

CALCULATION OF THE EFFECTIVE FEDERAL TAX RATE (2025)

TAXABLE INCOME	MARRIED FILING JOINTLY QUALIFYING WIDOWER			MARRIED FILING SEPARATELY			HEAD OF HOUSEHOLD			SINGLE		
	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE
\$ -	10.0%	\$ -	0.000%	10.0%	\$ -	10.000%	10.0%	\$ -	0.000%	10.0%	\$ -	0.000%
\$ 1,000	10.0%	\$ 100	10.000%	10.0%	\$ 100	10.000%	10.0%	\$ 100	10.000%	10.0%	\$ 100	10.000%
\$ 2,000	10.0%	\$ 200	10.000%	10.0%	\$ 200	10.000%	10.0%	\$ 200	10.000%	10.0%	\$ 200	10.000%
\$ 3,000	10.0%	\$ 300	10.000%	10.0%	\$ 300	10.000%	10.0%	\$ 300	10.000%	10.0%	\$ 300	10.000%
\$ 4,000	10.0%	\$ 400	10.000%	10.0%	\$ 400	10.000%	10.0%	\$ 400	10.000%	10.0%	\$ 400	10.000%
\$ 5,000	10.0%	\$ 500	10.000%	10.0%	\$ 500	10.000%	10.0%	\$ 500	10.000%	10.0%	\$ 500	10.000%
\$ 6,000	10.0%	\$ 600	10.000%	10.0%	\$ 600	10.000%	10.0%	\$ 600	10.000%	10.0%	\$ 600	10.000%
\$ 7,000	10.0%	\$ 700	10.000%	10.0%	\$ 700	10.000%	10.0%	\$ 700	10.000%	10.0%	\$ 700	10.000%
\$ 8,000	10.0%	\$ 800	10.000%	10.0%	\$ 800	10.000%	10.0%	\$ 800	10.000%	10.0%	\$ 800	10.000%
\$ 9,000	10.0%	\$ 900	10.000%	10.0%	\$ 900	10.000%	10.0%	\$ 900	10.000%	10.0%	\$ 900	10.000%
\$ 10,000	10.0%	\$ 1,000	10.000%	10.0%	\$ 1,000	10.000%	10.0%	\$ 1,000	10.000%	10.0%	\$ 1,000	10.000%
\$ 11,925	10.0%	\$ 1,193	10.000%	10.0%	\$ 1,193	10.000%	10.0%	\$ 1,193	10.000%	10.0%	\$ 1,193	10.000%
\$ 13,000	10.0%	\$ 1,300	10.000%	12.0%	\$ 1,322	10.165%	10.0%	\$ 1,300	10.000%	12.0%	\$ 1,322	10.165%
\$ 14,000	10.0%	\$ 1,400	10.000%	12.0%	\$ 1,442	10.296%	10.0%	\$ 1,400	10.000%	12.0%	\$ 1,442	10.296%
\$ 15,000	10.0%	\$ 1,500	10.000%	12.0%	\$ 1,562	10.410%	10.0%	\$ 1,500	10.000%	12.0%	\$ 1,562	10.410%
\$ 16,000	10.0%	\$ 1,600	10.000%	12.0%	\$ 1,682	10.509%	10.0%	\$ 1,600	10.000%	12.0%	\$ 1,682	10.509%
\$ 17,000	10.0%	\$ 1,700	10.000%	12.0%	\$ 1,802	10.597%	10.0%	\$ 1,700	10.000%	12.0%	\$ 1,802	10.597%
\$ 18,000	10.0%	\$ 1,800	10.000%	12.0%	\$ 1,922	10.675%	12.0%	\$ 1,820	10.111%	12.0%	\$ 1,922	10.675%
\$ 19,000	10.0%	\$ 1,900	10.000%	12.0%	\$ 2,042	10.745%	12.0%	\$ 1,940	10.211%	12.0%	\$ 2,042	10.745%
\$ 20,000	10.0%	\$ 2,000	10.000%	12.0%	\$ 2,162	10.808%	12.0%	\$ 2,060	10.300%	12.0%	\$ 2,162	10.808%
\$ 21,000	10.0%	\$ 2,100	10.000%	12.0%	\$ 2,282	10.864%	12.0%	\$ 2,180	10.381%	12.0%	\$ 2,282	10.864%
\$ 22,000	10.0%	\$ 2,200	10.000%	12.0%	\$ 2,402	10.916%	12.0%	\$ 2,300	10.455%	12.0%	\$ 2,402	10.916%
\$ 23,850	10.0%	\$ 2,385	10.000%	12.0%	\$ 2,624	11.000%	12.0%	\$ 2,522	10.574%	12.0%	\$ 2,624	11.000%
\$ 26,000	12.0%	\$ 2,643	10.165%	12.0%	\$ 2,882	11.083%	12.0%	\$ 2,780	10.692%	12.0%	\$ 2,882	11.083%
