

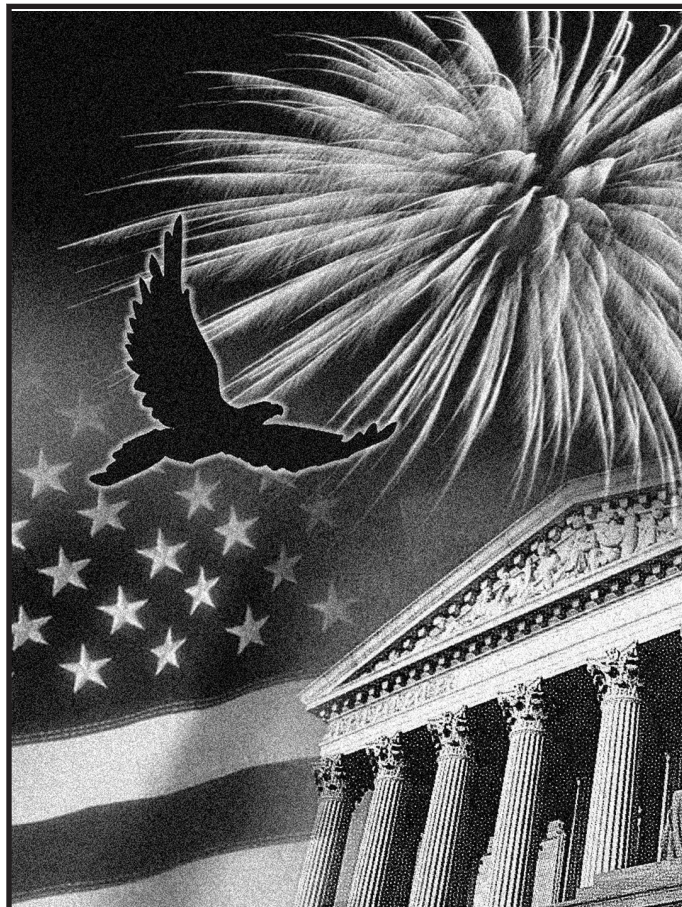


Publication 524

Cat. No. 15046S

Credit for the Elderly or the Disabled

For use in preparing
2021 Returns



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Reminders

Future developments. For the latest information about developments related to Pub. 524, such as legislation enacted after it was published, go to [IRS.gov/Pub524](https://www.irs.gov/pub524).

Photographs of missing children. The Internal Revenue Service is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](https://www.fbi.gov/ncmec). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 1-800-THE-LOST (1-800-843-5678) if you recognize a child.

Introduction

If you qualify, you may be able to reduce the tax you owe by taking the credit for the elderly or the disabled.

This publication explains:

- Who qualifies for the credit for the elderly or the disabled, and
- How to figure the credit.

You may be able to take the credit for the elderly or the disabled if:

- You are age 65 or older at the end of 2021, or
- You retired on permanent and total disability and have taxable disability income.

Comments and suggestions. We welcome your comments about this publication and suggestions for future editions.

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Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments and suggestions as we revise our tax forms, instructions, and publications. Do **not** send tax questions, tax returns, or payments to the above address.

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Useful Items

You may want to see:

Publication

- 554** Tax Guide for Seniors

Form (and Instructions)

- Form 1040-SR** U.S. Tax Return for Seniors
- Schedule R (Form 1040)** Credit for the Elderly or the Disabled

See [How To Get Tax Help](#), near the end of this publication, for information about getting this publication and these forms.

Are You Eligible for the Credit?

You can take the credit for the elderly or the disabled if you meet both of the following requirements.

- You are a qualified individual.
- Your income isn't more than certain limits.

You can use [Figure A](#) and [Table 1](#) as guides to see if you are eligible for the credit. Use [Figure A](#) first to see if you are a qualified individual. If you are, go to [Table 1](#) to make sure your income isn't too high to take the credit.



You can take the credit only if you file Form 1040 or 1040-SR. You can't take the credit if you file Form 1040-NR.

Qualified Individual

You are a qualified individual for this credit if you are a U.S. citizen or resident alien, and either of the following applies.

1. You were age 65 or older at the end of 2021.
2. You were under age 65 at the end of 2021 and all three of the following statements are true.
 - a. You retired on permanent and total disability (explained later).
 - b. You received taxable disability income for 2021.
 - c. On January 1, 2021, you had not reached mandatory retirement age (defined later under [Disability income](#)).

Age 65. You are considered to be age 65 on the day before your 65th birthday. As a result, if you were born on January 1, 1957, you are considered to be age 65 at the end of 2021.

Death of taxpayer. If you are preparing a return for someone who died in 2021, consider the taxpayer to be age 65 at the end of 2021 if he or she was age 65 or older at the time of death.

Note. A person is considered to reach age 65 on the day before his or her 65th birthday. For example, if the taxpayer was born on February 14, 1956, and died on February 13, 2021, the taxpayer is considered age 65 at the time of death. However, if the taxpayer died on February 12, 2021, the taxpayer isn't considered age 65 at the time of death or at the end of 2021.

U.S. Citizen or Resident Alien

You must be a U.S. citizen or resident alien (or be treated as a resident alien) to take the credit. Generally, you can't take the credit if you were a nonresident alien at any time during the tax year.

Exceptions. You may be able to take the credit if you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the tax year and you and your spouse choose to treat you as a U.S. resident alien. If you make that choice, both you and your spouse are taxed on your worldwide incomes.

