

Federal tax brackets for 2026

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 2026 taxable income. Taxable income is generally adjusted gross income (AGI) less the standard or itemized deductions.

Tax brackets for 2026: Individuals

Marginal rate	Single	Married filing jointly	Head of household	Married filing separately
10%	0 – \$12,400	0 – \$24,800	0 – \$17,700	0 – \$12,400
12%	\$12,401 – \$50,400	\$24,801 – \$100,800	\$17,701 – \$67,450	\$12,401 – \$50,400
22%	\$50,401 – \$105,700	\$100,801 – \$211,400	\$67,451 – \$105,700	\$50,401 – \$105,700
24%	\$105,701 – \$201,775	\$211,401 – \$403,550	\$105,701 – \$201,750	\$105,701 – \$201,775
32%	\$201,776 – \$256,225	\$403,551 – \$512,450	\$201,751 – \$256,200	\$201,776 – \$256,225
35%	\$256,226 – \$640,600	\$512,451 – \$768,700	\$256,201 – \$640,600	\$256,226 – \$384,350
37%	Over \$640,600	Over \$768,700	Over \$640,600	Over \$384,350

Deductions and exemptions 2026: Individuals

Personal exemption	None
Standard deduction:	
Single	\$16,100
Married filing jointly (MFJ)	\$32,200
Head of household (HOH)	\$24,150
Married filing separately (MFS)	\$16,100
Dependent	The greater of \$1,350 or \$450 + dependent's earned income, up to a maximum of \$16,100
Additional deductions:	
Single or head of household: Blind or 65 or older	Extra deduction: \$2,050
Single or head of household: Blind and 65 or older	Extra deduction: \$4,100
Married filing jointly or separately: Blind or 65 or older	Extra deduction: \$1,650 (per person who falls into one category)
Married filing jointly or separately: Blind and 65 or older	Extra deduction: \$3,300 (per person who falls into one category)
65 and older	Extra deduction: \$6,000

Tax brackets for 2026: Income tax rates for trusts and estates

Marginal rate	Estates and trusts
10%	0 – \$3,300
24%	\$3,301 – \$11,700
35%	\$11,701 – \$16,000
37%	Over \$16,000

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 2026					
Marginal rate	Single	Married filing jointly	Head of household	Married filing separately	Estates and trusts
0%	0 – \$49,450	0 – \$98,900	0 – \$66,200	0 – \$49,450	0 – \$3,300
15%	\$49,451 – \$545,500	\$98,901 – \$613,700	\$66,201 – \$579,600	\$49,451 – \$306,850	\$3,301 – \$16,250
20%	\$545,501 and up	\$613,701 and up	\$579,601 and up	\$306,851 and up	\$16,251 and up

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