

# AI-03380 IRS 2026 Tax Bracket

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## What are the US IRS income tax bracket.

Here are the **current U.S. federal income tax brackets** (the *marginal tax rates*) for individual taxpayers under the 2026 tax year (for taxes you file in 2027). These are set by the IRS and adjusted each year for inflation: ([Tax Foundation](#))

## Federal Income Tax Brackets — Tax Year 2026

(Tax returns filed in 2027)

Rate	Single Filers	Married Filing Jointly	Head of Household
10%	\$0 – \$12,400	\$0 – \$24,800	\$0 – \$17,700
12%	\$12,401 – \$50,400	\$24,801 – \$100,800	\$17,701 – \$67,450
22%	\$50,401 – \$105,700	\$100,801 – \$211,400	\$67,451 – \$105,700
24%	\$105,701 – \$201,775	\$211,401 – \$403,550	\$105,701 – \$201,775
32%	\$201,776 – \$256,225	\$403,551 – \$512,450	\$201,776 – \$256,200
35%	\$256,226 – \$640,600	\$512,451 – \$768,700	\$256,201 – \$640,600
37%	\$640,601+	\$768,701+	\$640,601+

## How It Works

- The U.S. uses a **progressive tax system** — only the *portion* of your taxable income in each bracket is taxed at that rate.
- **Taxable income** = Adjusted Gross Income (AGI) minus deductions (standard or itemized).
- For most people, **standard deductions** significantly reduce taxable income (e.g., higher amounts in recent years). ([Tax Foundation](#))

## Notes

- These brackets apply to *ordinary income* (wages, interest, short-term capital gains, etc.).
- **Capital gains and qualified dividends** have their own tax rate schedules (e.g., 0%, 15%, 20%). ([Kiplinger](#))
- Tax law changes (like the One Big Beautiful Bill Act) have solidified these bracket structures and inflation adjustments through 2026. ([The Week](#))

If you want, I can break down **standard deduction amounts** and how they affect your taxable income, or explain how *effective tax rate* differs from *marginal tax rate*.