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Federal Tax Filing Statuses

When taxpayers file their federal income taxes, they select one of five *tax filing statuses*. This *In Focus* describes the various statuses and their effects on income tax payments.

The Five Tax Filing Statuses

When submitting IRS Form 1040—the most commonly used form for federal income tax returns—taxpayers must check one box in the section titled "Filing Status". The boxes they may check (in the order they appear on the form) are *Single*, *Head of household*, *Married filing jointly*, *Married filing separately*, and *Qualifying surviving spouse*.

Single filers are unmarried individuals without children or other qualifying dependents.

Head of household (HoH) filers are unmarried individuals with one or more *qualifying dependent(s)*. Potentially eligible dependents include children ages 18 and under; children ages 19-23 who are full-time students; disabled adult children; dependent parents; and non-family members who live with the taxpayer the entire year. Nearly nine out of ten HoH filers claim a child as their dependent. To be the "head" of the given household, the tax filer must live with the qualifying dependent for at least half the year (except in the case of a dependent parent) and pay over half the costs of keeping up the shared living space. The IRS defines these costs as the total annual payments associated with rent, mortgage interest, utilities, property taxes, home repairs, home maintenance, property insurance, food consumed at home, and "other household expenses."

Married couples may elect one of two tax filing statuses. Under the *married filing jointly* status, couples file a single tax return. Married joint filers report their total combined income on Line 9 of Form 1040; they pay taxes based on that combined amount. By contrast, under the *married filing separately* status, couples file two separate tax returns. Married separate filers pay taxes on their own individual incomes. They generally (though not always) pay the same marginal tax rates and qualify for the same deductions as single filers, though rules for tax credits sometimes differ for single filers and married separate filers.

Finally, certain widows and widowers may file as *qualifying surviving spouses*. For the year in which a spouse passes away, the surviving spouse may use the married filing jointly status. However, starting with the next year, the surviving spouse may no longer use that status. Instead, a widow or widower who cares for one or more qualifying dependent children or stepchildren can file as a qualifying surviving spouse for up to two years after their spouse's death. Qualifying dependent children or stepchildren must live with the surviving spouse for the entire year (except for temporary absences), and the tax filer must pay over half the cost of keeping up the shared living space (using the same criteria as for HoH status). Qualifying surviving spouses pay the same income taxes as married couples filing joint returns.

Besides widows and widowers who lose their spouse during the tax year, filers' marital status is based on whether they were legally married as of December 31st of the tax year.

Effects on Income Tax Payments

Taxpayer filing status affects income tax payments in numerous ways. A full accounting of all the differences is beyond the scope of this publication; however, a few key differences are discussed in this section.

First, taxpayers' *standard deductions* differ by filing status. The standard deduction is a flat dollar amount that is excluded from taxation. For tax year 2026 (applying to tax forms filed in 2027), the standard deduction is $16,100 for single filers and married separate filers, $24,150 for HoH filers, and $32,200 for married joint filers and qualifying surviving spouses.

Taxpayers may choose to forego the standard deduction and instead claim *itemized deductions*, which are deductions for specific expenses such as mortgage interest payments, state and local taxes, and donations to charity. Because these expenses are lower than the standard deduction amount for most individuals, the vast majority of taxpayers claim the standard deduction, with only high-income taxpayers being more likely to claim itemized deductions. For married separate filers, if one spouse claims itemized deductions, the second spouse is given a standard deduction of $0, thus preventing couples from "double dipping" by claiming both itemized deductions and the standard deduction.

After claiming all relevant deductions, filers pay income tax on their *taxable incomes*. Tax filers pay different rates on different portions of their income, with tax rates starting low and then rising. For example, single filers pay a 10% tax rate on their first $12,400 of taxable income, a 12% tax rate on their next $38,000 of taxable income, etc., until the tax rate peaks at 37% on taxable income above $640,600.

Table 1 shows the marginal tax rates paid by taxpayers claiming the standard deduction on their 2026 taxes (filed in 2027). As can been seen in the table, the standard deduction and marginal tax brackets for married joint filers are generally set at twice the income thresholds applied to single filers. This ensures that if two single filers with identical incomes marry each other, their tax payments will not change if they begin filing a joint return. One exception to this rule is that the top marginal tax rate for married joint filers starts at an income threshold that is just 22% higher than for single filers; this can result in increased tax payments when two high-income individuals get married.

