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## Do I have to pay income tax on my Social Security benefits?

### Question

Do I have to pay income tax on my Social Security benefits?

### Answer

Some people who get Social Security will have to pay taxes on their benefits. Less than one-third of our current beneficiaries pay taxes on their benefits.

You will have to pay federal taxes on your benefits if you file a federal tax return as an "individual" and your total income is more than \$25,000. If you file a joint return, you will have to pay taxes if you and your spouse have a total income that is more than \$32,000.

For more information, call the Internal Revenue Service (IRS) toll-free at 1-800-829-3676 and ask for IRS Publication Number 915, [Social Security and Equivalent Railroad Retirement Benefits](#). People who are deaf or hard of hearing may call the IRS toll-free number, 1-800-829-4059.

If you wish to have federal taxes withheld from your check, see [Can I have federal taxes withheld from my Social Security check?](#)

The Social Security Administration has no authority to withhold state or local taxes from your benefit. Many states and local authorities do not tax Social Security benefits. You should contact your state or local taxing authority for more information.