

Dear Iris,

I'm 51, and I live alone in Alabama. My mother is 75, and she lives alone in Florida. Although she lives in her own home, which is paid for, I have had to pay her utility bills, and I buy most of her groceries. Mom ends up sending most of her social security money to charities who solicit her through the mail, and what she doesn't give away she spends on lottery tickets. Please don't get me started, Iris. In short, I'm supporting my mother. Can I claim her as a dependent, even though we don't live together? For that matter, does she qualify me to file as Head of Household?

She Ain't Heavy; She's My Mother

Dear Iris,

My brother said he heard that there weren't going to be exemptions on tax returns any more. What he said was, "They're increasing the standard deductions, but they're getting rid of exemptions." Is that right? And if so, does that mean there's no point in claiming people on your tax return any more? This sounds like the law of diminishing refunds.

Wishing for a Better Answer

Dear Iris,

My husband and I are still married, but he moved out of our home in April of 2018. He has an apartment, and I have the house. About the only thing we can agree on is that we will not file a joint return. Not happening.

I'm keeping up what was our home, and I'm raising our seven-year-old grandson. Our son got into some trouble with the law, and we've had our grandson for the past three years.

My question is this: Since we will not file jointly, does that mean I have to file Married Filing Separately? I've heard that Married Filing Separately is a bad way to go. What else can I do about it, if anything?

Second Chance At Motherhood

Dear Iris,

I'm a confirmed bachelor. Never married; no kids. For three years, I went to a tax preparer who always let me file as head of household. After all, I live alone, so I am the head of my household. Last year, my good tax preparer was out of the business, so I tried one of those volunteer sites where they file your taxes for free. I guess you get what you pay for. They told me that I couldn't file as head of household. They filed my return as single, and my refund was less than it had ever been with my old preparer. I was not happy, but they insisted they were doing the return correctly. I have my doubts.

Please settle this debate for me, Iris. Can I file as head of household or not? If I can, I want to know how to explain it to that volunteer service, because they need to learn how to do taxes the right way. If I can't, I'd like to know why I can't. Like I said, I'm the head of my household. What do you say?

Thank you,

Wearing The Pants Around Here

Dear Iris,

My husband of twenty-seven years died in April of 2016. Living alone has been a difficult adjustment, but I'm getting there.

In 2016, I filed our taxes as married filing jointly since he was alive for part of the year. Last year, I filed as single, but a friend recently said something about a widow's status. Should I have filed as a widow? Can I still do that for 2018? Should I amend my 2016 return? So many questions, Iris.

Thanks for your advice.

Poor, broke, and lonely

Dear Iris,

I'm 51, and I live alone in Alabama. My mother is 75, and she lives alone in Florida. Although she lives in her own home, which is paid for, I have had to pay her utility bills, and I buy most of her groceries. Mom ends up sending most of her Social Security money to charities who solicit her through the mail, and what she doesn't give away she spends on lottery tickets. Please don't get me started, Iris. In short, I'm supporting my mother. Can I claim her as a dependent, even though we don't live together? For that matter, does she qualify me to file as Head of Household?

She Ain't Heavy; She's My Mother

Dear She Ain't Heavy,

Checking the extensive charts of questions used to determine whom you can claim as a dependent, your mother does not have to live with you in order for you to support her and claim her as your dependent.

Furthermore, your parents are the only people who can qualify you to file as head of household, even if they don't live with you. Are you paying more than half the cost of keeping up the home for your mother, even though she lives in another state? If so, she can qualify you for the Head of Household filing status.

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Wishing for a Better Answer

Dear Wishing,

There's a lot of confusion around this subject. So let's get clear!

From now through 2025, the value of personal exemptions and dependent exemptions is \$0. So there won't be a line on the tax return showing the dollar amount for exemptions.

