



Tax Tables 2021 and 2022



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2021 Income and Payroll Tax Rates



SINGLE TAXPAYER RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 9,950	\$ 0	10%	\$ 0
9,950	40,525	995.00	12%	9,950
40,525	86,375	4,664.00	22%	40,525
86,375	164,925	14,751.00	24%	86,375
164,925	209,425	33,603.00	32%	164,925
209,425	523,600	47,843.00	35%	209,425
523,600	—	157,804.25	37%	523,600

MARRIED FILING JOINTLY RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 19,900	\$ 0	10%	\$ 0
19,900	81,050	1,990.00	12%	19,900
81,050	172,750	9,328.00	22%	81,050
172,750	329,850	29,502.00	24%	172,750
329,850	418,850	67,206.00	32%	329,850
418,850	628,300	95,686.00	35%	418,850
628,300	—	168,993.50	37%	628,300

HEAD OF HOUSEHOLD RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 14,200	\$ 0	10%	\$ 0
14,200	54,200	1,420.00	12%	14,200
54,200	86,350	6,220.00	22%	54,200
86,350	164,900	13,293.00	24%	86,350
164,900	209,400	32,145.00	32%	164,900
209,400	523,600	46,385.00	35%	209,400
523,600	—	156,355.00	37%	523,600

MARRIED FILING SEPARATELY RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 9,950	\$ 0	10%	\$ 0
9,950	40,525	995.00	12%	9,950
40,525	86,375	4,664.00	22%	40,525
86,375	164,925	14,751.00	24%	86,375
164,925	209,425	33,603.00	32%	164,925
209,425	314,150	47,843.00	35%	209,425
314,150	—	84,496.75	37%	314,150

TRUSTS AND ESTATES RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 2,650	\$ 0	10%	\$ 0
2,650	9,550	265.00	24%	2,650
9,550	13,050	1,921.00	35%	9,550
13,050	—	3,146.00	37%	13,050

SOCIAL SECURITY PAYROLL TAX

	Minimum Taxable Wage Base	Tax Rate	Minimum Tax
Employee	\$142,800	6.2%	\$8,853.60
Self-Employed	\$142,800	12.4%	\$17,707.20

MEDICARE PART A PAYROLL TAX

	Taxable Wage Base	Tax Rate	Minimum Tax
Employee	Initial \$250,000 (joint filers)	1.45%	\$3,625.00
	Initial \$125,000 (married filing separately)	1.45%	\$1,812.50
	Initial \$200,000 (all others)	1.45%	\$2,900.00
	Wages over \$250,000 (joint filers)	2.35%	(no maximum)
	Wages over \$125,000 (married filing separately)	2.35%	(no maximum)
	Wages over \$200,000 (all others)	2.35%	(no maximum)
Employer	All wages	1.45%	
Self-Employed	Initial \$250,000 (joint filers)	2.90%	\$7,250.00
	Initial \$125,000 (married filing separately)	2.90%	\$3,625.00
	Initial \$200,000 (all others)	2.90%	\$5,800.00
	Wages over \$250,000 (joint filers)	3.80%	(no maximum)
	Wages over \$125,000 (married filing separately)	3.80%	(no maximum)
	Wages over \$200,000 (all others)	3.80%	(no maximum)

2022 Income and Payroll Tax Rates



SINGLE TAXPAYER RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 10,275	\$ 0	10%	\$ 0
10,275	41,775	1,027.50	12%	10,275
41,775	89,075	4,807.50	22%	41,775
89,075	170,050	15,213.50	24%	89,075
170,050	215,950	34,647.50	32%	170,050
215,950	539,900	49,335.50	35%	215,950
539,900	—	162,718.00	37%	539,900

MARRIED FILING JOINTLY RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 20,550	\$ 0	10%	\$ 0
20,550	83,550	2,055.00	12%	20,550
83,550	178,150	9,615.00	22%	83,550
178,150	340,100	30,427.00	24%	178,150
340,100	431,900	69,295.00	32%	340,100
431,900	647,850	98,671.00	35%	431,900
647,850	—	174,253.50	37%	647,850

HEAD OF HOUSEHOLD RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 14,650	\$ 0	10%	\$ 0
14,650	55,900	1,465.00	12%	14,650
55,900	89,050	6,415.00	22%	55,900
89,050	170,050	13,708.00	24%	89,050
170,050	215,950	33,148.00	32%	170,050
215,950	539,900	47,836.00	35%	215,950
539,900	—	161,218.50	37%	539,900

