

# Federal tax brackets for 2025

The U.S. federal income tax system is progressive, meaning income is taxed in tiers, with a higher tax rate applied to each tier. Below are the tax brackets for 2025 taxable income. Taxable income is generally adjusted gross income (AGI) less the standard or itemized deductions.

Tax brackets for 2025: Individuals				
Marginal rate	Single	Married filing jointly	Head of household	Married filing separately
10%	0 – \$11,925	0 – \$23,850	0 – \$17,000	0 – \$11,925
12%	\$11,926 – \$48,475	\$23,851 – \$96,950	\$17,001 – \$64,850	\$11,926 – \$48,475
22%	\$48,476 – \$103,350	\$96,951 – \$206,700	\$64,851 – \$103,350	\$48,476 – \$103,350
24%	\$103,351 – \$197,300	\$206,701 – \$394,600	\$103,351 – \$197,300	\$103,351 – \$197,300
32%	\$197,301 – \$250,525	\$394,601 – \$501,050	\$197,301 – \$250,500	\$197,301 – \$250,525
35%	\$250,526 – \$626,350	\$501,051 – \$751,600	\$250,501 – \$626,350	\$250,526 – \$375,800
37%	Over \$626,350	Over \$751,600	Over \$626,350	Over \$375,800

Deductions and exemptions 2025: Individuals	
Personal exemption	None
Standard deduction:	
Single	\$15,750
Married filing jointly (MFJ)	\$31,500
Head of household (HOH)	\$23,625
Married filing separately (MFS)	\$15,750
Dependent	The greater of \$1,350 or \$450 + dependent's earned income, up to a maximum of \$15,000
Additional deduction:	
Single and blind	Standard deduction + \$2,000
Married and blind	Standard deduction + \$1,600
Age 65 or older	\$6,000 per eligible individual (\$12,000 total for married couple where both spouses qualify). Income thresholds apply.

Tax brackets for 2025: Income tax rates for trusts and estates	
Marginal rate	Estates and trusts
10%	0 – \$3,150
24%	\$3,151 – \$11,450
35%	\$11,451 – \$15,650
37%	Over \$15,650

## Capital gains and dividends

Short-term capital gains and nonqualified 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 gains and qualified dividend brackets for 2025					
Marginal rate	Single	Married filing jointly	Head of household	Married filing separately	Estates and trusts
0%	0 – \$48,350	0 – \$96,700	0 – \$64,750	0 – \$48,350	0 – \$3,250
15%	\$48,351 – \$533,400	\$96,701 – \$600,050	\$64,751 – \$566,700	\$48,351 – \$300,000	\$3,251 – \$15,900
20%	\$533,401 and up	\$600,051 and up	\$566,701 and up	\$300,001 and up	\$15,901 and up

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