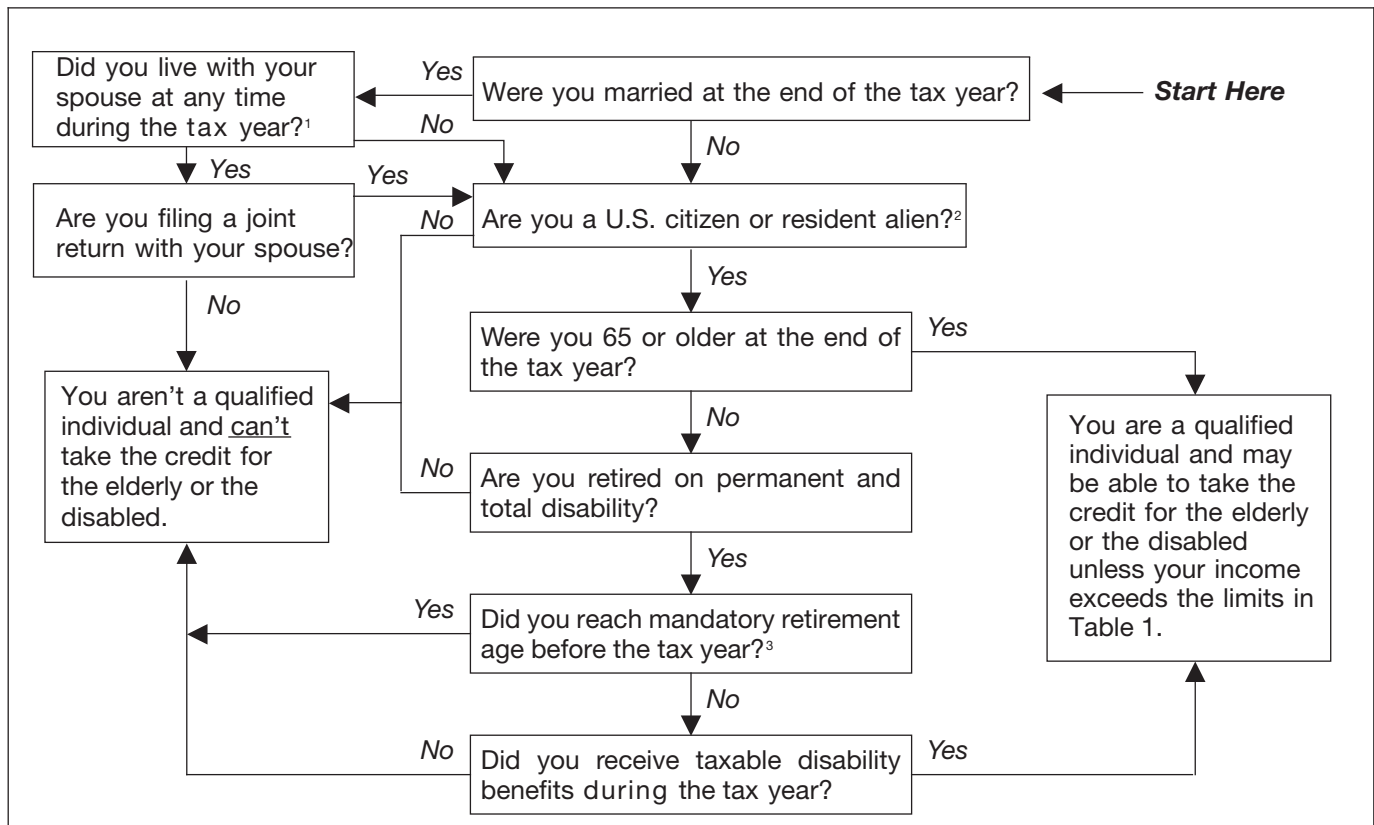
If you were a nonresident alien at the beginning of the year and a resident alien at the end of the year, and you were married to a U.S. citizen or resident alien at the end of the year, you may be able to choose to be treated as a U.S. resident alien for the entire year. In that case, you may be allowed to take the credit.

For information on these choices, see chapter 1 of Pub. 519, U.S. Tax Guide for Aliens.

Married Persons

Generally, if you are married at the end of the tax year, you and your spouse must file a joint return to take the credit. However, if you and your spouse lived apart at all

Figure A. Are You a Qualified Individual?



¹ However, you may be able to claim this credit even if you lived with your spouse during the first 6 months of the tax year, as long as you qualify to file as head of household. You qualify to file as head of household if you are considered unmarried and meet certain other conditions. See Publication 501 for more information.

² If you were a nonresident alien at any time during the tax year and were married to a U.S. citizen or resident alien at the end of the tax year, see *U.S. Citizen or Resident Alien under Qualified Individual*. If you and your spouse choose to treat you as a U.S. resident alien, answer "Yes" to this question.

³ Mandatory retirement age is the age set by your employer at which you would have been required to retire, had you not become disabled.

times during the tax year, you can file either a joint return or separate returns and still take the credit.

Head of household. You can file as head of household and qualify to take the credit, even if your spouse lived with you during the first 6 months of the year, if you meet all the following tests.

1. You file a separate return.
2. You paid more than half the cost of keeping up your home during the tax year.
3. Your spouse didn't live in your home at any time during the last 6 months of the tax year and the absence wasn't temporary. See *Temporary absences under Head of Household* in Pub. 501, Dependents, Standard Deduction, and Filing Information.
4. Your home was the main home of your child, your stepchild, or an eligible foster child for more than half the year. An eligible foster child is a child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
5. The child is your dependent, or would be your dependent except that the noncustodial parent is entitled to claim the child as their dependent under the

special rule for children of divorced or separated parents. See *Children of divorced or separated parents (or parents who live apart)* in Pub. 501.

