



FILING STATUS & DEPENDENCY

What is a dependent?

- A person, other than the taxpayer or spouse, who entitles the taxpayer to claim a dependency exemption as defined by the IRS.
- For 2025, there is no deduction for dependent exemptions due to the higher Standard Deduction levels (since 2018). However, claiming a dependent can affect other tax issues, such as filing status and some credits.
- Dependents must pass several different tests to qualify
- A dependent can be either a Qualifying Child or a Qualifying Relative

Who Qualifies as a Dependent?



Qualifying Child

Five tests must be met for a child to be a qualifying child.

1. Relationship:

- Your son, daughter, stepchild, foster child, or a descendant of any of them, or
- Your brother, sister, half-brother, half-sister, stepbrother, stepsister, or a descendant of any of them.

2. Age:

- Under age 19 at the end of the year and younger than you (or your spouse if filing jointly),
- A student under age 24 and **a full-time student for five months out of the year** at the end of the year and younger than you (or your spouse if filing jointly), or
- Permanently and totally disabled at any time during the year, regardless of age.

3. Residency:

- Must be U.S. citizen, U.S. resident alien, U.S. national, or a resident of Canada or Mexico.
- Must have lived with you for more than half the year.
- There are exceptions for temporary absences, children who were born or died during the year, kidnapped children, and children of divorced or separated parents.
- **Temporary absences:** Your child is considered to have lived with you during periods when one of you, or both, are temporarily absent due to special circumstances such as Illness, Education, Business, Vacation, Military service, or Detention in a juvenile facility.

4. Support:

- To meet this test, the child can't have provided more than half of their own support for the year.

5. Joint return:

- Can't file a joint return for the year.



Qualifying Relative

Four tests must be met for a person to be a qualifying relative.

1. **Not a qualifying child:** A child isn't your qualifying relative if the child is your qualifying child or the qualifying child of any other taxpayer.

A child isn't the qualifying child of any other taxpayer if the child's parent (or any other person for whom the child is defined as a qualifying child) isn't required to file an income tax return or files an income tax return only to get a refund of income tax withheld.

2. **Member of household or relationship:** A person must either:

- Live with you all year as a member of your household, or
- Be related to you in one of the ways listed under [Relatives who don't have to live with you](#).
- If the person was your spouse at any time that year, the person can't be your qualifying relative.

3. **Gross income test:** A person's gross income for the year must be less than \$5,200 (2025).

Gross income is all income in the form of money, property, and services that isn't exempt from tax.

4. **Support test:** The taxpayer generally must provide more than half of a person's total support during the calendar year.

If two or more persons provide support, but no one person provides more than half of a person's total support, see [Multiple Support Agreement](#).

See 4012 section C for additional information



Impact of Dependents on a Tax Return

- Here are some of the potential benefits for each dependent:
 - Child Tax Credit (up to \$2,200 per child under the age of 17)
 - Education Credit (up to \$2,500 – American Opportunity Credit)
 - Head of Household Filing Status (\$22,500 standard deduction)
 - Versus the alternative of filing Single or MFS (\$15,000)

You can use the [Bogart Dependent Calculator](#) to measure inputs about a potential dependent and show if they're a dependent and the tax benefits provided!
Courtesy of Tax-Aide Colorado!

Available on the ortaxvolunteers.org website in the TOOLS



ORTAXVOLUNTEERS.ORG

OREGON VITA & TAXAIDE

RESOURCES FOR OREGON VOLUNTEER TAX PREPARERS

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Volunteer Tax Preparers

ALERTS

VTA 2026-02 Changes to Form 6744,
VITA/TCE Volunteer Assistor's
Test/Retest

October 21, 2025

VTA 2026-01 Changes to Form 6744,
VITA/TCE Volunteer Assistor's
Test/Retest

October 14, 2025

MOST USED TOOLS

[Scratch Pad](#)

[Dependent Qualification](#)

[Annuity/Pension Exclusion](#)

[Education Benefits – Complex](#)

[Education Benefits – Simple](#)

[Taxable State Refund](#)

[OR-Fed Pension Subtraction](#)

[OR-Special Medical Subtraction](#)

[Oregon Kicker](#)

[Tax-Aide/NTTC Documents](#)

Dependent Qualification Calculator

Version 9.0
12/9/2025

TaxYear: 2025	TP/SP Name: <input style="width: 95%;" type="text"/>	Dependent Name: <input style="width: 95%;" type="text"/>
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Beginning in 2025, some credits/deductions **REQUIRE** that the TP, SP, and/or the Dependent must have an SSN valid for employment. Therefore, be sure to change the **default** ID type (which is SSN) in those cases where SSN does not apply. In addition, you may want to confirm with other resources the relevant credits & deductions for any ID type other than SSN.

