

What percent of your Social Security benefit is taxable?

First, let's start off with how much of your Social Security will be considered taxable income. It ranges from 0% to 85% of the amount received. Where you fall in that range will depend on the amount of income that you have each year. Here is the table for 2025:

Provisional income amounts for:		Then:
Married, filing jointly*	Other taxpayers	
\$32,000 or less	\$25,000	Social Security income is tax free
\$32,001 to \$44,000	\$25,001 to \$34,000	Up to 50% of Social Security income is taxable
More than \$44,000	More than \$34,000	Up to 85% of Social Security income is taxable

*If you are married, filing separately and do not live apart from your spouse at all times during the taxable year, up to 85% of your Social Security income is taxable.

Source: Congressional Research Service

But, here's the kicker. 50% of your Social Security benefit that you receive counts towards the income numbers that are listed in the table above to arrive at your "combined Income" amount. Here is the formula:

Adjusted Gross Income (AGI) + nontaxable interest + 50% of your SS Benefit = Combined Income

If you are a single tax filer, and you are receiving \$30,000 in Social Security benefits, you are already starting at a combined income level of \$15,000 before you add in any of your other income from employment, pensions, pre-tax distributions from retirement accounts, investment income, or rental income.

As you will see in the table, if your combined income for a single filer is below \$25,000, or a joint filer below \$32,000, you will not have to pay any tax on your Social Security benefit.