For more information, see the Instructions for Form 1040 or Pub. 501.

Under Age 65

If you are under age 65 at the end of 2021, you can qualify for the credit only if you are retired on permanent and total disability (discussed next) and have taxable disability income (discussed later under [Disability income](#)). You are retired on permanent and total disability if:

- You were permanently and totally disabled when you retired, and
- You retired on disability before the close of the tax year.

Even if you don't retire formally, you may be considered retired on disability when you have stopped working because of your disability.

If you retired on disability before 1977, and weren't permanently and totally disabled at the time, you can qualify

for the credit if you were permanently and totally disabled on January 1, 1976, or January 1, 1977.



You are considered to be under age 65 at the end of 2021 if you were born after January 1, 1957.

Permanent and total disability. You have a permanent and total disability if you can't engage in any substantial gainful activity because of your physical or mental condition. A qualified physician must certify that the condition has lasted or can be expected to last continuously for 12 months or more, or that the condition can be expected to result in death. See [Physician's statement](#), later.

Substantial gainful activity. Substantial gainful activity is the performance of significant duties over a reasonable period of time while working for pay or profit, or in work generally done for pay or profit. Full-time work (or part-time work done at your employer's convenience) in a competitive work situation for at least the minimum wage conclusively shows that you are able to engage in substantial gainful activity.

Note. Information on minimum wage rates is available at [DOL.gov/general/topic/wages/minimumwage](https://www.dol.gov/general/topic/wages/minimumwage).

Substantial gainful activity isn't work you do to take care of yourself or your home. It isn't unpaid work on hobbies, institutional therapy or training, school attendance, clubs, social programs, and similar activities. However, the nature of the work you perform may show that you are able to engage in substantial gainful activity.

The fact that you haven't worked or have been unemployed for some time isn't, of itself, conclusive evidence that you can't engage in substantial gainful activity.

The following examples illustrate the tests of substantial gainful activity.

Example 1. Trisha, a sales clerk, retired on disability. She is 53 years old and now works as a full-time babysitter for the minimum wage. Even though Trisha is doing different work, she is able to do the duties of her new job in a full-time competitive work situation for the minimum wage. She can't take the credit because she is able to engage in substantial gainful activity.

Example 2. Tom, a bookkeeper, retired on disability. He is 59 years old and now drives a truck for a charitable organization. He sets his own hours and isn't paid. Duties of this nature are generally performed for pay or profit. Some weeks he works 10 hours, and some weeks he works 40 hours. Over the year, he averages 20 hours a week. The kind of work and his average hours per week conclusively show that Tom is able to engage in substantial gainful activity. This is true even though Tom isn't paid and he sets his own hours. He can't take the credit.

Example 3. John, who retired on disability, took a job with a former employer on a trial basis. The purpose of the job was to see if John could do the work. The trial period lasted for 6 months during which John was paid the minimum wage. Because of John's disability, he was assigned only light duties of a nonproductive "make-work" nature.

The activity was gainful because John was paid at least the minimum wage. But the activity wasn't substantial because his duties were nonproductive. These facts don't, by themselves, show that John is able to engage in substantial gainful activity.

Example 4. Joan, who retired on disability from a job as a bookkeeper, lives with her sister who manages several motel units. Joan helps her sister for 1 or 2 hours a day by performing duties such as washing dishes, answering phones, registering guests, and bookkeeping. Joan can select the time of day when she feels most fit to work. Work of this nature, performed off and on during the day at Joan's convenience, isn't activity of a "substantial and gainful" nature even if she is paid for the work. The performance of these duties doesn't, of itself, show that Joan is able to engage in substantial gainful activity.

Sheltered employment. Certain work offered at qualified locations to physically or mentally impaired persons is considered sheltered employment. These qualified locations include work centers that are certified by the Department of Labor (formerly referred to as "sheltered workshops"), hospitals and similar institutions, homebound programs, and Department of Veterans Affairs (VA) sponsored homes.

Compared to commercial employment, pay is lower for sheltered employment. Therefore, one usually doesn't look for sheltered employment if he or she can get other employment. The fact that one has accepted sheltered employment isn't proof of the person's ability to engage in substantial gainful activity.

Physician's statement. If you are under age 65, you must have your physician complete a statement certifying that you had a permanent and total disability on the date you retired. You can use the statement in the Instructions for Schedule R.

You don't have to file this statement with your return, but you must keep it for your records.

Veterans. If the U.S. Department of Veterans Affairs (VA) certifies that you have a permanent and total disability, you can substitute VA Form 21-0172, Certification of Permanent and Total Disability, for the physician's statement you are required to keep. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

Physician's statement obtained in earlier year. If you got a physician's statement in an earlier year and, due to your continued disabled condition, you were unable to engage in any substantial gainful activity during 2021, you may not need to get another physician's statement for 2021. For a detailed explanation of the conditions you must meet, see the instructions for Schedule R, Part II. If you meet the required conditions, check the box on your Schedule R, Part II, line 2.

If you checked box 4, 5, or 6 in Part I of Schedule R, enter in the space above the box on line 2 in Part II the first name(s) of the spouse(s) for whom the box is checked.