TP/SP Information	Dependent age on 12/31	Relationship to TP	Residency with TP	Dependent self-support	ELIGIBLE FOR ...
TP citizen: <input type="text"/> TP ID: <input type="text"/> SP citizen: <input type="text"/> SP ID: <input type="text"/> TP/SP is a Qual Child TP/SP is a Qual Relative TP paid >50% of HH cost	Born in 2025 1-12 13 14-16 17 18 19-23 <u>ET</u> student other Calculate age using DOB	Son, daughter, step-Adopting Descendant of Foster child Descendant of Brother, sister, half-Niece or nephew Descendant of Stepbrother, -sister Descendant of Parent of TP/SP Ancestor/Sibling of In-law or stepparent Cousin or Unrelated Spouse of TP	0 months 1-6 months 7-11 months 12 months Citizenship ? US Cit/US Nat'l Resident alien Canada/Mexico Non-Res alien ID Type: <input type="text"/> Other Drug conviction	<= 50% by Depend. > 50% by Depend. Taxpayer support for relative 0-10% by TP 11-50% by TP > 50% by TP/SP Dependent Tax Status Dep. filing MFJ —only for refund Income less than: \$ 5200 (2025) excluding Social Security (usually ?)	Dependent as a child YES Dependent as a relative NO HOH filing status YES QSS filing status YES Child/Dependent Care YES Medical Expense Deduction YES Child Tax Credit YES Credit for other dependents NO Earned Income Tax Credit YES Lifetime Learning Credit YES American Opportunity Credit YES <i>Hover mouse over or click on red or yellow results for more information.</i> <div style="text-align: center;"> HELP RESET </div> Hint: RESET between tests
TP Marital Status TP is married ? Filing jointly with SP —only for refund Filing Head of Household Divorced child lived with one or both parents > 6 mo more than half of support provided by parents Who has an 8332 or decree? TP SP Neither	Older than TP & SP Disabled Incapable of self-care Emancipated <div style="text-align: center;">Marital Status</div> Dep. single Dep. married				

Qualifying Child of Another TP

This TP is a parent
 The other TP is a parent and is filing a return other than for a refund of withholding or estimated tax paid
 No parent will claim the child as a dependent, but **another** TP's AGI is highest of all others that could

The other TP gave this TP permission to claim this child (if this TP qualifies).
 This TP gave the other qualified TP permission to claim this child.

CAUTION:
 Although dependent qualifies, there may be other reasons that prevent the taxpayer from being eligible for the benefits above.

Filing Status

- Each tax return must indicate one of five filing statuses:
 - Single
 - Married Filing Jointly (MFJ)
 - Check out if they're living together or apart at the end of the year
 - Married Filing Separately (MFS)
 - Head of Household (HOH)
 - Qualifying Surviving Spouse (QSS)
- **Note:** For the last two filing statuses (HOH, QSS) you will need to check for qualifying Dependents before addressing the filing status.
They are interlinked.

Filing Status: Impact on the tax return

- The filing status determines the amount of the standard deduction, as well as other aspects of the tax return.
- For tax year 2025 returns, the standard deduction for each filing status is as follows: (these increase for 65+ and/or Blind taxpayers)
 - Single & MFS: \$15,750
 - MFJ and Qualifying Surviving Spouse: \$31,500
 - Head of Household: \$23,625
- Other impacts on the return:
 - Filing Threshold
 - Exclusion of Tax Credits and Adjustments for MFS status
 - Allowance for full Standard Deduction for MFS status

Filing Status: Single

Taxpayers may file as **Single** if they are unmarried on the last day of the calendar year. Unmarried means:

1. **Never been married,**
2. **Divorced,**
3. **Legally Separated (with a court decree), or**
4. **Surviving Spouse (where they do not meet the criteria for Qualifying Surviving Spouse filing status)**

EXAMPLE:

Scott's divorce was finalized on December 30th, 2025 and he has no dependents. What would his filing status be for tax year 2025?

ANSWER:

Scott's filing status is **Single***, because he was considered divorced on the last day of the calendar year.