\$ 28,000	12.0%	\$ 2,883	10.296%	12.0%	\$ 3,122	11.148%	12.0%	\$ 3,020	10.786%	12.0%	\$ 3,122	11.148%
\$ 30,000	12.0%	\$ 3,123	10.410%	12.0%	\$ 3,362	11.205%	12.0%	\$ 3,260	10.867%	12.0%	\$ 3,362	11.205%
\$ 32,000	12.0%	\$ 3,363	10.509%	12.0%	\$ 3,602	11.255%	12.0%	\$ 3,500	10.938%	12.0%	\$ 3,602	11.255%
\$ 34,000	12.0%	\$ 3,603	10.597%	12.0%	\$ 3,842	11.299%	12.0%	\$ 3,740	11.000%	12.0%	\$ 3,842	11.299%
\$ 36,000	12.0%	\$ 3,843	10.675%	12.0%	\$ 4,082	11.338%	12.0%	\$ 3,980	11.056%	12.0%	\$ 4,082	11.338%
\$ 38,000	12.0%	\$ 4,083	10.745%	12.0%	\$ 4,322	11.372%	12.0%	\$ 4,220	11.105%	12.0%	\$ 4,322	11.372%
\$ 40,000	12.0%	\$ 4,323	10.808%	12.0%	\$ 4,562	11.404%	12.0%	\$ 4,460	11.150%	12.0%	\$ 4,562	11.404%
\$ 42,000	12.0%	\$ 4,563	10.864%	12.0%	\$ 4,802	11.432%	12.0%	\$ 4,700	11.190%	12.0%	\$ 4,802	11.432%
\$ 44,000	12.0%	\$ 4,803	10.916%	12.0%	\$ 5,042	11.458%	12.0%	\$ 4,940	11.227%	12.0%	\$ 5,042	11.458%
\$ 46,000	12.0%	\$ 5,043	10.963%	12.0%	\$ 5,282	11.482%	12.0%	\$ 5,180	11.261%	12.0%	\$ 5,282	11.482%
\$ 48,475	12.0%	\$ 5,340	11.016%	12.0%	\$ 5,579	11.508%	12.0%	\$ 5,477	11.299%	12.0%	\$ 5,579	11.508%
\$ 50,000	12.0%	\$ 5,523	11.046%	22.0%	\$ 5,914	11.828%	12.0%	\$ 5,660	11.320%	22.0%	\$ 5,914	11.828%
\$ 52,000	12.0%	\$ 5,763	11.083%	22.0%	\$ 6,354	12.219%	12.0%	\$ 5,900	11.346%	22.0%	\$ 6,354	12.219%
\$ 54,000	12.0%	\$ 6,003	11.117%	22.0%	\$ 6,794	12.581%	12.0%	\$ 6,140	11.370%	22.0%	\$ 6,794	12.581%
\$ 56,000	12.0%	\$ 6,243	11.148%	22.0%	\$ 7,234	12.918%	12.0%	\$ 6,380	11.393%	22.0%	\$ 7,234	12.918%
\$ 58,000	12.0%	\$ 6,483	11.178%	22.0%	\$ 7,674	13.231%	12.0%	\$ 6,620	11.414%	22.0%	\$ 7,674	13.231%
\$ 60,000	12.0%	\$ 6,723	11.205%	22.0%	\$ 8,114	13.523%	12.0%	\$ 6,860	11.433%	22.0%	\$ 8,114	13.523%
\$ 62,000	12.0%	\$ 6,963	11.231%	22.0%	\$ 8,554	13.797%	12.0%	\$ 7,100	11.452%	22.0%	\$ 8,554	13.797%
\$ 64,850	12.0%	\$ 7,305	11.264%	22.0%	\$ 9,181	14.157%	12.0%	\$ 7,442	11.476%	22.0%	\$ 9,181	14.157%
\$ 66,000	12.0%	\$ 7,443	11.277%	22.0%	\$ 9,434	14.294%	22.0%	\$ 7,695	11.659%	22.0%	\$ 9,434	14.294%
\$ 68,000	12.0%	\$ 7,683	11.299%	22.0%	\$ 9,874	14.521%	22.0%	\$ 8,135	11.963%	22.0%	\$ 9,874	14.521%
\$ 70,000	12.0%	\$ 7,923	11.319%	22.0%	\$ 10,314	14.734%	22.0%	\$ 8,575	12.250%	22.0%	\$ 10,314	14.734%
\$ 72,000	12.0%	\$ 8,163	11.338%	22.0%	\$ 10,754	14.936%	22.0%	\$ 9,015	12.521%	22.0%	\$ 10,754	14.936%
\$ 74,000	12.0%	\$ 8,403	11.355%	22.0%	\$ 11,194	15.127%	22.0%	\$ 9,455	12.777%	22.0%	\$ 11,194	15.127%
\$ 76,000	12.0%	\$ 8,643	11.372%	22.0%	\$ 11,634	15.308%	22.0%	\$ 9,895	13.020%	22.0%	\$ 11,634	15.308%



