



Here's who needs to file a tax return in 2024

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Most [U.S. citizens](#) and [permanent residents](#) who work in the United States need to file a tax return if they make more than a certain amount for the year.

The IRS has a variety of information available on [IRS.gov](#) to help taxpayers, including a [special free help](#) page. Here are some specific details to help people if they need to file a tax return.

Factors that affect whether someone needs to file a tax return

Here are some of the things that affect whether someone must file a tax return.

Gross income. Gross income means all income a person received in the form of money, goods, property and services that aren't exempt from tax. This includes any income from sources outside the United States or from the sale of a main home, even if you can exclude part or all of it.

Required filing threshold. People need to see if their gross income is over the required filing threshold. [Filing statuses](#) have different income thresholds, so individuals may need to consider their potential filing status as well.

There are five filing statuses:

- Single
- Head of household
- Married filing jointly
- Married filing separate
- Qualifying surviving spouse

Find details on tax filing requirements with [Publication 501, Dependents, Standard Deduction, and Filing Information](#).

Tax year 2023 filing thresholds by filing status

Filing status	Age at the end of 2023	A person must file a return if their gross income was at least:
Single	Under 65	\$13,850
Single	65 or older	\$15,700
Head of household	Under 65	\$20,800
Head of household	65 or older	\$22,650
Married filing jointly	Under 65 (both spouses)	\$27,700
Married filing jointly	65 or older (one spouse)	\$29,200
Married filing jointly	65 or older (both spouses)	\$30,700
Married filing separately	Any age	\$5
Qualifying surviving spouse	Under 65	\$27,700
Qualifying surviving spouse	65 or older	\$29,200

Self-employment status. [Self-employed individuals](#) must file an annual return and pay estimated tax quarterly if they had net earnings from self-employment of \$400 or more.

Status as a dependent. A person claimed as a dependent may still have to file a return. It depends on their gross income, including:

- **Earned income.** This includes salaries, wages, tips, professional fees and other amounts received as pay for work performed.
- **Unearned income.** This is investment-type income and includes interest, dividends and capital gains, rents, royalties, etc. Distributions of interest, dividends, capital gains and other unearned income from a trust are also unearned income to a beneficiary of the trust.

A parent or guardian must file a tax return for dependents who need to file but aren't able to file for themselves.

Potential benefits when people file a tax return

Get money back. In some cases, people may get money back when they file a tax return. For example, if their employer withheld taxes from their paycheck, the person may be due a refund.

Avoid interest and penalties. People can avoid interest and penalties by filing an accurate tax return on time and paying any tax they owe before the deadline. They should file on time or [request an extension](#) to avoid some penalties. If they owe a tax debt and can't pay all or part of it, the [IRS can help](#).

Build Social Security benefits. Reporting income on a tax return is important for self-employed people because this information is used to calculate their Social Security benefit. Unreported income can lead to an incorrect calculation.

Get an accurate picture of income. When people report all their income, they give lenders an accurate financial picture to determine the loan amounts and rates they may receive.

Get peace of mind. When people file an accurate tax return and pay their taxes on time, they know that they're doing the right thing to follow the law.

Some people should consider filing even if they aren't required

People may want to file even if they make less than the filing threshold because they may get money back. This could apply to them if they:

- Have had federal income tax withheld from their pay
- Made estimated tax payments
- Qualify to claim [tax credits](#) such as:
 - Earned Income Tax Credit
 - Child Tax Credit
 - American Opportunity Tax Credit
 - Credit for Federal Tax on Fuels
 - Premium Tax Credit
 - Health Coverage Tax Credit
 - Credits for Sick and Family Leave
 - Child and Dependent Care Credit

The [Interactive Tax Assistant](#) can help people determine if they need to file

The Interactive Tax Assistant is an online tool that provides answers to common tax law questions based on an individual's specific circumstances. Based on a user's input, it can determine if they should file a tax return. It can also help them understand:

- Their filing status

- If they can claim a dependent
- If the type of income they have is taxable
- If they're eligible to claim a credit
- If they can deduct expenses

The information is anonymous and only used to help answer the person's question. The tool will not share, store or use information in any other way, and it can't identify the individual using it. The system discards the information the user provides when they exit a topic.

More information:

- [Do I Need to File a Tax Return?](#)
- [Publication 501, Dependents, Standard Deduction, and Filing Information](#)

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