EXAMPLE:

Scott's divorce is finalized on January 1, 2025 and he has no dependents. What would his filing status be for tax year 2025?

ANSWER:

Scott's filing status is **Married Filing Jointly or Married Filing Separately,*** depending on what he and his ex-spouse decide, because he was still legally married at the end of the tax year.

**Scott could also qualify for "Head of Household" if he has a qualifying person.*

Married Filing Jointly Qualifications (MFJ)

- If two taxpayers are married, they can file a joint return or file separately.
- The IRS encourages couples to file jointly with a higher standard deduction, and higher income thresholds for certain taxes and deductions which will normally result in a lower tax bill or higher refund.
- Certain credits and deductions can't be claimed when using the MFS status.
- When filing a joint return, both spouses are held liable for the tax and interest penalty regardless of whose income contributed to the liability.
- If one spouse's debts are causing the joint refund to be offset, the other spouse may be able to file the **Injured Spouse** form to obtain part of the refund.
- Due to state tax rates, or certain other tax situations, taxpayers may find it lowers their combined federal and state taxes by filing separately.

- **NOTE 1:** The tax code considers a couple **married** for filing purposes until they get a **final decree of divorce** or **separate maintenance**.
- **NOTE 2:** Taxpayers in a common-law marriage (according to the laws in the state where the marriage began), can file MFJ. Common law marriages can only be dissolved through legal divorce procedures.

Andrew and Fiona were divorced on December 31.

- A. Single
- B. Married filing jointly

Eleanor and Garrett were married on December 31.

- A. Single
- B. Married filing jointly

Susan's husband died on July 12 of this year. Susan has not remarried.

- A. Single
- B. Married filing jointly

Samuel's wife died on 11/25/2024. Samuel has no children and has not remarried.

- A. Single
- B. Married filing jointly

Which filing status has lower tax rates?

- A. Single
- B. Married filing jointly

Examples: If a Spouse were to die

The examples assume: the married couple lived together, did not have any children or grandchildren living with them, and that the surviving spouse never remarried.

What Filing Status will be used for Tax Year (TY) 2025 and in future?

EXAMPLE: Spouse dies 01/26/25

ANSWER:

TY 2025: The couple were both **alive and married on the last day of the year**, they can elect **MFJ**.

TY 2025: Taxpayers whose spouses died during the tax year **are considered married for the entire year**. The surviving spouse can elect **MFJ**.

TY 2026 & Future: Single

EXAMPLE: Spouse dies 12/15/24

ANSWER:

TY 2025: Taxpayers whose **spouses died during the tax year are considered married for the entire year**. The surviving spouse can elect **MFJ**.

TY 2025 & Future: Single

Married Filing Separately Qualifications (MFS)

- A married couple can choose to file separate returns, which can be beneficial if it results in less tax owed.
- There are special rules for married couples who choose to file separate returns:
 - **Higher tax rate** than MFJ
 - **NO** credit for child and dependent care expenses
 - **NO** Earned Income Tax Credit (**unless** the taxpayer meets the requirements to be **considered unmarried**).
 - **NO** Higher Education Credits (American Opportunity, Lifetime Learning)
 - **NO** exclusion or credit for adoption expenses (unless the taxpayer meets the requirements to be considered unmarried)
 - **NO** Student Loan Interest Deduction
 - **NO** exclusion for interest income from qualified U.S. savings bonds used for higher education expenses
 - If the taxpayer and spouse lived together at any time in the year, 85% of Social Security Income is taxed
 - If one spouse elects to use itemized deductions, both must itemize!
 - The **MFS filing threshold is \$5 of gross income.**

Generally, tax law encourages married couples to file a joint return!



1. A taxpayer has dependent children. The taxpayer's spouse died in 2023. Before the death of the spouse, the taxpayer was eligible to use the married filing jointly filing status. Which filing status will the taxpayer probably use this year?

- A. Married filing separately
- B. Married filing jointly
- C. Head of household
- D. Qualifying surviving spouse

2. Peter and Anne are married and live together, but they are experiencing difficulties caused by Anne's financial problems. Peter wants to be responsible for his taxes, but he doesn't want to have anything to do with Anne's tax troubles. Which filing status should Peter and Anne use?

