GUIDE

The 2026 tax brackets and rates

For 2026, the seven federal tax rates stay at 10%, 12%, 22%, 24%, 32%, 35% and 37%, with brackets raised for inflation. The 37% rate starts above $640,600 single and $768,700 married filing jointly. The standard deduction is $16,100 single, $32,200 joint and $24,150 head of household.

QUICK FACTS

- **Top rate.** 37% above $640,600 single, $768,700 married filing jointly
- **Standard deduction.** $16,100 single, $32,200 joint, $24,150 head of household
- **Wage base.** Social Security tax stops at $184,500 of wages

What are the 2026 tax brackets?

RATE	SINGLE	MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD	MARRIED FILING SEPARATELY
10%	$0 to $12,400	$0 to $24,800	$0 to $17,700	$0 to $12,400
12%	to $50,400	to $100,800	to $67,450	to $50,400
22%	to $105,700	to $211,400	to $105,700	to $105,700
24%	to $201,775	to $403,550	to $201,750	to $201,775
32%	to $256,225	to $512,450	to $256,200	to $256,225
35%	to $640,600	to $768,700	to $640,600	to $384,350
37%	over $640,600	over $768,700	over $640,600	over $384,350

These apply to taxable income, after deductions. Only the income inside each band is taxed at that rate. Try the federal income tax calculator to see your own numbers.

What are the 2026 capital gains rates?

Long-term gains and qualified dividends are taxed at 0%, 15% or 20%, depending on taxable income.

General information, not tax advice for your situation.

RATE	SINGLE	MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD
0%	up to $49,450	up to $98,900	up to $66,200
15%	to $545,500	to $613,700	to $579,600
20%	above $545,500	above $613,700	above $579,600

High earners may also owe the 3.8% net investment income tax.

What other 2026 numbers should owners know?

ITEM	2026
Social Security wage base	$184,500
Self-employment tax	15.3%, with the 12.4% part up to $184,500
Additional Medicare tax	0.9% over $200,000 single, $250,000 joint
Standard mileage rate	72.5 cents through June, 76 cents from July 1
Section 179 expensing	$2,560,000
Bonus depreciation	100% for property acquired after January 19, 2025
Child tax credit	$2,200 per child
Senior deduction (65 and older)	$6,000 per person, 2025 to 2028
Estate and gift tax exemption	$15,000,000 per person
Gift tax annual exclusion	$19,000 per recipient
Foreign earned income exclusion	$132,900

Retirement and HSA limits are in our 2026 contribution limits guide, and the standard deduction details are in our standard deduction guide.

What changed from 2025?

Brackets and most limits rose with inflation. The 2025 tax law made the current rates and the higher standard deduction permanent, raised the estate exemption to $15 million and created new deductions for tips, overtime, car loan interest and seniors. Our 2025 tax law changes guide explains each one for business owners.

Common questions

What are the federal tax brackets for 2026?
Seven rates, from 10% to 37%. For single filers, 10% covers taxable income up to $12,400 and 37% applies above $640,600. Married couples filing jointly reach 37% above $768,700.

Did tax rates change for 2026?

No. The rates are the same as 2025. The income ranges for each rate rose with inflation.

What is the 0% capital gains bracket for 2026?

Taxable income up to $49,450 for single filers and $98,900 for married couples filing jointly.

When do the 2026 brackets apply?

To income earned in 2026, on the return you file in early 2027. They also set 2026 paycheck withholding.

Want a plan for this year?

We run your numbers and show you the options. Book a free 30-minute call at eminenttax.com/contact or call (972) 347-4590.

eminenttax.com

General information, not tax advice for your situation.