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Tips for Elderly Taxpayers

ARE YOU A SENIOR TAXPAYER?

Most federal income tax rules apply equally to all taxpayers regardless of age. But there are some rules that give special treatment to older taxpayers. [IRS Publication 554](#) (Tax Guide for Seniors) is a good place to start learning about these rules. IRS forms and publications are available on its [website](#). You can also call 1-800-TAX-FORM (1-800-829-3676). This page mentions only a few items of interest to older taxpayers.

Do I have to file a tax return?

You must file a tax return if your gross income was above a certain amount. The gross income threshold is higher for taxpayers who turned 65 before the end of the tax year (You are considered to be age 65 on the day before your 65th birthday). Even if you are not required to file a return, there may be good reasons do so, such as claiming beneficial credits, obtaining a refund of withheld tax, or preventing identity theft.

Is all of my income taxable?

Generally, income is taxable unless there is a specific law exempting it. For example, amounts you receive for supportive services or reimbursements for out of pocket expenses under any of the following volunteer programs is **not taxable**: Retired Senior Volunteer Program (RSVP), Foster Grandparent Program, Senior Companion Program, and Service Corps of Retired Executives (SCORE).

Supplemental Security Income (SSI) benefits are also **not taxable**.

Social Security benefits (monthly retirement, survivor, and disability benefits) and tier 1 Railroad Retirement benefits **may be taxable**. If these benefits are your only income, they are not included in gross income and are not taxable unless 1) you are married filing separately, and you lived with your spouse at any time during the tax year, or 2) one half of your benefits plus your other gross income and any tax exempt interest is more than \$25,000 (\$32,000 if married filing jointly.) For more information about see [IRS Publications 554 and 915](#).

The tax treatment of retirement plan distributions, pensions, annuities, and sickness and injury benefits depends upon many factors. Detailed information can be found in [IRS Publication 590](#) (Individual Retirement Arrangements), [Publication 575](#) (Pension and Annuity Income) and [Publication 525](#) (Taxable and Nontaxable Income).

Am I eligible for special credits?

Some older taxpayers whose income is not more than certain limits qualify for the credit for the elderly or disabled. To find out if you are qualified and to figure the amount of the credit, see [IRS Publication 524](#) (Credit for the Elderly or Disabled). Regarding the Earned Income Tax Credit (EITC), if you meet the other requirements for the EITC and you have a qualifying child, you will qualify for the EITC regardless of age. However, if you do not have a qualifying child, you must be at least age 25 but under age 65 to claim the EITC.

What if my spouse died during the tax year?

If you are a surviving spouse, the year your spouse died is the last year for which you can file a joint return with that spouse. If you remarry before the end of the year in which your spouse died, a final joint return with the deceased spouse cannot be filed. You can file a joint return with your new spouse.

Remember: These are just a few of the special rules that apply to older taxpayers. For more information, see [IRS Publication 554](#) (Tax Guide For Seniors) and the publications it cites.

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 [Senior Taxpayers Flyer](#)

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