



## Your taxpayer filing status: You may be eligible to use more than one

When it comes to taxes, December 31 is more than just New Year's Eve. That date will affect the filing status box that will be checked on your 2020 tax return. When filing a return, you do so with one of five tax filing statuses. In part, they depend on whether you're married or unmarried on December 31.

More than one filing status may apply, and you can use the one that saves the most tax. It's also possible that your status could change during the year.

Here are the filing statuses and who can claim them:

- **Single.** This is generally used if you're unmarried, divorced or legally separated under a divorce or separate maintenance decree governed by state law.
- **Married filing jointly.** If you're married, you can file a joint tax return with your spouse. If your spouse passes away, you can generally file a joint return for that year.
- **Married filing separately.** As an alternative to filing jointly, married couples can choose to file separate tax returns. In some cases, this may result in less tax owed.
- **Head of household.** Certain unmarried taxpayers may qualify to use this status and potentially pay less tax. Special requirements are described below.
- **Qualifying widow(er) with a dependent child.** This may be used if your spouse died during one of the previous two years and you have a dependent child. Other conditions also apply.

### How to qualify as "head of household"

In general, head of household status is more favorable than filing as a single taxpayer. To qualify, you must "maintain a household" that, for more than half the year, is the principal home of a "qualifying child" or other relative that you can claim as your dependent.

A "qualifying child" is defined as one who:

1. Lives in your home for more than half the year,
2. Is your child, stepchild, foster child, sibling, stepsibling or a descendant of any of these,
3. Is under 19 years old or under age 24 if enrolled as a student, and

4. Doesn't provide over half of his or her own support for the year.

If a child's parents are divorced, different rules may apply. Also, a child isn't eligible to be a "qualifying child" if he or she is married and files a joint tax return or isn't a U.S. citizen or resident.

There are other head of household requirements. You're considered to maintain a household if you live in it for the tax year and pay more than half the cost. This includes property taxes, mortgage interest, rent, utilities, property insurance, repairs, upkeep, and food consumed in the home. Don't include medical care, clothing, education, life insurance or transportation.

Under a special rule, you can qualify as head of household if you maintain a home for a parent even if you don't live with him or her. To qualify, you must claim the parent as your dependent.

### **Determining marital status**

You must generally be unmarried to claim head of household status. If you're married, you must generally file as either married filing jointly or married filing separately — not as head of household. However, if you've lived apart from your spouse for the last six months of the year, a qualifying child lives with you and you "maintain" the household, you're treated as unmarried. In this case, you may qualify as head of household.