

2023 IRS Filing Requirements for Most Taxpayers (2025-2026)

Filing Requirements for Most Taxpayers Taken from IRS Pub 17, Table 1-1

If your filing status is	And at the end of 2023 you were	File a return if your gross income was at least:
Single	under 65	\$13,850
	65 or older	\$15,700
Married Filing Jointly	under 65 (both spouses)	\$27,700
	65 or older (one spouse)	\$29,200
	65 or older (both spouses)	\$30,700
Married Filing Separately	any age	\$5
Head of Household	under 65	\$20,800
	65 or older	\$22,650
Qualifying Surviving Spouse	under 65	\$27,700
	65 or older	\$29,200

Married Filing Jointly: If you did not live with your spouse at the end of 2023 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Taken from IRS Pub 17, page 8, section Self-Employed Persons

You are self-employed if you:

- Carry on a trade or business as a sole proprietor,
- Are an independent contractor,
- Are a member of a partnership, or
- Are in business for yourself in any other way.

Self-employment can include work in addition to your regular full-time business activities, such as

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certain part-time work you do at home or in addition to your regular job.

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You must file a return if your gross income is at least as much as the filing requirement amount for your filing status and age. Also, you must file Form 1040 or 1040-SR and Schedule SE (Form 1040), Self-Employment Tax, if:

1. Your net earnings from self-employment (excluding church employee income) were \$400 or more, or
2. You had church employee income of \$108.28 or more.

Taken from IRS Pub 17, Table 1-3

If any of the conditions listed below applies, you must file a return, even if your income is less than the amount shown in the previous tables.

1. You owe any special taxes, including any of the following.
 - a. Alternative minimum tax.
 - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file Form 5329 by itself.
 - c. Household employment taxes. If you are filing a return only because you owe this tax, you can file Schedule H by itself.
 - d. Social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
 - e. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
 - f. Recapture taxes.
2. You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Health Insurance Marketplace. You should have received Form(s) 1095-A showing the amount of the advance payments, if any.
6. Advance payments of health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.

7. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

Standard Deduction Chart for Most People

Taken from IRS Pub 17, Table 10-1

If your filing status is...	Your standard deduction is...
Single or Married Filing Separately	\$13,850
Married Filing Jointly or Qualifying Widow(er)	\$27,700
Head of Household	\$20,800