

2019 Federal Income Tax Brackets

(for taxes due in April 2020)

Tax rate	Single	Married, filing jointly	Married, filing separately	Head of household
10%	\$0 to \$9,700	\$0 to \$19,400	\$0 to \$9,700	\$0 to \$13,850
12%	\$9,701 to \$39,475	\$19,401 to \$78,950	\$9,701 to \$39,475	\$13,851 to \$52,850
22%	\$39,476 to \$84,200	\$78,951 to \$168,400	\$39,476 to \$84,200	\$52,851 to \$84,200
24%	\$84,201 to \$160,725	\$168,401 to \$321,450	\$84,201 to \$160,725	\$84,201 to \$160,700
32%	\$160,726 to \$204,100	\$321,451 to \$408,200	\$160,726 to \$204,100	\$160,701 to \$204,100
35%	\$204,101 to \$510,300	\$408,201 to \$612,350	\$204,101 to \$306,175	\$204,101 to \$510,300
37%	\$510,301 or more	\$612,351 or more	\$306,176 or more	\$510,301 or more

For 2019 there are seven federal tax brackets: 10%, 12%, 22%, 24%, 32%, 35% and 37%.

How tax brackets work

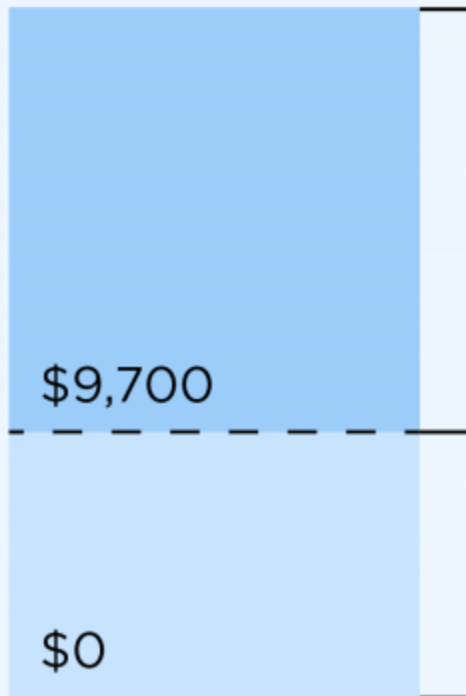
The United States has a progressive tax system, meaning people with higher taxable incomes pay higher federal income tax rates.

- **Being “in” a tax bracket doesn’t mean you pay that federal income tax rate on everything you make.** The progressive tax system means that people with higher taxable incomes are subject to higher federal income tax rates, and people with lower taxable incomes are subject to lower federal income tax rates.
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- **The government decides how much tax you owe by dividing your taxable income into chunks** — also known as tax brackets — and each chunk gets taxed at the corresponding tax rate. The beauty of this is that no matter which bracket you’re in, you won’t pay that tax rate on your entire income.
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- **Example #1:** Let’s say you’re a **single filer with \$32,000 in taxable income**. That puts you in the 12% tax bracket in 2019. But do you pay 12% on all \$32,000? No. Actually, you pay only 10% on the first \$9,700; you pay 12% on the rest. (Look at the tax brackets below to see the breakout.)

Example #1

Taxable Income
\$32,000

\$32,000



This much gets
taxed at 12%

This much gets
taxed at 10%

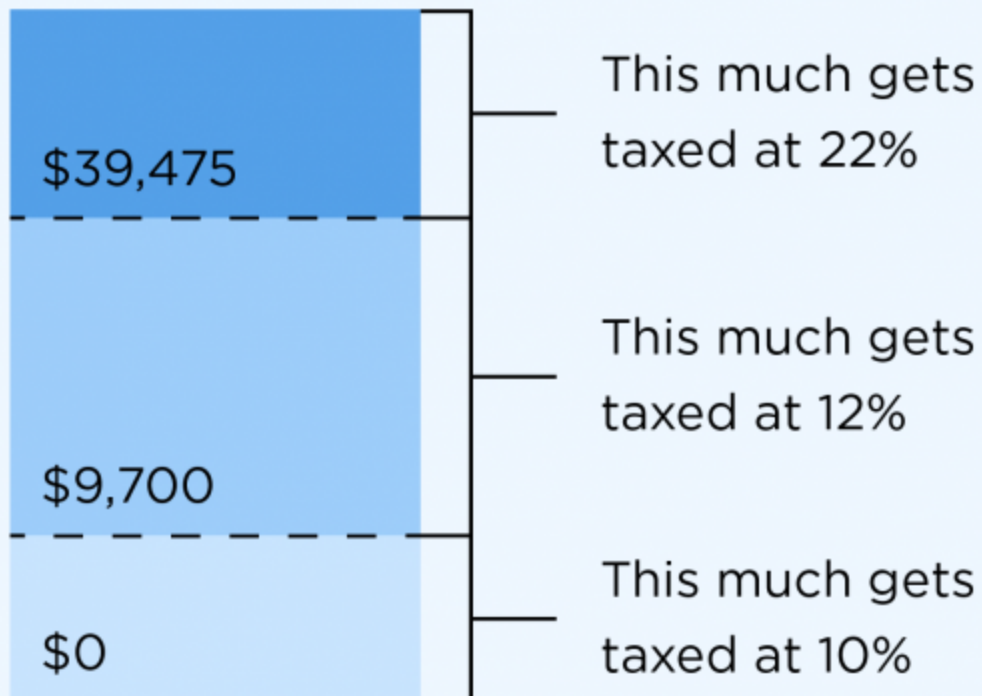
- **Example #2:** Again, if you are a **single filer and you had \$50,000 of taxable income**, you'd pay 10% on that first \$9,700 and 12% on the chunk of income between \$9,701 and \$39,475. And then you'd pay 22% on the rest, because some of your \$50,000 of taxable income falls into the 22% tax bracket. The total bill would be about \$6,900 — about 14% of your taxable income, even though you're in the 22% bracket.

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Example #2

Taxable Income
\$50,000

\$50,000



- **That's the deal only for federal income taxes.** Your state might have different brackets, a flat income tax or no income tax at all.