Table 1. Income Limits

IF your filing status is...	THEN, even if you qualify (see Figure A), you CAN'T take the credit if...	
	Your adjusted gross income (AGI)* is equal to or more than...	OR the total of your nontaxable social security and other nontaxable pension(s), annuities, or disability income is equal to or more than...
single, head of household, or qualifying widow(er)	\$17,500	\$5,000
married filing jointly and only one spouse qualifies in Figure A	\$20,000	\$5,000
married filing jointly and both spouses qualify in Figure A	\$25,000	\$7,500
married filing separately and you lived apart from your spouse for all of 2021	\$12,500	\$3,750

* AGI is the amount on Form 1040 or 1040-SR, line 11.

Disability income. If you are under age 65, you must also have taxable disability income to qualify for the credit. Disability income must meet both of the following requirements.

1. It must be paid under your employer's accident or health plan or pension plan.
2. It must be included in your income as wages (or payments instead of wages) for the time you are absent from work because of permanent and total disability.

Payments that aren't disability income. Any payment you receive from a plan that doesn't provide for disability retirement isn't disability income. Any lump-sum payment for accrued annual leave that you receive when you retire on disability is a salary payment and isn't disability income.

For purposes of the credit for the elderly or the disabled, disability income doesn't include amounts you receive after you reach mandatory retirement age. Mandatory retirement age is the age set by your employer at which you would have had to retire, had you not become disabled.

Income Limits

To determine if you can claim the credit, you must consider two income limits. The first limit is the amount of your adjusted gross income (AGI). The second limit is the amount of nontaxable social security and other nontaxable pensions, annuities, or disability income you received. The limits are shown in [Table 1](#).

If your AGI and your nontaxable pensions, annuities, or disability income are less than the income limits, you may be able to claim the credit. See [Figuring the Credit Yourself](#), later.



If your AGI or your nontaxable pensions, annuities, or disability income are equal to or more than the income limits, you can't take the credit.

Credit Figured for You

You can figure the credit yourself or the IRS will figure it for you. If you want to figure the credit yourself, skip this section and follow the instructions in [Figuring the Credit Yourself](#), later.

If you can take the credit and you want the IRS to figure the credit for you, check the appropriate box in Part I of Schedule R and fill in Part II and lines 11 and 13 of Part III, if they apply to you. Then, check box **c** on Schedule 3 (Form 1040), line 6, and enter "CFE" on the line next to that box. Attach Schedule R to your return.

Figuring the Credit Yourself

To figure the credit yourself, first check the box in Part I of Schedule R that applies to you. Only check one box in Part I. If you check box 2, 4, 5, 6, or 9 in Part I, also complete Part II of Schedule R.

Next, figure the amount of your credit using Part III of Schedule R. Steps 1 through 5 in this section can help you figure this amount.

Finally, report the amount from line 22 of Schedule R on your tax return. Then, check box **c** on Schedule 3 (Form 1040), line 6, and enter "Sch R" on the line next to that box. Attach Schedule R to your return.



There are five steps in Part III to determine the amount of your credit.

1. Determine your initial amount (lines 10–12).
2. Determine the total of any nontaxable social security and certain other nontaxable pensions, annuities, and disability benefits you received (lines 13a, 13b, and 13c).
3. Determine your excess adjusted gross income (lines 14–17).
4. Determine the total of Steps 2 and 3 (line 18).

Table 2. Initial Amounts

IF your filing status is...	THEN enter on line 10 of Schedule R...
single, head of household, or qualifying widow(er) and, by the end of 2021, you were:	
• 65 or older	\$5,000
• under 65 and retired on permanent and total disability ¹	\$5,000
married filing a joint return and by the end of 2021:	
• both of you were 65 or older	\$7,500
• both of you were under 65 and one of you retired on permanent and total disability ¹	\$5,000
• both of you were under 65 and both of you retired on permanent and total disability ²	\$7,500
• one of you was 65 or older, and the other was under 65 and retired on permanent and total disability ³	\$7,500
• one of you was 65 or older, and the other was under 65 and not retired on permanent and total disability	\$5,000
married filing a separate return and you didn't live with your spouse at any time during the year and, by the end of 2021, you were:	
• 65 or older	\$3,750
• under 65 and retired on permanent and total disability ¹	\$3,750

¹ Amount can't be more than the taxable disability income.

² Amount can't be more than your combined taxable disability income.

³ Amount is \$5,000 plus the taxable disability income of the spouse under age 65, but not more than \$7,500.

5. Determine your credit (lines 19–22).

These steps are discussed in more detail next.

Step 1. Determine Initial Amount

To figure the credit, you must first determine your initial amount using lines 10 through 12. Your initial amount depends on your filing status and, if you are under age 65, the amount of your taxable disability income. [Table 2](#) shows the initial amount for each filing status. The initial amount for qualified individuals under age 65 may be less than the amount shown for a filing status; see [Initial amounts for persons under age 65](#) next.

Initial amounts for persons under age 65. If you are a qualified individual under age 65, your initial amount can't be more than your taxable disability income. Your initial amount will be the lesser of the initial amount shown on [Table 2](#) for your filing status or your taxable disability income.

Special rules for joint returns. If you file a joint return and both you and your spouse are qualified individuals, the initial amount you report for yourself and your spouse on Schedule R will depend on whether only one of you is (or both of you are) under age 65.

If only one of you is under age 65, your initial amount can't be more than \$5,000 plus the taxable disability income of the spouse who is under age 65.

If both you and your spouse are under age 65, the initial amount for you and your spouse can't be more than your combined taxable disability income.

Step 2. Total Certain Nontaxable Pensions and Benefits

Step 2 is to figure the total amount of nontaxable social security and certain other nontaxable payments you

received during the year. You must reduce the initial amount you determined in Step 1 by these payments.

