

Master Comparison Table: Married Filing Jointly vs Married Filing Separately

MFJ vs MFS

Category	Married Filing Jointly	Married Filing Separately
Standard Deduction (2025)	\$31,500	\$15,750
Child Tax Credit	Fully eligible (subject to income limits)	Only one parent can claim a child (income limits are lower)
Earned Income Tax Credit	Fully eligible	Special rules to qualify for credit
Education Credits (AOTC, LLC)	Fully eligible	Not Allowed
Student Loan Interest Deduction	Eligible	Not Allowed
Saver's Credit	Allowed	Allowed (lower AGI limits)
Adoption Credit and Adoption Assistance Exclusion	Allowed	Not Allowed
Child and Dependent Care Credit	Allowed	Not Allowed
Premium Tax Credit	Eligible (subject to income limits)	Generally ineligible
Retirement Contributions (Traditional IRA Deduction)	Higher phaseout limits	Lower phaseout; ineligible if a spouse has a workplace plan
Capital Loss Deduction	Up to \$3,000	Up to \$1,500
Social Security Taxation	Uses joint income thresholds	Uses separate thresholds
Refund Offset (Spouse's Debt)	The IRS may take entire refund to pay debts	Your refund is protected from spouse's debt
Medical Expense Deductions	AGI threshold applied to combined income	Applied to individual income, making deductions easier to claim
State & Local Tax Deduction	Up to \$40,000	Up to \$20,000
Casualty Losses	Allowed for federally declared disasters	Allowed for federally declared disasters
Roth IRA Eligibility	Higher income limits	Income limit much lower when living with spouse.
Alternative Minimum Tax	AMT exemption is higher	AMT exemption is cut in half
Audit Risk	Lower	Slightly higher because spouses need to check for consistency
Amending Returns	Can't amend MFJ to MFS after tax deadline	Can amend MFS to MFJ using 1040-X within 3 years after filing original returns