MARRIED FILING SEPARATELY RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 10,275	\$ 0	10%	\$ 0
10,275	41,775	1,027.50	12%	10,275
41,775	89,075	4,807.50	22%	41,775
89,075	170,050	15,213.50	24%	89,075
170,050	215,950	34,647.50	32%	170,050
215,950	323,925	49,335.50	35%	215,950
323,925	—	87,126.75	37%	323,925

TRUSTS AND ESTATES RATES

Taxable Income		Tax Before Credits		
Over	But not over	Flat amount	+	Of excess over
\$ 0	\$ 2,750	\$ 0	10%	\$ 0
2,750	9,850	275	24%	2,750
9,850	13,450	1,979	35%	9,850
13,450	—	3,239	37%	13,450

SOCIAL SECURITY PAYROLL TAX

	Minimum Taxable Wage Base	Tax Rate	Minimum Tax
Employee	\$147,000	6.2%	\$9,114
Self-Employed	\$147,000	12.4%	\$18,228

MEDICARE PART A PAYROLL TAX

	Taxable Wage Base	Tax Rate	Minimum Tax
Employee	Initial \$250,000 (joint filers)	1.45%	\$3,625.00
	Initial \$125,000 (married filing separately)	1.45%	\$1,812.50
	Initial \$200,000 (all others)	1.45%	\$2,900.00
	Wages over \$250,000 (joint filers)	2.35%	(no maximum)
	Wages over \$125,000 (married filing separately)	2.35%	(no maximum)
	Wages over \$200,000 (all others)	2.35%	(no maximum)
Employer	All wages	1.45%	
Self-Employed	Initial \$250,000 (joint filers)	2.9%	\$7,250.00
	Initial \$125,000 (married filing separately)	2.9%	\$3,625.00
	Initial \$200,000 (all others)	2.9%	\$5,800.00
	Wages over \$250,000 (joint filers)	3.8%	(no maximum)
	Wages over \$125,000 (married filing separately)	3.8%	(no maximum)
	Wages over \$200,000 (all others)	3.8%	(no maximum)

CORPORATE TAX RATE

Taxable income is taxed at a flat rate of 21%.

ALTERNATIVE MINIMUM TAX

Taxpayers are subject to an “alternative minimum tax” (AMT) instead of the regular income tax when they have substantial “preference income.” This is income that is treated favorably under the regular income tax. Basically, the taxpayer must pay whichever tax is higher—the regular tax or the AMT.

Filing Status	2021 Exemption	2022 Exemption
Single or head of household	\$73,600	\$75,900
Married filing jointly	\$114,600	\$118,100
Married filing separately	\$57,300	\$59,050

The exemption amounts are phased out for higher-income taxpayers. The income thresholds are:

Filing Status	2021	2022
Married filing jointly	\$1,047,200	\$1,079,800
All other taxpayers	\$523,600	\$539,900

AMT Income in Excess of Exemption	2021	2022	AMT Rate
First	\$199,900*	\$206,100*	26%
Above	\$199,900	\$206,100	28%

*\$99,950 / \$103,050 for married persons filing separately

KIDDIE TAX ON UNEARNED INCOME

	2021	2022	Income Tax Bracket
First	\$1,100	\$1,150	No Tax
Next	\$1,100	\$1,150	Child’s Bracket
Amounts Over	\$2,200	\$2,300	Parent’s Bracket

The “kiddie tax” applies to: a) a child under age 18; b) a child age 18 whose earned income does not exceed one-half of his or her support; or c) a child age 19-23 whose earned income does not exceed one-half of his or her support, and who is a full-time student. Furthermore, the child does not file a joint income tax return and has at least one living parent at the end of the tax year.

INCOME TAXATION OF SOCIAL SECURITY BENEFITS

Retired taxpayers with incomes over certain threshold amounts are subject to income tax on their Social Security retirement benefits. The special tax base for determining whether a taxpayer's benefits are subject to tax equals one-half of Social Security benefits plus all other income (including tax-exempt income).