Enter these nontaxable payments on line 13a or 13b and total them on line 13c. If you are married filing jointly, you must enter the combined amount of nontaxable payments both you and your spouse received.

TIP *Worksheets are provided in the Instructions for Form 1040 to help you determine if any of your social security benefits (or equivalent railroad retirement benefits) are taxable.*

Include the following nontaxable payments in the amounts you enter on lines 13a and 13b.

- Nontaxable social security payments. This is the nontaxable part of the benefits shown in box 5 of Form SSA-1099, Social Security Benefit Statement, before deducting any amounts withheld to pay premiums on supplementary Medicare insurance, and before any reduction because of benefits received under workers' compensation. (Don't include a lump-sum death benefit payment you may receive as a surviving spouse, or a surviving child's insurance benefit payments you may receive as a guardian.)
- Nontaxable railroad retirement pension payments treated as social security. This is the nontaxable part of the benefits shown in box 5 of Form RRB-1099, Payments by the Railroad Retirement Board.
- Nontaxable pension or annuity payments or disability benefits that are paid under a law administered by the VA. Don't include amounts received as a pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country or in the National Oceanic and Atmospheric Administration or the Public Health Service, or as a disability annuity under section 808 of the Foreign Service Act of 1980.

- Pension or annuity payments or disability benefits that are excluded from income under any provision of federal law other than the Internal Revenue Code. Don't include amounts that are a return of your cost of a pension or annuity. These amounts don't reduce your initial amount.



You should be sure to take into account all of the nontaxable amounts you receive. These amounts are verified by the IRS through information supplied by other government agencies.

Step 3. Determine Excess Adjusted Gross Income

You must also reduce the initial amount you determined in Step 1 by your excess adjusted gross income. Figure your excess adjusted gross income on lines 14 through 17.

You figure your excess adjusted gross income as follows.

1. Subtract from your adjusted gross income (Form 1040 or 1040-SR, line 11) the following amount shown for your filing status.
 - a. \$7,500 if you are single, head of household, or qualifying widow(er).
 - b. \$10,000 if you are married filing jointly.
 - c. \$5,000 if you are married filing separately and you and your spouse didn't live in the same household at any time during the tax year.
2. Divide the result of (1) by 2.

Step 4. Determine the Total of Steps 2 and 3

To determine if you can take the credit, you must add (on line 18) the amounts you figured in Step 2 (line 13c) and Step 3 (line 17).

Step 5. Determine Your Credit

Subtract the amount determined in Step 4 (line 18) from the initial amount determined in Step 1 (line 12), and multiply the result by 15% (0.15).

In certain cases, the amount of your credit may be limited. See [Limit on credit](#), later.

Example. You are 66 years old and your spouse is 64. Your spouse isn't disabled. You file a joint return on Form 1040. Your adjusted gross income is \$14,630. Together you received \$3,200 from social security, which was nontaxable. You figure the credit as follows.

Example applying the 5-step process (Line references (shown in parentheses) are to Schedule R)	Amount
1. Initial amount (line 12)	\$5,000
2. Total nontaxable social security and other nontaxable pensions (line 13c)	\$3,200
3. Excess adjusted gross income (\$14,630 – \$10,000) ÷ 2 (line 17)	\$2,315
4. Add (2) and (3) (line 18)	\$5,515
5. Subtract (4) from (1) (line 12 – line 18 = line 19) (Don't enter less than -0-.)	\$ -0-

You can't take the credit because your nontaxable social security plus your excess adjusted gross income is more than your initial amount.

Limit on credit. The amount of credit you can claim is generally limited to the amount of your tax. Use the Credit Limit Worksheet in the Instructions for Schedule R to determine if your credit is limited.

Examples

The following examples illustrate the credit for the elderly or the disabled. The initial amounts are taken from [Table 2](#).

Example 1. James Davis is 58 years old, single, and files Form 1040. In 2019, he retired on permanent and total disability, and he is still permanently and totally disabled. He got the required physician's statement in 2019 and kept it with his tax records. His physician signed on line B of the statement. This year, James checks the box in Schedule R, Part II. He doesn't need to get another statement for 2021.

He received the following income for the year.

Nontaxable social security	\$700
Interest (taxable)	\$100
Taxable disability pension	\$13,000

James' adjusted gross income is \$13,100 (\$13,000 + \$100). He figures the credit on Schedule R as follows.

1. Initial amount based on filing status	\$5,000
2. Taxable disability pension	\$13,000
3. Initial amount (smaller of line 1 or line 2)	\$5,000
4. Nontaxable social security benefits	\$700
5. Excess adjusted gross income (\$13,100 – \$7,500) ÷ 2	\$2,800
6. Add lines 4 and 5	\$3,500
7. Subtract line 6 from line 3 (Don't enter less than -0-.)	\$1,500
8. Multiply line 7 by 15% (0.15)	\$225
9. Enter the amount from the Credit Limit Worksheet—Line 21 in the Instructions for Schedule R	\$56
10. Credit (Enter the smaller of line 8 or line 9.)	\$56

He enters \$56 on Schedule 3 (Form 1040), line 6. He checks box **c** on line 6 and enters "Sch R" on the line next to that box. The Schedule R for James Davis isn't shown.

Example 2. William White is 53. His wife Helen is 49. William had a stroke 3 years ago and retired on permanent and total disability. He is still permanently and totally disabled because of the stroke. In November, Helen was injured in an accident at work and retired on permanent and total disability.

