

Income Tax Rate Structure for 2025

Single

Tax Rate	Taxable Income	Tax Liability
10%	\$0 – \$11,925	10% of taxable income under \$11,925
12%	\$11,926 – \$48,475	\$1,193 + 12% of income from \$11,926 – \$48,475
22%	\$48,476 – \$103,350	\$5,579 + 22% of income from \$48,476 – \$103,350
24%	\$103,351 – \$197,300	\$17,651 + 24% of income from \$103,351 – \$197,300
32%	\$197,301 – \$250,525	\$40,199 + 32% of income from \$197,301 – \$250,525
35%	\$250,526 – \$626,350	\$57,231 + 35% of income from \$250,526 – \$626,350
37%	\$626,351+	\$188,770 + 37% of income above \$626,350

Married Filing Jointly (MFJ)

Tax Rate	Taxable Income	Tax Liability
10%	\$0 – \$23,850	10% of taxable income under \$23,850
12%	\$23,851 – \$96,950	\$2,385 + 12% of income from \$23,851 – \$96,950
22%	\$96,951 – \$206,700	\$11,157 + 22% of income from \$96,951 – \$206,700
24%	\$206,701 – \$394,600	\$35,302 + 24% of income from \$206,701 – \$394,600
32%	\$394,601 – \$501,050	\$80,398 + 32% of income from \$394,601 – \$501,050
35%	\$501,051 – \$751,600	\$114,462 + 35% of income from \$501,051 – \$751,600
37%	\$751,601+	\$202,155 + 37% of income above \$751,600

Head of Household (HOH)

Tax Rate	Taxable Income	Tax Liability
10%	\$0 – \$17,000	10% of taxable income under \$17,000
12%	\$17,001 – \$64,850	\$1,700 + 12% of income from \$17,001 – \$64,850
22%	\$64,851 – \$103,350	\$7,442 + 22% of income from \$64,851 – \$103,350
24%	\$103,351 – \$197,300	\$15,912 + 24% of income from \$103,351 – \$197,300
32%	\$197,301 – \$250,500	\$38,460 + 32% of income from \$197,301 – \$250,500
35%	\$250,501 – \$626,350	\$55,484 + 35% of income from \$250,501 – \$626,350
37%	\$626,351+	\$187,032 + 37% of income above \$626,350

Rounded to the nearest dollar. Taxable income = adjusted gross income minus deductions.

For example, a married couple with \$61,500 in adjusted gross income who claim the \$31,500 standard deduction would have \$30,000 in taxable income.

Filing Status	Standard Deduction	Additional Deduction (Age 65+ and blind)	Bonus Senior Deduction
Single	\$15,750	\$2,000	\$6,000
Head of household	\$23,625	\$2,000	\$6,000
Married filing separately	\$15,750	\$1,600	N/A
Married filing jointly	\$31,500	\$1,600	\$6,000
Qualifying surviving spouse	\$31,500	\$1,600	\$6,000

Capital Gains Threshold (2025 Taxable Income)

Filing Status	0%	15%	20%
Single	\$0 - \$48,350	\$48,351 – \$533,400	\$533,401+
Married filing jointly	\$0 - \$96,700	\$96,701 – \$600,050	\$600,051+
Married filing separately	\$0 - \$48,350	\$48,351 – \$300,000	\$300,001+
Head of household	\$0 - \$64,750	\$64,751 – \$566,700	\$566,701+
Qualifying surviving spouse	\$0 - \$96,700	\$96,701 – \$600,050	\$600,051+

Plan	Standard Catch-Up (Age 50-59 & 64+)	Super Catch-Up (Ages 60-63)
401(k), 401(b), SARSEP, and 457(b) plans	\$7,500	\$11,250
SIMPLE IRAs	\$4,000	\$5,250
Starter 401(k)	\$1,000	\$1,000
Traditional and Roth IRAs	\$1,000	\$1,000

Traditional IRA Income Phase-Out Ranges		
Filing Status	Modified AGI	Deductibility
Single and head of household, or qualifying surviving spouse	\$0 - \$79,000	Full deduction
	\$79,001 - \$88,999	Partial deduction
	+ \$89,000	No deduction
Married filing jointly: both spouses covered or contributor is covered	\$0 - \$126,000	Full deduction
	\$126,001 - \$145,999	Partial deduction
	+ \$146,000	No deduction
Married filing jointly: contributor not covered, but spouse is covered	\$0 - \$236,000	Full deduction
	\$236,001 - \$245,999	Partial deduction
	+ \$246,000	No deduction

Roth IRA Income Phase-Out Ranges	
Filing Status	Modified AGI
Single or head of household	\$150,000 - \$165,000
Married filing jointly	\$236,000 - \$246,000
Married filing separately	\$0 - \$10,000

Qualified Plan	Standard Amount
Maximum elective deferral to retirement plans [e.g., 401(k), 403(b), 457(b)]	\$23,500
Maximum elective deferral to SIMPLE IRAs	\$16,500
Maximum uniform non-elective contribution to SIMPLE plans	\$5,100
Limit on annual additions to defined contribution plans or SEPs	\$70,000
Maximum annual compensation taken into account for contributions	\$350,000
Threshold amount for definition of highly compensated employee	\$160,000
Threshold amount for definition of key employee in top-heavy plans	\$230,000
Maximum elective deferral 10 starter 401(k) plan	\$6,000
Maximum elective deferral to pension-linked emergency savings account	\$2,500