Filing Status	Tax Base	% of Benefits Taxed
Single or head of household	\$25,000 - \$34,000	50%
	Over \$34,000	85%
Married filing jointly	\$32,000 - \$44,000	50%
	Over \$44,000	85%
Married filing separately	Depends on whether the spouses live together during the tax year	

For example, a married couple filing jointly has an adjusted gross income of \$30,000, tax-exempt interest of \$3,000, and receives \$24,000 in Social Security benefits. The special tax base for the couple equals \$45,000, and \$6,850 of the Social Security benefits are taxable ($.50 \times \$12,000 = \$6,000$; $.85 \times \$1,000 = \850 ; total \$6,850).

STANDARD DEDUCTION

Amount - The standard deduction is a flat amount that a taxpayer may deduct in lieu of itemizing deductions. The standard deduction amount for each taxpayer category is:

Taxpayer Status	2021	2022
Single	\$12,550	\$12,950
Married filing jointly	\$25,100	\$25,900
Head of household	\$18,800	\$19,400
Married filing separately	\$12,550	\$12,950

Age 65 or Blind - Taxpayers who are age 65 or over, or who are blind, may take an additional standard deduction (provided they do not itemize). For 2021, the additional standard deduction amount is \$1,350 if married or \$1,700 if the person is unmarried and not a surviving spouse. For 2022, the additional standard deduction amount is \$1,400 if married or \$1,750 if the person is unmarried and not a surviving spouse.

ITEMIZED DEDUCTIONS

Interest Expense - Most personal interest paid is not deductible, with certain important exceptions:

Deductible	Not Deductible
1. Mortgage interest on one or two residences up to \$750,000 of indebtedness (applies only to new mortgages taken out after December 15, 2017; older mortgages remain tied to the \$1,000,000 cap)	1. Auto loan interest
2. Points on home mortgages	2. Credit card interest
3. Business interest	3. Home equity loan interest
4. Investment interest up to net investment income	4. Most other consumer loan interest
	5. Prepaid interest other than points on home mortgages

State and Local Taxes - Itemizers may deduct either state and local income taxes, or state and local sales taxes. Also, itemizers may deduct state and local real property taxes and personal property taxes. The combined deduction for state property and income taxes is capped at \$10,000. Taxpayers may not deduct state and local taxes in calculating the AMT unless they are deductible in computing adjusted gross income ("above-the-line" deductions, not itemized).

Medical and Dental Expenses - Expenses paid for nearly all medical, dental and vision care during the year, and not reimbursed by insurance or other means, are deductible by itemizers to the extent that the total of such expenses exceeds 7.5% of AGI.

Losses - Individuals can deduct two basic types of losses: 1) business losses incurred in the taxpayer's unincorporated business, or 2) investment losses if the investment was originally motivated by profit. Casualty and theft losses are not deductible except for declared national disasters.

DEDUCTION FOR QUALIFIED BUSINESS INCOME

Owners of pass-through entities are taxed on business income at their individual income tax rates, but may claim a 20% deduction of their share of the business income—even if they elect to use the standard deduction instead of itemizing.

A number of "specified service trades or businesses" do not qualify for the deduction, subject to the following thresholds on qualified business income:

Taxpayer Status	2021	2022
Single	\$164,900	\$170,050
Married filing jointly	\$329,800	\$340,100
Head of household	\$164,900	\$170,050
Married filing separately	\$164,925	\$170,050

These business owners face a deduction limitation phase-in equal to \$100,000 for married filing jointly and \$50,000 for all other filers.

CAPITAL GAINS AND DIVIDENDS

2021 Maximum Tax Rate on Long-Term Capital Gains and Most Corporate Dividends

Tax Rate	Single	Married (Joint)*	Head of Household	Estate or Trust
0%	\$0 - \$40,400	\$0 - \$80,800	\$0 - \$54,100	\$0 - \$2,700
15%	\$40,401 - \$445,850	\$80,801 - \$501,600	\$54,101 - \$473,750	\$2,701 - \$13,250
20%	over \$445,850	over \$501,600	over \$473,750	over \$13,250

2022 Maximum Tax Rate on Long-Term Capital Gains and Most Corporate Dividends

Tax Rate	Single	Married (Joint)*	Head of Household	Estate or Trust
0%	\$0 - \$41,675	\$0 - \$83,350	\$0 - \$55,800	\$0 - \$2,800
15%	\$41,676 - \$459,750	\$83,351 - \$517,200	\$55,801 - \$488,500	\$2,801 - \$13,700
20%	over \$459,750	over \$517,200	over \$488,500	over \$13,700

*One half of these amounts in the case of married filing separately.

