



CHIEF COUNSEL

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
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The Honorable Jon Ossoff
United States Senator
271 17th Street NW, Suite 1510
Atlanta, GA 30363

Attention:

Dear Senator Ossoff:

I am responding to your May 20, 2025, inquiry sent to us on behalf of your constituent, [REDACTED]. He asked for clarification about the taxation of his Social Security benefits.

I apologize for the delayed response and frustration [REDACTED] experienced while we provided information about taxation of his Social Security benefits. Our goal is to provide excellent customer service to all taxpayers.

Generally, if the only source of a recipient's income is Social Security benefits, we do not consider this taxable income. However, a portion of Social Security benefits may be taxable if the recipient also receives additional income. When an individual's total income exceeds certain amounts, part of these benefits are taxable. This comes from Section 86 of the Internal Revenue Code (the Code).

Up to 50 percent of Social Security benefits are taxed if a person's income is more than the following base amounts:

- \$25,000
- \$32,000 if married and filing a joint return
- Zero, for married individuals who do not file a joint return and lived with their respective spouses at any time during the taxable year.

Up to 85 percent of Social Security benefits are taxed if a person's income is more than the following amounts:

- \$34,000
- \$44,000 if married and filing a joint return
- Zero, for married individuals who do not file a joint return and lived with their respective spouses at any time during the taxable year.

If a taxpayer is married and files a joint return, the taxpayer and spouse must combine their income and Social Security benefits in deciding if any part of the combined benefits will be taxable. This rule applies even if one spouse did not receive Social Security benefits.

For your convenience, I enclosed a copy of Publication 915, Social Security and Equivalent Railroad Retirement Benefits, which provides more detailed information on the income tax rules for Social Security benefits.

The Social Security Amendments Act of 1983 added Section 86 to the Code and the Omnibus Budget Reconciliation Act of 1993 amended it. The Congress enacted Section 86 because it believed the existing policy of excluding all Social Security benefits from a person's gross income was inappropriate. Social Security benefits are like benefits received under other retirement systems, which can be taxed to the extent they exceed a worker's after-tax contributions.

Consequently, taxing a portion of Social Security benefits improves tax equity by treating more equally all forms of retirement and other income designed to replace lost wages (for example, unemployment compensation and sick pay). The phased-in method we use for taxing Social Security benefits assures we only tax individuals who have substantial taxable income from other sources on a portion of the benefits they receive. S. Rep. No. 98-23, 98th Cong., 1st Sess. 25, 26 (1983), 1983-2 C.B. 326, 328.

The Omnibus Budget Reconciliation Act of 1993 increased the maximum amount of Social Security benefits included in gross income for certain higher-income beneficiaries to more closely conform the income tax treatment of these benefits with private pension benefits. Reducing the exclusion for Social Security benefits for these beneficiaries enhances the equity of the individual income tax system by treating all income the same. H. Rep. No. 103-111, 103rd Cong., 1st Sess. 654 (1993), 1993-3 C.B. 320.

It is possible that you were contacted because he heard of recent tax law developments related to the One Big Beautiful Bill Act, enacted by Congress this year. A provision of this Act added a new deduction for senior citizens over age 65 under Section 151(d)(5)(C) to the Code.

The new law provides that for taxable years 2025-2028, a person who is 65 years old or older by the close of the taxable year, with income of \$75,000 or less if filing single (\$150,000 or less if married filing jointly), may claim the new enhanced senior deduction of \$6,000 on his or her tax returns. The amount of the deduction begins to phase out for persons with incomes higher than \$75,000 (\$150,000 if married filing jointly).

To claim the enhanced senior deduction, a married taxpayer must file a joint return with his or her spouse, and each taxpayer eligible to claim the deduction must include a Social Security number on the return.

The new enhanced senior deduction is available to all taxpayers who meet the age and income requirements regardless of whether they claim the standard deduction or itemize their deductions. Also, this new deduction is in addition to the senior deduction (currently \$2,000 for single filers) that is added to the standard deduction. However, it has no effect on whether any Social Security benefits may or may not be taxable at the state level.

After we delete identifying information, including names and addresses, we will make this letter available for public inspection under the Freedom of Information Act.

I hope this information will be helpful. If you have questions, please contact me at
or a member of your staff may contact _____ at
(not a toll-free number).

Sincerely,

Philip J. Lindenmuth
acting Associate Chief Counsel
Employee Benefits, Exempt Organizations and
Employment Taxes

Enclosure