- A. Single
- B. Married filing jointly
- C. Married filing separately
- D. Qualifying surviving spouse

3. Which of the following filing statuses has the lowest tax rates?

- A. Single
- B. Married filing separately
- C. Head of household
- D. Qualifying surviving spouse

Filing Status: Head of Household

A taxpayer may file as Head of Household **if** on the last day of the year they are:

1. Unmarried (or "considered unmarried"),

AND

2. Provided more than half of the "cost of maintaining the household" for themselves and a qualifying person who must live in the same household (e.g. not just sharing child support costs)

Taxpayers must meet all three tests to elect the Head of Household filing status:

- ✓ Marital status
- ✓ Housing
- ✓ Qualifying person

Generally...not married, paying the bills, taking care of another person

Head of Household Qualification Criteria

- **Housing:** The taxpayer paid **more than half of the cost of maintaining the home for the year.**
 - Only includes home expenses such as: rent, fair market rental value of the home (or mortgage interest, real estate taxes and insurance on the home), repairs, utilities, and groceries.

- **Qualifying person (a child or relative):** **Must** have lived in the taxpayer's home for **more than half the year** (at least 183 days).
 - A dependent parent does not have to reside with the taxpayer.

- **Marital status:** The taxpayer is **unmarried, legally separated** under a separate maintenance decree on the last day of the year, OR **divorced** under a final decree on or before December 31.
 - A married taxpayer can ONLY claim Head of Household IF they:
 1. **Did not live with their spouse for the last 6 months of the year;** and
 2. Meet the other two criteria, and in this case **the qualifying person can only be the dependent child, stepchild or eligible foster child**

Examples for Head of Household

EXAMPLE:

Jeremy is divorced and paid 100% of the cost for keeping up his home for the year. His son lives with him and he is the primary care giver for his minor child. What is his filing status?

ANSWER:

Head of Household, because he meets all the requirements necessary.

EXAMPLE:

Jeremy is divorced and paid 100% of the cost for keeping up his home for the year. His minor child lived in the house for three months in the summer. What is his filing status?

ANSWER:

Single, he does not meet the Head of Household qualifications because his son did not live with him for more than half the year.

EXAMPLE:

Fred is single and paid 100% of the cost for keeping up his home for the year. His girlfriend lived in the house with him all year. What is his filing status?

ANSWER:

Single, he does not meet the Head of Household qualifications because his girlfriend is not a qualifying person.

EXAMPLE:

Sandra is single and supports her parents who are in assisted living. What is her filing status?

ANSWER:

Head of Household, because she meets all the requirements necessary.

Qualifying Surviving Spouse With Dependent Child

Qualifications:

- For tax year **2025**, the spouse must have died in **2023** or **2024** and the surviving spouse must not have remarried before the end of 2025.
- The surviving spouse paid more than half the cost of keeping up the home for the year for the surviving spouse and the child - **rather than the half-year typical of dependency.**
- A surviving spouse has a child or stepchild (**NOT** a foster child, grandchild or other relative) that lived with the taxpayer and can be claimed as a dependent, or could be claimed as a dependent for 2025 except:
 - The child had gross income of more than \$5,050,
 - The child filed a joint return, or
 - The surviving spouse could be claimed as a dependent on someone else's return

For the **two tax years AFTER** a spouse has died, a surviving spouse with children may file using this status.



Impact of Filing Status on Tax Return

- Single: Impacts the tax brackets and the Standard Deduction
- MFJ: Allows for both spouses to report their combined income and provides a Standard Deduction and tax bracket limits two times the amount of the Single filer.
- MFS: Each spouse can file separately, but that puts them in different (generally higher) tax brackets than MFJ or filing Single. Also disqualifies the taxpayer for several tax credits and taxation of Social Security income. **Filers cannot file Single if they do not qualify as unmarried.**
- Head of Household: Filing as head of household offers a different tax bracket and higher standard deduction than single filing status. Offers a lower tax bracket at the 10% and 12% level.
- Qualifying Surviving Spouse with dependent child: Using this filing status offers the MFJ tax bracket and standard deduction.

What are the things a volunteer can do to maximize a family's tax refunds?

- **Always ask:**

- Who all lived in the home? (not just those listed on the intake form) ie: Did anyone else live in the home?
- Who received income?
- How were expenses shared?
- Did taxpayer provide support to anyone outside the home?

- If there are multiple income earners and at least one dependent in the household:

- Identify if they could be the QC for more than one taxpayer.
- Check if the other taxpayer has already filed their taxes.
- If not, will (or can) they do their taxes with your tax center?