Holding Period - The long-term rate generally applies to gains on the sale of capital assets held for more than one year.

Short-Term Capital Gains - Net short-term capital gains (on sales of capital assets held for one year or less) are taxed at ordinary income rates.

Collectibles - Long-term capital gain from the sale of collectibles is taxed at a top rate of 28%.

Capital Losses - After capital gains and losses are netted against one another, any remaining net capital loss may be used to offset ordinary income up to \$3,000 per year. Any excess net capital loss may be carried over and used in future years.

Sale of a Principal Residence - A seller of any age who has owned and used real property as a principal residence for at least two of the last five years can exclude from gross income up to \$250,000 (\$500,000 if married filing jointly) of gain realized on a sale.

Additional Tax on High-Income Taxpayers - Individuals with more than \$200,000 in income (\$250,000 for a married couple filing jointly), who also have investment income, will pay an additional tax of 3.8% on net investment income or the excess of modified adjusted gross income over the threshold amount (whichever amount is less). Investment income is defined as the sum of gross income from items such as interest, dividends, annuities, royalties, and rents, as well as net gain attributable to the disposition of property (i.e., capital gains).

DEDUCTIONS FOR CONTRIBUTIONS TO PUBLIC CHARITIES

Type of Property Contributed	Deemed Amount of Contribution	Percentage Limitation ¹	
		2021	2022
Cash	Actual dollar amount	100%	60%
Appreciated ordinary income property ² or appreciated short-term capital gain property ³	Donor's tax basis	50%	50%
Appreciated long-term capital gain property ⁴			
(a) General rule	Fair market value	30%	30%
(b) Election made to reduce amount of contribution	Donor's tax basis	50%	50%
(c) Tangible personal property put to unrelated use by donee charity	Donor's tax basis	50%	50%

¹ The applicable "percentage limitation" applies to the donor's contribution base, which is the donor's adjusted gross income (AGI) determined without regard to any net operating loss carryback. The limitation is applied on an annual basis. Any deductible contributions that exceed the current year's limitations may be carried over and deducted in the five succeeding tax years, subject to the percentage limitations in those years.

² "Ordinary income property" is property that would produce ordinary income if sold by the individual.

³ "Short-term capital gain property" is property that would produce short-term capital gain if sold by the individual.

⁴ "Long-term capital gain property" is property that would produce long-term capital gain if sold by the individual.

INDIVIDUAL RETIREMENT ACCOUNTS

Traditional IRA

Contribution Limit - \$6,000 (\$7,000 for taxpayers age 50+) in 2021 and 2022. Note: For tax years beginning in 2020, the age 70½ limit on making traditional IRA contributions is eliminated.

Deduction Limit on Qualified Retirement Plan Participants -

- Taxpayers who do not participate in qualified retirement plans can deduct contributions to an IRA.
- Taxpayers who do participate in qualified retirement plans are subject to a reduced deduction based on modified adjusted gross income (MAGI).
- In 2021, the MAGI phase-out of the deduction for single taxpayers begins at \$66,000 and the deduction is lost at \$76,000. The MAGI phase-out of the deduction for married taxpayers filing jointly begins at \$105,000 and the deduction is lost at \$125,000.
- In 2022, the MAGI phase-out of the deduction for single taxpayers begins at \$68,000 and the deduction is lost at \$78,000. The MAGI phase-out of the deduction for married taxpayers filing jointly begins at \$109,000 and the deduction is lost at \$129,000.

Roth IRA

Contribution Limit - \$6,000 (\$7,000 for taxpayers age 50+) in 2021 and 2022.

Contribution Limit Based on Modified Adjusted Gross Income - The amount taxpayers can contribute to a Roth IRA is subject to a MAGI phase-out.

- In 2021, the MAGI phase-out on Roth IRA contributions by single taxpayers begins at \$125,000 and no contribution is permitted if MAGI is \$140,000 or more. The MAGI phase-out on Roth IRA contributions for married taxpayers filing jointly begins at \$198,000 and no contribution is permitted if MAGI is \$208,000 or more.
- In 2022, the MAGI phase-out on Roth IRA contributions by single taxpayers begins at \$129,000 and no contribution is permitted if MAGI is \$144,000 or more. The MAGI phase-out on Roth IRA contributions for married taxpayers filing jointly begins at \$204,000 and no contribution is permitted if MAGI is \$214,000 or more.

