



North Shore Retirement Advisors Highlights How Eight States Tax Social Security Benefits Amid Growing Retirement Planning Concerns

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North Shore Retirement Advisors, a Massachusetts-based financial services firm specializing in retirement planning, is drawing attention to the complex landscape of Social Security taxation as retirees face increasing financial pressures from both federal and state tax obligations on their retirement benefits.

Currently, eight states continue to tax Social Security benefits, creating an additional layer of financial planning complexity for retirees who have already paid into the system through payroll taxes during their working years. This double taxation scenario affects thousands of retirees who must navigate both federal Social Security tax brackets and state-level taxation on the same benefits.

The eight states that tax Social Security benefits include Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, New Mexico, and Rhode Island. Each state applies different rules and exemptions, with some phasing out these taxes in coming years while others maintain various income thresholds and exemption levels.

"Many retirees are surprised to learn that their Social Security benefits face taxation at multiple levels," said Jeff Dragon, retirement planning specialist at North Shore Retirement Advisors. "The irony is not lost on our clients that they paid payroll taxes to fund these benefits during their careers, only to have those same benefits taxed again when distributed during retirement. Understanding both federal Social Security tax brackets and state-level implications has become essential for effective retirement income planning."

At the federal level, Social Security benefits become taxable when combined income exceeds certain thresholds. For individual filers, benefits may be taxed when combined income exceeds \$25,000, with up to 85 percent of benefits potentially subject to federal income tax for those with combined income above \$34,000. Married couples filing jointly face similar taxation when combined income exceeds \$32,000 and \$44,000 respectively.

The complexity increases when state taxes enter the equation. Some states offer partial exemptions based on age or income levels, while others are gradually phasing out Social Security taxation entirely. Colorado and West Virginia, for example, have recently passed legislation to eliminate these taxes over time, recognizing the burden on fixed-income retirees.

North Shore Retirement Advisors emphasizes that strategic planning can help minimize the tax impact on Social Security benefits. This includes timing of retirement account withdrawals, understanding how different income sources affect taxation thresholds, and potentially considering relocation to more tax-friendly states as part of comprehensive retirement planning.

The firm regularly updates clients on changing tax regulations through various channels, including their social media presence at https://www.facebook.com/northshoreretirement?ref=embed_page, where they share insights on retirement planning strategies and tax considerations.

North Shore Retirement Advisors provides comprehensive retirement planning services including Social Security optimization, Medicare guidance, tax strategy planning, and risk evaluation. The firm specializes in helping individuals approaching or already in retirement protect their assets while navigating the complexities of retirement income planning, including IRA and 401k rollovers, long-term care planning, and annuity strategies.

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NORTH SHORE RETIREMENT ADVISORS

We are financial advisors specializing in retirement planning since 1988.. Our expertise is helping investors derive an income from their financial assets to enjoy a comfortable retirement while leaving a legacy for their loved ones.

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