

Federal tax rate brackets: Year 2022

The U.S. federal income tax system is progressive. This means that income is taxed in layers, with a higher tax rate applied to each layer. Below are the tax brackets for 2022 taxable income. Taxable income is generally adjusted gross income (AGI) less the standard or itemized deductions.

Tax brackets for 2022: Individuals				
Marginal rate	Single	Married filing joint	Head of household	Married filing separate
10%	0 - \$10,275	0 - \$20,550	0 - \$14,650	0 - \$10,275
12%	\$10,276 - \$41,775	\$20,551 - \$83,550	\$14,651 - \$55,900	\$10,276 - \$41,775
22%	\$41,776 - \$89,075	\$83,551 - \$178,150	\$55,901 - \$89,050	\$41,776 - \$89,075
24%	\$89,076 - \$170,050	\$178,151 - \$340,100	\$89,051 - \$170,050	\$89,076 - \$170,050
32%	\$170,051 - \$215,950	\$340,101 - \$431,900	\$170,051 - \$215,950	\$170,051 - \$215,950
35%	\$215,951 - \$539,900	\$431,901 - \$647,850	\$215,951 - \$539,900	\$215,951 - \$323,925
37%	Over \$539,900	Over \$647,850	Over \$539,900	Over \$323,925

Deductions and exemptions 2022: Individuals	
Personal exemption	None
Standard deduction:	
Single	\$12,950
Married filing joint (MFJ)	\$25,900
Head of household (HOH)	\$19,400
Married filing separate (MFS)	\$12,950
Dependent	The greater of \$1,150 or \$400 + dependent's earned income, up to a maximum of \$12,950
Additional deduction:	
Married age 65 or older or blind	Standard deduction + \$1,400
Single (not a surviving spouse) age 65 or older or blind	Standard deduction + \$1,750

Tax brackets for 2022: Income tax rates for trusts and estates	
Marginal rate	Estates and trusts
10%	0 - \$2,750
24%	\$2,751 - \$9,850
35%	\$9,851 - \$13,450
37%	Over \$13,450

Capital gains and dividends

Short-term capital gains and non-qualified dividends for individuals, estates and trusts are treated as ordinary income and are taxed as such. This rate applies to gains on securities held one year or less and to short-term capital gain distributions reported by mutual funds.

Long-term capital gains and qualified dividends are taxed at a lower rate. After ordinary income is taxed, long-term capital gains from sales and exchanges, long-term capital gain distributions from mutual funds and qualified dividends are

taxed at the rate indicated until exceeding a particular breakpoint. After exceeding a breakpoint, the income is taxed at the next rate until it exceeds the next breakpoint, and so on.

Long-term capital gain and qualified dividend brackets for 2022					
Marginal rate	Single	Married filing joint	Head of household	Married filing separate	Estates and trusts
0%	0 - \$41,675	0 - \$83,350	0 - \$55,800	0 - \$41,675	0 - \$2,800
15%	\$41,676 - \$459,750	\$83,351 - \$517,200	\$55,801 - \$488,500	\$41,676 - \$258,600	\$2,801 - \$13,700
20%	\$459,751 and up	\$517,201 and up	\$488,501 and up	\$258,601 and up	\$13,701 and up

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