William received nontaxable social security disability benefits of \$2,000 during the year and a taxable disability pension of \$6,400. Helen earned \$17,150 from her job and received a taxable disability pension of \$1,700. Their joint return on Form 1040 shows adjusted gross income of \$25,250 (\$6,400 + \$17,150 + \$1,700). They don't itemize deductions. They don't have any amounts that would increase their standard deduction.

Helen's doctor completed the physician's statement in the Instructions for Schedule R. Helen isn't required to include the statement with their return, but she must keep it for her records.

William got a physician's statement for the year he had the stroke. His doctor had signed on line B of that physician's statement to certify that William had a permanent and total disability. William has kept the physician's statement with his records. He checks the box on Schedule R, Part II, and writes his first name in the space above the box on line 2.

William and Helen use Schedule R to figure their credit for the elderly or the disabled. If they can claim the credit, they will attach Schedule R to their Form 1040 and enter the amount of the credit on Schedule 3 (Form 1040), line 6. They will check box **c** on line 6 and enter "Sch R" on the line next to that box. See their filled-in Schedule R and Helen's filled-in physician's statement, later.

Instructions for Physician's Statement

Keep for Your Records



Taxpayer

If you retired after 1976, enter the date you retired in the space provided on the statement below.

Physician

A person is permanently and totally disabled if both of the following apply.

1. He or she can't engage in any substantial gainful activity because of a physical or mental condition.
2. A physician determines that the disability has lasted or can be expected to last continuously for at least a year or can lead to death.

Physician's Statement

I certify that _____ Helen A. White _____
Name of disabled person

was permanently and totally disabled on January 1, 1976, or January 1, 1977, or was permanently and totally disabled on the date he or she retired. If retired after 1976, enter the date retired ► November 1, 2021

Physician: Sign your name on either A or B below.

A. The disability has lasted or can be expected to last continuously for at least a year

Physician's signature Date

B. There is no reasonable probability that the disabled condition will ever improve

Ayden D. Doctor 2/8/22
Physician's signature Date

Physician's name
Ayden D. Doctor

Physician's address
1900 Green St., Hometown, MD 20000

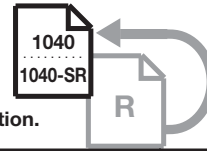
Schedule R
(Form 1040)

Credit for the Elderly or the Disabled

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service

▶ **Attach to Form 1040 or 1040-SR.**
▶ **Go to www.irs.gov/ScheduleR for instructions and the latest information.**



2021

Attachment
Sequence No. **16**

Name(s) shown on return

William M. White and Helen A. White

Your social security number

220-00-3333

You may be able to take this credit and reduce your tax if by the end of 2021:

- You were age 65 or older **or**
- You were under age 65, you retired on **permanent and total** disability, and you received taxable disability income.

But you must also meet other tests. See instructions.

TIP In most cases, the IRS can figure the credit for you. See instructions.

Part I Check the Box for Your Filing Status and Age

If your filing status is: And by the end of 2021: Check only one box:

Single,
Head of household, or
Qualifying widow(er)

1 You were 65 or older **1**

2 You were under 65 and you retired on permanent and total disability **2**

3 Both spouses were 65 or older **3**

4 Both spouses were under 65, but only one spouse retired on permanent and total disability **4**

Married filing jointly

5 Both spouses were under 65, and both retired on permanent and total disability **5**

6 One spouse was 65 or older, and the other spouse was under 65 and retired on permanent and total disability **6**

7 One spouse was 65 or older, and the other spouse was under 65 and **not** retired on permanent and total disability **7**

Married filing separately

8 You were 65 or older and you lived apart from your spouse for all of 2021 **8**

9 You were under 65, you retired on permanent and total disability, and you lived apart from your spouse for all of 2021 **9**

Did you check box 1, 3, 7, or 8?

Yes → Skip Part II and complete Part III on the back.

No → Complete Parts II and III.

Part II Statement of Permanent and Total Disability (Complete **only** if you checked box 2, 4, 5, 6, or 9 above.)

If: 1 You filed a physician's statement for this disability for 1983 or an earlier year, or you filed or got a statement for tax years after 1983 and your physician signed line B on the statement, **and**

2 Due to your continued disabled condition, you were unable to engage in any substantial gainful activity in 2021, check this box **▶**

William

- If you checked this box, you don't have to get another statement for 2021.
- If you **didn't** check this box, have your physician complete the statement in the instructions. You **must** keep the statement for your records.

