

Child-Related Tax Benefits Comparison

Our handy chart shows some of the basic eligibility requirements for tax benefits available to those with a qualifying child. This chart compares the Earned Income Tax Credit (EITC), the Dependency Exemption, the Child Tax Credit and the refundable part of the CTC, the Additional Child Tax Credit (CTC/ACTC), the Head of Household filing status and the Child and Dependent Care Credit.

WARNINGS:

- **This chart is for quick comparison only. Each listed benefit has other requirements. This at-a-glance guide also directs you to more information to make sure the child is a qualifying child for the tax benefit.**
- **To be a qualifying child for EITC purposes, the child MUST HAVE A SOCIAL SECURITY NUMBER (SSN). The SSN must be valid for employment and must be issued by the due date of the return (including extensions).**
- **A child identified by an Adoption Taxpayer Identification Number (ATIN) or an Individual Taxpayer Identification Number (ITIN) is NOT a qualifying child for EITC.**
- **For the CTC/ACTC,**
 - **if a SSN is used, The SSN must be valid for employment and must be issued by the due date of the return (including extensions)**
 - **if an adoption taxpayer identification number (ATIN) or an individual taxpayer identification number (ITIN) is used, it must be issued or applied for by the due date of the return (including extensions).**

Criteria	Earned Income Tax Credit	Dependency Exemption	Child Tax Credit	Head of Household	Child and Dependent Care Credit
Age	Child must be: <ul style="list-style-type: none"> • Younger than you (or your spouse if filing a joint return) and under age 19 at end of the tax year 	Child must be: <ul style="list-style-type: none"> • Younger than you (or your spouse if filing a joint return) and under age 19 at end of the tax year 	Child must be younger than you (or your spouse if filing a joint return) and under age 17 at the end of the tax year	Child must be: <ul style="list-style-type: none"> • Younger than you (or your spouse if filing a joint return) and under age 19 at end of the tax year 	Child must be: <p>Younger than you (or your spouse if filing a joint return)</p> <p>And</p> <p>Under age 13 for the days the care was provided during the tax</p>

Criteria	Earned Income Tax Credit	Dependency Exemption	Child Tax Credit	Head of Household	Child and Dependent Care Credit
	<ul style="list-style-type: none"> • Younger than you (or your spouse if filing a joint return), under age 24 at the end of the tax year and a full time student¹ • Any age if permanently and totally disabled² 	<ul style="list-style-type: none"> • Younger than you (or your spouse if filing a joint return), under age 24 at the end of the tax year and a full time student¹ • Any age if permanently and totally disabled² 		<ul style="list-style-type: none"> • Younger than you (or your spouse if filing a joint return), under age 24 at the end of the tax year and a full time student¹ • Any age if permanently and totally disabled² 	year
Child's Relationship	<p style="text-align: center;">Child must be your: son, daughter, stepson, stepdaughter, adopted child,³ foster child,⁴ brother, sister, half brother, half sister, stepbrother, stepsister, or descendent of any of them</p>				
Can You Claim Without Qualifying Child?	Yes, see rules for claiming without a qualifying child	Yes, see rules for qualifying relative	No	Yes, see rules for dependents who are not a qualifying child	Yes, see rules for qualifying persons

Criteria	Earned Income Tax Credit	Dependency Exemption	Child Tax Credit	Head of Household	Child and Dependent Care Credit
Residency	<p>Child must have lived with you in the U.S. for more than half of the tax year</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • Temporary absence • Serving in military overseas • Birth or death of child • Kidnapped child 	<p>Child must have lived with you for more than half of the tax year</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • Temporary absence • Birth or death of child • Kidnapped child • Divorced or separated parents or parents who live apart 	<p>Child must have lived with you for more than half of the tax year</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • Temporary absence • Birth or death of child • Kidnapped child • Divorced or separated parents or parents who live apart 	<p>Child must lived with you for more than half of the tax year</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • Temporary absence • Birth or death of child • Kidnapped child 	<p>Child must have lived with you for more than half of the tax year</p> <p>Exceptions:</p> <ul style="list-style-type: none"> • Temporary absence • Birth or death of child
Support	<p>None. But, if the child is married, generally, you must be entitled to a dependency exemption for the child</p>	<p>Child must not provide over half of own support for the tax year but see rules for divorced or separated parents or parents who live apart.</p>	<p>Child must not provide over half of own support for the tax year but see rules for divorced or separated parents or parents who live apart.</p>	<p>Child must not provide over half of own support for the tax year. Also, see rules for providing over half the cost of maintaining the household.</p>	<p>Child must not provide over half of own support for the tax year but see rules for divorced or separated parents or parents who live apart and rule allowing the custodial parent to claim the credit.</p>
Child Must Have SSN (Not ATIN or ITIN)	Yes and the SSN must be valid for	No			