That said, you will still claim people who qualify as dependents on your return. The rules for dependents haven't changed. Dependents allow you to take advantage of things like the Earned Income Tax Credit, the Child Tax Credit, and the Child & Dependent Care Credit, among others.

There are a few changes regarding the Child Tax Credit. Starting this year, not only does your qualifying child for the credit have to be under age 17, but he/she must have a social security number, not an ITIN. The parents can have ITINs. Also, the amount of the Child Tax Credit can be as much as \$2,000 per child; and the refundable portion of the credit, called the Additional Child Tax Credit, can be as much as \$1,400 per child.

And for those dependents who don't qualify you for the Child Tax Credit, either because they're too old for it or because they have an ITIN, you can claim a new credit. The Credit for Other Dependents is a nonrefundable credit of up to \$500 per dependent to help offset your tax liability. It kind of makes up for not getting any money for the person's "exemption." So if you're supporting your mother, there's still tax return value in claiming her as a dependent.

Dear Iris,

My husband and I are still married, but he moved out of our home in April of 2018. He has an apartment, and I have the house. About the only thing we can agree on is that we will not file a joint return. Not happening.

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Second Chance At Motherhood

Dear Second Chance,

There are cases where a person who is still married but living apart from his/her spouse can claim the Head of Household filing status. Unfortunately, yours is not one of those cases. The tests to claim Head of Household filing status are more rigid when you are married. You must have lived apart from your spouse for all of the last six months of the year (which you did); you must provide more than half the cost of keeping up your home (you did); and your home must have been the main home for your child, stepchild, or fosterchild. A grandchild does not meet this test.

If you were single or divorced as of the end of the tax year, assuming all other conditions were met, your grandson would have qualified as someone you could claim for Head of Household purposes. But as it stands, your choices for filing status are Married Filing Jointly or Married Filing Separately, and you've already said the two of you agree that a joint return is "not happening." So Married Filing Separately it is.

Dear Iris,

I'm a confirmed bachelor. Never married; no kids. For three years, I went to a tax preparer who always let me file as head of household. After all, I live alone, so I am the head of my household. Last year, my good tax preparer was out of the business, so I tried one of those volunteer sites where they file your taxes for free. I guess you get what you pay for. They told me that I couldn't file as head of household. They filed my return as single, and my refund was less than it had ever been with my old preparer. I was not happy, but they insisted they were doing the return correctly. I have my doubts.

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Wearing The Pants Around Here

Dear Wearing the Pants,

I say the people at that volunteer site are trying to help you, and you should let them! You say that you've never married and have no kids. In order to claim the Head of Household filing status, you have to have a qualifying child or qualifying relative for this purpose. It sounds like you live alone. If that's the case, the only qualifying relative you could conceivably claim for Head of Household status would be a parent, and even then, you have to have provided more than half the cost of keeping up the home for your parent. Otherwise, you are single for tax purposes. Put another way, you can't claim yourself as the person qualifying you to file Head of Household, which is what it sounds like you're proposing. Your "good" tax preparer may have landed you in hot water. Keep going to that volunteer service; they're not steering you wrong.

Dear Iris,

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In 2016, I filed our taxes as married filing jointly since he was alive for part of the year. Last year, I filed as single, but a friend recently said something about a widow's status. Should I have filed as a widow? Can I still do that for 2018? Should I amend my 2016 return? So many questions, Iris.

Thanks for your advice.

Poor, broke, and lonely

Dear PBL,

First, let me express my condolences for the loss of your husband. I'm sure it has been a difficult adjustment. Now to address your tax concerns:

You were correct to file your 2016 return as a joint return. Although Married Filing Separately would also have been an acceptable filing status, you generally will find it beneficial to file jointly. You would not have filed as single.

The "Widow" status you heard about is actually called "Qualifying Widow(er) with a Dependent Child." You mention living alone, so I presume you do not have a qualifying child who lives with you. If that assumption is correct, you should continue to file as single as you did in 2017, unless your circumstances change again of course.