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 11359K

Schedule R (Form 1040) 2021

Part III Figure Your Credit

10	If you checked (in Part I): Box 1, 2, 4, or 7 \$5,000 Box 3, 5, or 6 \$7,500 Box 8 or 9 \$3,750	Enter: }	10	7,500						
<table border="0" style="width: 100%;"> <tr> <td style="border: 1px solid black; padding: 2px;">Did you check box 2, 4, 5, 6, or 9 in Part I?</td> <td style="padding: 2px;">Yes →</td> <td style="padding: 2px;">You must complete line 11.</td> </tr> <tr> <td></td> <td style="padding: 2px;">No →</td> <td style="padding: 2px;">Enter the amount from line 10 on line 12 and go to line 13.</td> </tr> </table>					Did you check box 2, 4, 5, 6, or 9 in Part I?	Yes →	You must complete line 11.		No →	Enter the amount from line 10 on line 12 and go to line 13.
Did you check box 2, 4, 5, 6, or 9 in Part I?	Yes →	You must complete line 11.								
	No →	Enter the amount from line 10 on line 12 and go to line 13.								
11	If you checked (in Part I): • Box 6, add \$5,000 to the taxable disability income of the spouse who was under age 65. Enter the total. • Box 2, 4, or 9, enter your taxable disability income. • Box 5, add your taxable disability income to your spouse's taxable disability income. Enter the total.	}	11	8,100						
<div style="border: 1px solid black; padding: 2px; display: inline-block;">TIP</div> For more details on what to include on line 11, see Figure Your Credit in the instructions.										
12	If you completed line 11, enter the smaller of line 10 or line 11. All others , enter the amount from line 10		12	7,500						
13	Enter the following pensions, annuities, or disability income that you (and your spouse if filing jointly) received in 2021.									
a	Nontaxable part of social security benefits and nontaxable part of railroad retirement benefits treated as social security (see instructions)	13a	2,000							
b	Nontaxable veterans' pensions and any other pension, annuity, or disability benefit that is excluded from income under any other provision of law (see instructions)	13b								
c	Add lines 13a and 13b. (Even though these income items aren't taxable, they must be included here to figure your credit.) If you didn't receive any of the types of nontaxable income listed on line 13a or 13b, enter -0- on line 13c	13c	2,000							
14	Enter the amount from Form 1040 or 1040-SR, line 11	14	25,250							
15	If you checked (in Part I): Box 1 or 2 \$7,500 Box 3, 4, 5, 6, or 7 \$10,000 Box 8 or 9 \$5,000	15	10,000							
16	Subtract line 15 from line 14. If zero or less, enter -0-	16	15,250							
17	Enter one-half of line 16	17	7,625							
18	Add lines 13c and 17	18	9,625							
19	Subtract line 18 from line 12. If zero or less, stop ; you can't take the credit. Otherwise, go to line 20.	19	(2,125)							
20	Multiply line 19 by 15% (0.15)	20								
21	Tax liability limit. Enter the amount from the Credit Limit Worksheet in the instructions	21								
22	Credit for the elderly or the disabled. Enter the smaller of line 20 or line 21. Also enter this amount on Schedule 3 (Form 1040), line 6d	22								

How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) and find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Form W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Go to [IRS.gov](https://www.irs.gov) to see your options for preparing and filing your return online or in your local community, if you qualify, which include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using brand-name tax-preparation-and-filing software or Free File fillable forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE), download the free IRS2Go app, or call 888-227-7669 for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource.

Also, the IRS offers Free Fillable Forms, which can be completed online and then filed electronically regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant \(IRS.gov/EITCAssistant\)](https://www.irs.gov/EITCAssistant) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application \(IRS.gov/EIN\)](https://www.irs.gov/EIN) helps you get an employer identification number (EIN).
- The [Tax Withholding Estimator \(IRS.gov/W4app\)](https://www.irs.gov/W4app) makes it easier for everyone to pay the correct amount of tax during the year. The tool is a convenient, online way to check and tailor your withholding. It's more user-friendly for taxpayers, including retirees and self-employed individuals. The features include the following.
 - Easy to understand language.
 - The ability to switch between screens, correct previous entries, and skip screens that don't apply.
 - Tips and links to help you determine if you qualify for tax credits and deductions.
 - A progress tracker.
 - A self-employment tax feature.
 - Automatic calculation of taxable social security benefits.
- The [First Time Homebuyer Credit Account Look-up \(IRS.gov/HomeBuyer\)](https://www.irs.gov/HomeBuyer) tool provides information on your repayments and account balance.
- The [Sales Tax Deduction Calculator \(IRS.gov/SalesTax\)](https://www.irs.gov/SalesTax) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On [IRS.gov](https://www.irs.gov), you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ITA): The Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers.
- [IRS.gov/Forms](https://www.irs.gov/Forms): Find forms, instructions, and publications. You will find details on 2020 tax changes and hundreds of interactive links to help you find answers to your questions.
- You may also be able to access tax law information in your electronic filing software.

Need someone to prepare your tax return? There are various types of tax return preparers, including tax preparers, enrolled agents, certified public accountants (CPAs), attorneys, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,

- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.

Coronavirus. Go to [IRS.gov/Coronavirus](#) for links to information on the impact of the coronavirus, as well as tax relief available for individuals and families, small and large businesses, and tax-exempt organizations.

Tax reform. Tax reform legislation affects individuals, businesses, and tax-exempt and government entities. Go to [IRS.gov/TaxReform](#) for information and updates on how this legislation affects your taxes.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [SSA.gov/employer](#) for fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

IRS social media. Go to [IRS.gov/SocialMedia](#) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are paramount. We use these tools to share public information with you. **Don't** post your SSN or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](#).
- [Youtube.com/irsvideosmultilingua](#).
- [Youtube.com/irsvideosASL](#).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](#)) contains video and audio presentations for individuals, small businesses, and tax professionals.

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](#) if English isn't your native language.

Free interpreter service. Multilingual assistance, provided by the IRS, is available at Taxpayer Assistance Centers (TACs) and other IRS offices. Over-the-phone interpreter service is accessible in more than 350 languages.

Getting tax forms and publications. Go to [IRS.gov/Forms](#) to view, download, or print all of the forms, instructions, and publications you may need. You can also down-

load and view popular tax publications and instructions (including the Instructions for Forms 1040 and 1040-SR) on mobile devices as an eBook at [IRS.gov/eBooks](#). Or you can go to [IRS.gov/OrderForms](#) to place an order.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](#) to securely access information about your federal tax account.

- View the amount you owe, pay online, or set up an online payment agreement.
- Access your tax records online.
- Review your payment history.
- Go to [IRS.gov/SecureAccess](#) to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to file electronically and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. The IRS issues more than 90% of refunds in less than 21 days.