Criteria	Earned Income Tax Credit	Dependency Exemption	Child Tax Credit	Head of Household	Child and Dependent Care Credit
	employment and issued before the due date of the return (including extensions)				
<p>Child must be U.S. Citizen, U.S. National or U.S. Resident</p>	<p>N/A but see residency and child must have a SSN</p>	<p>N/A but see next row</p>	<p>Yes. To be considered a U.S. resident, the child must:</p> <ul style="list-style-type: none"> • Meet the substantial presence test <p>or</p> <ul style="list-style-type: none"> • Be admitted for lawful permanent residence <p>or</p> <ul style="list-style-type: none"> • Make a first-year election 	<p>N/A but see next row</p>	
<p>Child must be U.S. Citizen, U.S. National, U.S. Resident or Resident of Canada or Mexico**</p>	<p>N/A but see residency and child must have a SSN that is valid for employment issued before the due date of the return (including extensions)</p>	<p>Yes</p>	<p>N/A but see previous row</p>	<p>Yes</p>	
<p>Noncustodial Parent Claim</p>	<p>No, the rule does</p>		<p>Yes</p>	<p>No, the rules does not</p>	<p>No, only the custodial</p>

Criteria	Earned Income Tax Credit	Dependency Exemption	Child Tax Credit	Head of Household	Child and Dependent Care Credit
Using the Special Rule for Divorced or Separated Parents or Parents who Live Apart	not apply			apply	parent can claim the credit
Can Disabled Child be Any Age?	Yes		No	Yes	Not as a qualifying child but see qualifying person
Am I Required to Complete and Submit a Schedule or Form with my Form 1040 or 1040A?	<p>Yes, Schedule EIC and you must include the child's name and SSN</p> <p>and</p> <p>Form 8862 (Spanish version of Form 8862) if EITC previously disallowed</p> <p>Paid Preparers must complete Form 8867</p> <p>Form 8867 Instructions</p>	No, but must show name and SSN or other taxpayer identification number on tax return	<p>Yes if the child has an ITIN, you must complete Schedule 8812</p> <p>Schedule 8812 Instructions</p>	No, but if child isn't listed as a dependent, name must be on tax return	<p>Yes,</p> <p>Form 2441</p> <p>Form 2441 Instructions</p>

Criteria	Earned Income Tax Credit	Dependency Exemption	Child Tax Credit	Head of Household	Child and Dependent Care Credit
Reference Publications	Publication 596, Earned Income Credit Publication 596 (SP), Crédito por Ingreso del Trabajo	Publication 501, Exemptions, Standard Deduction and Filing Information Publication 17 (SP) (PDF), El Impuesto Federal sobre los Ingresos	Publication 972, Child Tax Credit Publication 519, U.S. Tax Guide for Aliens Publication 17 (SP) (PDF), El Impuesto Federal sobre los Ingresos	Publication 501, Exemptions, Standard Deduction and Filing Information Publication 17 (SP) (PDF), El Impuesto Federal sobre los Ingresos	Publication 503, Child and Dependent Care Expenses Publication 17 (SP) (PDF), El Impuesto Federal sobre los Ingresos

¹ Student defined

To qualify as a student during some part of any 5 calendar months of the year (the 5 calendar months don't have to be consecutive); your child must be:

- - A full-time student at a school that has a regular teaching staff, course of study, and a regularly enrolled student body at the school, or
 - A student taking a full-time, on-farm training course given by a school described above, or by a state, county or local government agency.

Full-time student. A full-time student is a student who is enrolled for the number of hours or courses the school considers to be full-time attendance.

School defined. A school can be an elementary school, junior or senior high school, college, university, or technical, trade, or mechanical school. But, an on-the-job training course, correspondence school, or school offering courses only through the Internet doesn't count as a school.

Vocational high school students. Students who work on "coop" jobs in private industry as a part of a school's regular course of classroom and practical training are considered full-time students.

²Permanently and totally disabled

Your child is permanently and totally disabled if both of the following apply:

- Your child can not engage in any substantial gainful activity because of a physical or mental condition
- A doctor or government agency determines the condition has lasted or can be expected to last continuously for at least 12 months or can be expected to result in death

³Adopted Child

An adopted child is always treated as your own child. This term includes a child who is lawfully placed with you for legal adoption

⁴Foster child

A 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. An authorized placement agency includes a state or local government agency or an Indian tribal government. It also includes a tax-exempt organization licensed by a state or an Indian tribal government.