

Chart A – For Most People Who Must File

Note: If you may be claimed as a dependent by another taxpayer, you must file as a dependent whether you are being claimed or not. See Chart B.

| If your filing status is... | AND at the end of 2021 you were...* | THEN file a return if your gross income was at least...** |
|---|-------------------------------------|---|
| Single | under 65 | \$12,550 |
| | 65 or older | \$14,250 |
| Married filing jointly*** | under 65 (both spouses) | \$25,100 |
| | 65 or older (one spouse) | \$26,450 |
| | 65 or older (both spouses) | \$27,800 |
| Married filing separately (see the Instructions for Form 1040) | any age | \$5 |
| Head of household (see the Instructions for Form 1040) | under 65 | \$18,800 |
| | 65 or older | \$20,500 |
| Qualifying widow(er) (see the Instructions for Form 1040) | under 65 | \$25,100 |
| | 65 or older | \$26,450 |

* If you were born on January 1, 1957 you are considered to be age 65 at the end of 2021. (If your spouse died in 2021 or if you are preparing a return for someone who died in 2021, see Publication 501)

** **Gross income** means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it).

- Do not include any social security benefits unless
 - (a) you are married filing a separate return and you lived with your spouse at any time in 2021 or
 - (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly).
 If (a) or (b) applies, see the Form 1040 Instructions to figure the taxable part of social security benefits you must include in gross income.
- Gross income includes gains, but not losses, reported on Form 8949 or Schedule D.
- Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

*** If you didn't live with your spouse at the end of 2021 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Individuals who do not have a filing requirement based on this chart should also check Chart C, Other Situations When You Must File, and Chart D, Who Should File. Individuals with earned income but who do not have a filing requirement may be eligible for the Earned Income Credit.

Chart B – For Children and Other Dependents

Note: If your parent (or any other taxpayer) *may* claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

| Single Dependents | |
|---------------------------------|--|
| Either 65 or over or blind | You must file a return if any of the following apply. <ol style="list-style-type: none"> Your unearned income was over \$2,800 (\$4,500 if 65 or older and blind). Your earned income was over \$14,250 (\$15,950 if 65 or older and blind). Your gross income was more than the larger of — <ol style="list-style-type: none"> \$2,800 (\$4,500 if 65 or older and blind) or Your earned income (up to \$12,200) plus \$2,050 (\$3,750 if 65 or older and blind). |
| Under 65 and not blind | You must file a return if any of the following apply. <ol style="list-style-type: none"> Your unearned income was over \$1,100. Your earned income was over \$12,550. Your gross income was more than the larger of — <ol style="list-style-type: none"> \$1,100, or Your earned income (up to \$12,200) plus \$350. |
| Married Dependents | |
| Either age 65 or older or blind | You must file a return if any of the following apply. <ol style="list-style-type: none"> Your unearned income was over \$2,450 (\$3,800 if 65 or older and blind). Your earned income was over \$13,900 (\$15,250 if 65 or older and blind). Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions. Your gross income was more than the larger of — <ol style="list-style-type: none"> \$2,450 (\$3,800 if 65 or older and blind), or Your earned income (up to \$12,200) plus \$1,700 (\$3,050 if 65 or older and blind). |
| Under age 65 and not blind | You must file a return if any of the following apply. <ol style="list-style-type: none"> Your unearned income was over \$1,100. Your earned income was over \$12,550. Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions. Your gross income was more than the larger of — <ol style="list-style-type: none"> \$1,100, or Your earned income (up to \$12,200) plus \$350. |

Form 8615, Tax for Certain Children who have Unearned Income (Kiddie Tax)

Children under age 18 and certain older children who are required to file a tax return and have unearned income over \$2,200 must file Form 8615. For this purpose, “unearned income” includes all taxable income other than earned income, such as taxable interest, ordinary dividends, capital gains, rents, royalties, etc. It also includes taxable social security benefits, pension and annuity income, taxable scholarship and fellowship grants not reported on Form W-2, unemployment compensation, alimony, and income received as the beneficiary of a trust. Form 8615 is in scope for Native Americans receiving per capita payments and Alaska residents receiving permanent fund dividends. For all other purposes, Form 8615 remains Out of Scope.

Note: Taxable scholarships and fellowship grants are considered as earned income for the purpose of determining if a dependent must file a tax return and for calculating the standard deduction for dependents.

Taxable scholarships and fellowship grants not reported on Form W-2 are considered to be unearned income for the purpose of calculating kiddie tax.