year; married individuals filing separately who did not live with their spouse are treated the same as unmarried individuals.

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2.A OASDI: Effect of Current Earnings and Taxation of Benefits

Table 2.A32—Taxation of Social Security benefits: Examples (in dollars)

Modified adjusted gross income ^a	Amount of benefits ^b	One-half of benefits ^b	Income to be compared with base amount	Relevant base amount ^c	Income in excess of base amount	One-half of excess	85 percent of excess income	Lower of one-half of benefits, or one-half of income between upper and lower base amounts	85 percent of benefits	Taxable benefits included in gross income	
										If income does not exceed upper base amount—lesser of one-half of benefits or one-half of income over base amount (K = lesser of C or G)	If income exceeds upper base amount—lesser of 85 percent of benefits or one-half of income between base amounts plus 85 percent of income over upper base amount (L = lesser of J or I + H)
(A)	(B)	(C)	(D = A + C)	(E)	(F = D - E)	(G = F ÷ 2)	(H = .85 × F)	(I)	(J = .85 × B)	(K)	(L)
Married filing jointly											
25,000	10,000	5,000	30,000	32,000	0	...	...	...	...	...	...
28,000	10,000	5,000	33,000	32,000	1,000	500	...	...	...	500	...
33,000	10,000	5,000	38,000	32,000	6,000	3,000	...	...	...	3,000	...
38,000	10,000	5,000	43,000	32,000	11,000	5,500	...	...	...	5,000	...
40,000	10,000	5,000	45,000	44,000	1,000	...	850	5,000	8,500	...	5,850
43,000	10,000	5,000	48,000	44,000	4,000	...	3,400	5,000	8,500	...	8,400
45,000	10,000	5,000	50,000	44,000	6,000	...	5,100	5,000	8,500	...	8,500
Married filing separate returns ^d											
0	6,000	3,000	3,000	0	3,000	...	2,550	0	5,100	...	2,550
2,000	6,000	3,000	5,000	0	5,000	...	4,250	0	5,100	...	4,250
4,000	6,000	3,000	7,000	0	7,000	...	5,950	0	5,100	...	5,100
10,000	6,000	3,000	13,000	0	13,000	...	11,050	0	5,100	...	5,100
20,000	6,000	3,000	23,000	0	23,000	...	19,550	0	5,100	...	5,100
Individuals in all other filing categories											
20,000	8,000	4,000	24,000	25,000	0	...	...	...	...	...	...
25,000	8,000	4,000	29,000	25,000	4,000	2,000	...	...	...	2,000	...
30,000	8,000	4,000	34,000	25,000	9,000	4,500	...	...	...	4,000	...
32,000	8,000	4,000	36,000	34,000	2,000	...	1,700	4,000	6,800	...	5,700
35,000	8,000	4,000	39,000	34,000	5,000	...	4,250	4,000	6,800	...	6,800
40,000	8,000	4,000	44,000	34,000	10,000	...	8,500	4,000	6,800	...	6,800

SOURCES: Social Security Act of 1935 (the Act), as amended through December 31, 2018; regulations issued under the Act; and precedential case decisions (rulings). See the Social Security Program Rules page (<https://www.ssa.gov/regulations/index.htm>) for specific laws, regulations, rulings, legislation, and a link to the *Federal Register*. Taxation of Social Security benefits is governed by the Internal Revenue Service (IRS) Code. IRS describes the rules governing taxation of Social Security benefits in IRS publication 915, available at <https://www.irs.gov/pub/irs-pdf/p915.pdf>.

NOTE: ... = not applicable.

- a. Adjusted gross income (before Social Security or Railroad Retirement benefits are considered), plus tax-exempt interest income, with further modification of adjusted gross income in some cases involving certain tax provisions of limited applicability among the beneficiary population.
- b. Social Security and Tier 1 Railroad Retirement benefits, including workers' compensation benefits to the extent they cause a reduction in either of these two types of benefits.
- c. For married couples filing joint returns, up to 50 percent of benefits are subject to income tax if gross income is more than \$32,000 but less than \$44,000. If gross income is less than \$32,000, none of the Social Security benefits will be taxable. If gross income exceeds \$44,000, up to 85 percent of Social Security benefits will be taxable income. Similar lower and upper level thresholds or "base amounts" for single individuals are \$25,000 and \$34,000. There is no similar threshold or base amount for married individuals who live together but file separate returns (for example, up to 85 percent of Social Security benefits in those cases may be considered taxable income).
- d. Includes only married taxpayers filing separately who lived with their spouse at any time during the tax year; married individuals filing separately who did not live with their spouse are treated the same as unmarried individuals.

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