

Intake Tool: Calculating the Taxable Portion of Social Security Income

Use this method to determine if a client who received Social Security benefits and has other taxable income will be over or under the Tax Help Program's income limits.

Remember that not all social security benefits are taxable! And be sure to check that the client does not qualify for an exemption to the income limits. See [Income Eligibility and Exceptions](#).

Step 1. Add the amount from **Form SSA-1099 Box 5** income to the total of all other taxable income.

Note: If the tax return is MFJ and both spouses received **Form SSA-1099**, be sure to add **Box 5** amounts for both spouses.

Step 2. Compare the total against the income guidelines for the taxpayer's household size.

Household Size	Maximum Income
1	\$50,000
2 to 4	\$75,000
5+	\$75,000 plus \$5,000 for each additional member

- If your total is **less** than the maximum income for the household size, continue the Intake process as usual.
- If your total is **more** than the maximum income for the household size, continue with the tool below to determine how much of the Social Security benefits to include as taxable income in your calculations.

[Social Security Taxable Benefits Calculator](#)