Table 1. Marginal Tax Brackets for Taxpayers Claiming the Standard Deduction, by Filing Status
Tax Year 2026 (Filing Year 2027)

	Single Filers	Head of Household
Stand. Deduction (Untaxed Income)	First $16,100 of AGI	First $24,150 of AGI
10% Tax Bracket	$16,100 to $28,500	$24,150 to $41,850
12% Tax Bracket	$28,500 to $66,500	$41,850 to $91,600
22% Tax Bracket	$66,500 to $121,800	$91,600 to $129,850
24% Tax Bracket	$121,800 to $217,875	$129,850 to $225,900
32% Tax Bracket	$217,875 to $272,325	$225,900 to $280,350
35% Tax Bracket	$272,325 to $656,700	$280,350 to $664,750
37% Tax Bracket	AGI above $656,700	AGI above $664,750
	Married Filing Separately	**Married Filing Jointly**
Stand. Deduction (Untaxed Income)	First $16,100 of AGI	First $32,200 of AGI
10% Tax Bracket	$16,100 to $28,500	$32,200 to $57,000
12% Tax Bracket	$28,500 to $66,500	$57,000 to $133,000
22% Tax Bracket	$66,500 to $121,800	$133,000 to $243,600
24% Tax Bracket	$121,800 to $217,875	$243,600 to $435,750
32% Tax Bracket	$217,875 to $272,325	$435,750 to $544,650
35% Tax Bracket	$272,325 to $400,450	$544,650 to $800,900
37% Tax Bracket	AGI above $400,450	AGI above $800,900

Source: IRS Revenue Procedure 2025-32.

Notes: AGI stands for adjusted gross income. Taxpayers who claim itemized deductions generally claim larger deductions and thus have these brackets apply to higher AGI thresholds. These tax brackets do not apply to certain forms of capital income. Qualifying surviving spouses are subject to the same tax rates as married joint filers.

Table 2 shows 2026 statutory income tax obligations—i.e., income taxes owed before consideration of offsetting credits—for taxpayers claiming the standard deduction. The table shows that for each filing status, low-income taxpayers usually have the lowest income tax obligations, both in dollar terms and as a share of income.

Table 2 also demonstrates how a married couple with twice the income of a single individual generally pays twice as much income tax. For example, a married couple earning $100,000 and filing a joint return owes $7,640, whereas a single filer earning $50,000 owes $3,820; the former tax payment is precisely twice as high as the latter. (This "doubling" rule does not hold for those paying the top marginal tax rate.) However, within each filing status, when income doubles, tax obligations more than double as a result of the increasing marginal tax rates noted in **Table 1**. For instance, the income tax payments made by a single filer earning $100,000 are more than twice the payments made by a single filer earning $50,000.

Table 2. 2026 Statutory Income Tax Liabilities if Claiming the Standard Deduction, by Filing Status

Adjusted Gross Income	Single	Head of Household	Married Filing Separately	Married Filing Jointly
$10,000	$0	$0	$0	$0
$50,000	$3,820	$2,748	$3,820	$1,780
$100,000	$13,170	$9,588	$13,170	$7,640
$500,000	$138,134	$133,509	$140,125	$102,608
$1 Million	$320,000	$315,214	$325,125	$280,251

Source: Author's calculations.

Notes: The measure of income used in this table is AGI, or adjusted gross income. The table overstates income tax liabilities for most tax filers earning $1 million per year, as such taxpayers typically claim itemized deductions greater than the standard deduction. Tax credits may further reduce liabilities for all taxpayers. Qualifying surviving spouses owe the same taxes as married joint filers.

The "Other" Status: Dependent Filers

In certain circumstances, income tax forms must be filed for qualifying dependents, though the form may be filled out by the taxpayer claiming the qualifying dependent. The IRS typically does not include *dependent filers* in its public descriptions of federal tax filing statuses, and such filings are a small share of all filings. For tax year 2022 (the most recent year for which data are available), income tax forms were submitted for roughly 7.5 million dependent filers, as compared to 153.8 million nondependent filers.

Filing requirements for dependents vary based on whether the dependent is a child, age 65 or older, or blind; whether the dependent is married or single; the dependent's total income; and whether the dependent has "earned income" (income from work), "unearned income," or both. An unmarried high schooler earning income at a part-time job, for instance, was required to file a 2024 tax return if their earned income exceeded $14,600. Additional information on dependent tax filing is available in IRS Publication 501.

The inclusion or exclusion of dependent filers can affect measures of income inequality among taxpayers. In 2022, 88% of dependent filers had adjusted gross incomes below $20,000, as compared to 21% of nondependent filers.

Trends in Tax Filing Statuses: 1996-2022

The IRS has published data on the number of taxpayers using each filing status since 1996. Between that year and 2022, the share of nondependent taxpaying adults filing as part of a married joint return fell from 57.7% to 50.7%. Over the same period, the share of single filers rose from 30.9% to 37.6%, and married separate filers increased from 1.5% to 1.8%. HoH filers were 9.8% of all nondependent taxpaying adults in both 1996 and 2022. Finally, qualifying surviving spouses represented fewer than 0.1% of all nondependent taxpaying adults every year from 1996 to 2022.

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