



Choosing Your Tax Filing Status

Understand the five categories—and which ones you qualify to use

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Your filing status is more than a box on your tax return. It affects your standard deduction, tax brackets, eligibility for certain benefits, and sometimes whether you must file at all.

The five federal filing statuses are single, married filing jointly, married filing separately, head of household, and qualifying surviving spouse. If you qualify for more than one, compare the available choices. You cannot select a status solely because it produces a smaller tax bill. [See the IRS overview of filing status.](#)

Start With the Correct Year

For most taxpayers, marital status is determined on **December 31 of the tax year**, not the date the return is submitted.

For example, a couple who marries on December 31, 2026, is generally considered married for the entire 2026 tax year. A couple who marries in January 2027 generally cannot file jointly for 2026 merely because they are married when they submit that return.

Special rules apply when a spouse dies during the year. [IRS Publication 501 explains how marital status is determined.](#)

1. Single

Single generally applies if you are unmarried on the last day of the tax year and do not qualify for another status, such as head of household or qualifying surviving spouse.

You are generally considered unmarried if your divorce or legal separation under a qualifying decree is final by year-end. Simply living apart or beginning divorce proceedings does not automatically make you single for tax purposes.

If you support a child or another relative, check the head-of-household requirements before assuming single is your only option. [Review the IRS guidance for divorced or separated taxpayers.](#)

2. Married Filing Jointly

Married couples generally may combine their income, deductions, and credits on one joint return. Both spouses must agree to file jointly, and a joint return may be available even if only one spouse earned income.

Joint filing often produces a lower combined tax bill than separate filing, but that is not guaranteed. Compare both approaches when circumstances warrant it.

A joint return also creates shared responsibility: both spouses generally can be held responsible for the tax, interest, and penalties due, even if one spouse earned all the income or prepared the return. Certain relief provisions may apply, but they are not automatic. [IRS Publication 17 explains joint filing and responsibility.](#)

3. Married Filing Separately

Married couples may choose to submit separate returns. This can be worth considering when there are concerns about shared tax responsibility or when a comparison shows a financial advantage.

For example, eligible medical expenses may produce a larger deduction on a separate return because the income threshold may be lower. But the couple must compare the entire result—not just that deduction.

Separate filing can limit or eliminate certain credits and deductions. If one spouse itemizes, the other generally cannot take the standard deduction. [IRS Publication 504 explains these restrictions.](#)

Community-property rules add another complication. In affected states, separate returns may require allocating community income and deductions between spouses rather than simply reporting each person's own paycheck. [Consult IRS Publication 555 on community property.](#)

4. Head of Household

Head of household may provide more favorable tax brackets and a larger standard deduction than single filing. However, being the household's main wage earner is not enough.

Generally, you must:

- Be unmarried or considered unmarried under the tax rules at year-end.
- Pay more than half the cost of keeping up the home for the year.
- Have a qualifying person live with you for more than half the year, subject to exceptions.

A qualifying dependent parent may live elsewhere if you meet the applicable support and household-cost requirements. Not every dependent qualifies you for this status. [Review the qualifying-person rules in Publication 501.](#)

Certain married people living apart can be considered unmarried for this purpose. The rules generally require a separate return, paying more than half the home's costs, a qualifying child living there for more than half the year, and the spouse's absence from the home throughout the final six months. Additional conditions and temporary-absence rules apply. [See the IRS guidance on separated households.](#)

Keep records of household expenses and who paid them. Guessing that you contributed "about half" is not the same as establishing that you paid more than half.

5. Qualifying Surviving Spouse

This status was formerly called "qualifying widow or widower." It may allow an eligible surviving spouse to use joint-return tax rates and the corresponding standard deduction for the two tax years following a spouse's death.

Generally, you must:

- Have been eligible to file jointly with your spouse for the year of death, whether or not you actually did.
- Remain unmarried through the end of the year you are filing for.
- Have a qualifying child or stepchild who meets the dependency rules, subject to specified exceptions.
- Maintain that child's main home for the entire year, allowing for permitted exceptions.
- Pay more than half the cost of keeping up that home.

For example, if a spouse dies in 2026, an eligible survivor may file jointly for 2026 if otherwise permitted and not remarried. Qualifying surviving spouse status may then be available for 2027 and 2028. It is not another joint return with the deceased spouse. [IRS Publication 559 explains the requirements.](#)

Review Your Status When Life Changes

Before filing, consider whether marriage, divorce, separation, a death, or changes in a dependent's living arrangements affect your eligibility.

Gather the relevant records, including household costs and dates of major changes. If two statuses appear possible, compare the tax results only after confirming that you meet each status's requirements.

Choosing correctly helps you claim the benefits available to you and avoid errors that may delay processing or require an amended return. When family circumstances make the answer unclear, consult a qualified tax professional.