Deduction Limit - There is no deduction for a contribution to a Roth IRA.

DOLLAR LIMITS FOR QUALIFIED RETIREMENT PLANS

	2021	2022
Defined Contribution Plans - Annual additions limit for defined contribution plans [IRC Sec. 415(c)]	\$58,000	\$61,000
Defined Benefit Plans - Annual benefit limit for defined benefit plans [IRC Sec. 415(b)]	\$230,000	\$245,000
401(k) - Annual limit on deferrals [IRC Sec. 402(g)]	\$19,500	\$20,500
Plus: age 50+ catch-up	\$6,500	\$6,500
403(b) - Annual limit on deferrals [IRC Sec. 402(g)]	\$19,500	\$20,500
Plus: age 50+ catch-up	\$6,500	\$6,500
Salary Reduction SEPs (SARSEPs) - Annual limit on elective deferral [IRC Sec. 402(g)]	\$19,500	\$20,500
Plus: age 50+ catch-up	\$6,500	\$6,500
Annual Limit on Elective Deferrals to 457 Plans - [IRC Sec. 457(b)(2)(c)(1)]	\$19,500	\$20,500
Plus: age 50+ catch-up	\$6,500	\$6,500
Maximum Annual Compensation - Amount of employee compensation that may be taken into account by plan formula (QRPs, 403(b), SEPs) [IRC Sec. 401(a)(17)]	\$290,000	\$305,000
Nondiscrimination Rules - For "highly compensated employees" [IRC Sec. 414(q)(1)]	\$130,000	\$135,000
Annual Compensation Subject to SEP Discrimination Rules [IRC Sec. 408(k)(3)(c)]	\$290,000	\$305,000
Compensation Threshold for SEP Participation - [IRC Sec. 408(k)(2)(c)]	\$650	\$650
Annual Limit on Elective Deferrals to SIMPLE Plans - [IRC Sec. 408(p)]	\$13,500	\$14,000
Plus: age 50+ catch-up	\$3,000	\$3,000

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

Starting in 2020, the required beginning date for RMDs is age 72 (up from age 70½). Those who turned 70½ in 2019 or earlier remain subject to the previous minimum distribution rules and were required to take an RMD in 2020 and beyond.

Note: This change to the RMD rules does not affect the rules for making Qualified Charitable Distributions—donors may still make QCDs directly from an IRA to charity starting at age 70½.

An individual who inherits retirement account assets must distribute those assets within 10 years of the account owner's death, with no RMDs required during those 10 years. However, the following "Eligible Designated Beneficiaries" are excluded from this change and remain subject to the previous rules, which allow them to "stretch" payments over their life expectancy:

- Surviving spouses
- Minor children (until they reach the age of majority)
- Disabled or chronically ill individuals
- Individuals less than 10 years younger than the decedent

ESTATE & GIFT TAXES

2021 and 2022 Gift and Estate Tax Rates:

Over	But not over	Flat Amount	+	%	Of excess over
\$0	\$10,000	\$0		18%	\$0
\$10,000	\$20,000	\$1,800		20%	\$10,000
\$20,000	\$40,000	\$3,800		22%	\$20,000
\$40,000	\$60,000	\$8,200		24%	\$40,000
\$60,000	\$80,000	\$13,000		26%	\$60,000
\$80,000	\$100,000	\$18,200		28%	\$80,000
\$100,000	\$150,000	\$23,800		30%	\$100,000
\$150,000	\$250,000	\$38,800		32%	\$150,000
\$250,000	\$500,000	\$70,800		34%	\$250,000
\$500,000	\$750,000	\$155,800		37%	\$500,000
\$750,000	\$1,000,000	\$248,300		39%	\$750,000
\$1,000,000	–	\$345,800		40%	\$1,000,000

Estate Tax	2021	2022
Top Estate Tax Rate	40%	40%
Estate Tax Applicable Exclusion Rate	\$11,700,000	\$12,060,000

Portability: The estate executor can elect to allocate the unused portion of a decedent's estate tax applicable exclusion amount to the surviving spouse.

Gift Tax	2021	2022
Top Gift Tax Rate	40%	40%
Annual Gift Tax Exclusion	\$15,000 per donee	\$16,000 per donee
Annual Gift Tax Exclusion for a Noncitizen Spouse	\$159,000	\$164,000
Lifetime Gift Tax Applicable Exclusion Amount	\$11,700,000	\$12,060,000

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