

Social Security Column

SOCIAL SECURITY ANSWERS YOUR QUESTIONS ONLINE

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Many Americans have questions about the Social Security or Supplemental Security Income (SSI) programs, such as how to apply for benefits or what are their rights and responsibilities under these programs. That certainly applies this time of year when everyone seems to be in a hurry regarding the April 15th tax deadline. Many Oklahomans just don't know whether they'll have to pay additional income taxes on the Social Security benefits they receive. One of the most popular services on our website is the Social Security directory of frequently asked questions and answers at www.socialsecurity.gov. This tool can answer your direct questions concerning income taxes and Social Security benefits plus address other issues.

Specifically, about one third of people who get Social Security have to pay income taxes on their benefits:

- If you file a federal tax return as an “individual,” and your combined income is between \$25,000 and \$34,000, you may have to pay taxes on 50 percent of your Social Security benefits. If your combined income is more than \$34,000 up to 85 percent of your Social Security benefits is subject to income tax.
- If you file a “joint” return, you may have to pay taxes on 50 percent of your benefits if you and your spouse have a combined income that is between \$32,000 and \$44,000. If your combined income is more that \$44,000, up to 85 percent of your Social Security benefits is subject to income tax.
- If you are married and file separately, you probably will pay taxes on your benefits.

Combined income is the sum of your adjusted gross income plus nontaxable interest plus one-half of your Social Security benefits.

At the end of each year, we mail you a *Social Security Benefit Statement* (Form -1099) showing the amount of benefits you received last year.

Other services on our website includes information about the new guidelines on replacing a lost Social Security card? What about hiring a household worker, such as a housekeeper or baby sitter? Do you need to pay taxes on their wages? How can you contact Social Security when you are outside the United States?

Whatever your Social Security question, you can find clear, easy-to-understand answers on Social Security's website. In fact, 630 questions and answers are listed in the directory – all categorized and easy to find. And if there is a question and answer on a topic that is of particular interest or importance to you, you can request that Social Security notify you by email if the answer is updated.

Of course, you could have a question that hasn't been asked before. That, too, is no problem. If you can't find your question, go to the "Ask a Question" option at the top of the *Questions* page and tell us what you want to know. You will receive an electronic response from Social Security.

You can check out Social Security's online questions and answers, and see other online services that are available to you just by visiting us online at www.socialsecurity.gov.

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