Getting a transcript of your return. The quickest way to get a copy of your tax transcript is to go to [IRS.gov/Transcripts](#). Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a free copy of your transcript. If you prefer, you can order your transcript by calling 800-908-9946.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages, telephone calls, or social media channels to request personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](#), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to eligible taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](#).

Checking on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- The IRS can't issue refunds before mid-February 2021 for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- **IRS Direct Pay:** Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- **Debit or Credit Card:** Choose an approved payment processor to pay online, by phone, or by mobile device.
- **Electronic Funds Withdrawal:** Offered only when filing your federal taxes using tax return preparation software or through a tax professional.
- **Electronic Federal Tax Payment System:** Best option for businesses. Enrollment is required.
- **Check or Money Order:** Mail your payment to the address listed on the notice or instructions.
- **Cash:** You may be able to pay your taxes with cash at a participating retail store.
- **Same-Day Wire:** You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and cut-off times.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OPA\)](https://www.irs.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/offer) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/OIC).

Filing an amended return. You can now file Form 1040-X electronically with tax filing software to amend 2019 Forms 1040 and 1040-SR. To do so, you must have e-filed your original 2019 return. Amended returns for all prior years must be mailed. See [Tips for taxpayers who need to file an amended tax return](https://www.irs.gov/taxtips) and go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

Checking the status of your amended return. Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS Taxpayer Assistance Center (TAC). Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, IRS TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is TAS?

TAS is an **independent** organization within the IRS that helps taxpayers and protects taxpayer rights. Their job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](https://www.irs.gov/advocate).

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to [TaxpayerAdvocate.IRS.gov](https://www.irs.gov/advocate) to help you understand what these rights mean to you and how they apply. These are **your** rights. Know them. Use them.

What Can TAS Do For You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

TAS has offices [in every state, the District of Columbia, and Puerto Rico](#). Your local advocate's number is in your local directory and at [TaxpayerAdvocate.IRS.gov/Contact-Us](https://www.irs.gov/advocate/contact-us). You can also call them at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to them at [IRS.gov/SAMS](https://www.irs.gov/SAMS).

TAS for Tax Professionals

TAS can provide a variety of information for tax professionals, including tax law updates and guidance, TAS programs, and ways to let TAS know about systemic problems you've seen in your practice.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS. LITCs represent individuals whose income is below a certain level and need to resolve tax problems with the IRS, such as audits, appeals, and tax collection disputes. In addition, clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee for eligible taxpayers. To find a clinic near you, visit [TaxpayerAdvocate.IRS.gov/about/LITC](https://www.irs.gov/advocate/about-litc) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](#).

**A****Adjusted gross income (AGI):**Income limits for [5](#)**Age:**Age 65 [2](#)Mandatory retirement age [5](#)**Assistance** (See Tax help)**C****Citizenship requirement** [2](#)**Credit figured by IRS** [5](#)**Credit figured for you** [5](#)**D****Disability, permanent and total disability** [2, 4](#)**Disability benefits:**Nontaxable by law [7](#)**Disability income** [5](#)**E****Eligibility for credit** [2](#)**Employer's accident or health plans or pension plans:**Disability income from [5](#)**Excess adjusted gross income** [7](#)**F****Figuring the credit yourself** [5](#)Determine excess AGI [7](#)Determine initial amount [6](#)Determine the credit [7](#)Determine the total of Steps 2 and 3 [7](#)Total certain nontaxable pensions and benefits [6](#)**Foreign military service:**Pension, annuity, or disability benefit from [7](#)**Foreign Service:**Pension, annuity, or disability benefit from [7](#)**Form RRB-1099:**Payments by Railroad Retirement Board [6](#)**Form SSA-1099:**Social security benefit statement [6](#)**H****Head of household** [3](#)**I****Income limits** [5](#)**Initial amounts for persons under age 65** [6](#)**J****Joint returns** [2](#)**L****Limit on credit** [7](#)**Lump-sum payments:**Accrued annual leave [5](#)Death benefits paid to surviving spouse or child [6](#)**M****Mandatory retirement age** [5](#)**Married taxpayers** [2](#)**Mentally impaired persons:**Sheltered employment for [4](#)**Missing children:**Photographs of [1](#)**N****National Oceanic and Atmospheric Administration:**Pension, annuity, or disability benefit from [7](#)**Nonresident aliens** [2](#)**Nontaxable payments** [7](#)**P****Pension or annuity payments:**Nontaxable by law [7](#)**Permanent and total disability** [2, 4](#)**Physician certification** [4](#)**Publications** (See Tax help)**Public Health Service:**Pension, annuity, or disability benefit from [7](#)**Q****Qualified individual** [2](#)Age 65 or older [2](#)Death of taxpayer [2](#)Under age 65 and retired on permanent and total disability [2, 3](#)**R****Residence requirement** [2](#)**S****Schedule R** [5, 9](#)**Sheltered employment** [4](#)**Social security payments** [6](#)**Substantial gainful activity** [4](#)**T****Tables and figures:**Figure A, Qualified individual determination [3](#)Table 1, Income limits [5](#)Table 2, Initial amounts [6](#)**Tax help** [11](#)**U****U.S. citizens and resident aliens** [2](#)**V****VA Form 21-0172:**Certification of permanent and total disability [4](#)**Veterans:**Certification by VA of permanent and total disability [4](#)Exclusion of nontaxable pension or annuity payment or disability benefits [6](#)