ABOUT THIS CHART

1. This chart contains federal tax rates and their applicable tax brackets. This chart is applicable only to the calculation of personal income taxes on income received in 2025. To obtain tax payable at any given taxable income, simply match taxable income with the filing status. The middle column shows how much tax is owed, and the right column shows the effective tax rate. These calculations assume that taxable income does not include any long-term capital gains or qualified dividends, both of which qualify for reduced tax rates.

2. A standard deduction is available to taxpayers who do not itemize their deductions. The 2025 standard deduction is \$15,000 for single, \$15,000 for married filing separately, \$22,500 for head of household, or \$30,000 for married filing jointly.

3. For tax years 2020 through 2025, itemized deductions for state and local property taxes, state income taxes, and sales taxes are limited to \$10,000. All miscellaneous itemized deductions for that period have been suspended.

4. The Tax Jobs and Cuts Act of 2017 suspended personal exemptions for tax years 2020 through 2025.

5. A taxpayer is liable for an additional 0.9% Medicare tax if their wages, compensation, or self-employment income exceeds \$250,000 for married filing jointly; \$125,000 for married filing separately; and \$200,000 for single/head of household/qualifying widower.

6. A child tax credit is available for taxpayers with qualifying children under age 17. The credit is \$2,000 per qualifying child and phases out at the rate of \$50 for every \$1,000 of modified adjusted gross income (AGI), or fraction thereof, that exceeds \$400,000 for married filing jointly and \$200,000 for all others.

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Some rates may be subject to change pending 2025 legislative activity and adjustments to existing tax laws. Updates to this chart, when warranted, are available at kraftcpas.com.

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TAXABLE INCOME	MARRIED FILING JOINTLY QUALIFYING WIDOWER			MARRIED FILING SEPARATELY			HEAD OF HOUSEHOLD			SINGLE		
	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE	MARGINAL TAX RATE	FEDERAL TAX	EFFECTIVE TAX RATE
\$ 78,000	12.0%	\$ 8,883	11.388%	22.0%	\$ 12,074	15.479%	22.0%	\$ 10,335	13.250%	22.0%	\$ 12,074	15.479%
\$ 80,000	12.0%	\$ 9,123	11.404%	22.0%	\$ 12,514	15.643%	22.0%	\$ 10,775	13.469%	22.0%	\$ 12,514	15.643%
\$ 82,000	12.0%	\$ 9,363	11.418%	22.0%	\$ 12,954	15.798%	22.0%	\$ 11,215	13.677%	22.0%	\$ 12,954	15.798%
\$ 84,000	12.0%	\$ 9,603	11.432%	22.0%	\$ 13,394	15.945%	22.0%	\$ 11,655	13.875%	22.0%	\$ 13,394	15.945%
\$ 86,000	12.0%	\$ 9,843	11.445%	22.0%	\$ 13,834	16.086%	22.0%	\$ 12,095	14.064%	22.0%	\$ 13,834	16.086%
\$ 88,000	12.0%	\$ 10,083	11.458%	22.0%	\$ 14,274	16.220%	22.0%	\$ 12,535	14.244%	22.0%	\$ 14,274	16.220%
\$ 90,000	12.0%	\$ 10,323	11.470%	22.0%	\$ 14,714	16.349%	22.0%	\$ 12,975	14.417%	22.0%	\$ 14,714	16.349%
\$ 92,000	12.0%	\$ 10,563	11.482%	22.0%	\$ 15,154	16.472%	22.0%	\$ 13,415	14.582%	22.0%	\$ 15,154	16.472%
\$ 94,000	12.0%	\$ 10,803	11.493%	22.0%	\$ 15,594	16.589%	22.0%	\$ 13,855	14.739%	22.0%	\$ 15,594	16.589%
\$ 96,950	12.0%	\$ 11,157	11.508%	22.0%	\$ 16,243	16.754%	22.0%	\$ 14,504	14.960%	22.0%	\$ 16,243	16.754%
\$ 100,000	22.0%	\$ 11,828	11.828%	22.0%	\$ 16,914	16.914%	22.0%	\$ 15,175	15.175%	22.0%	\$ 16,914	16.914%
\$ 103,350	22.0%	\$ 12,565	12.158%	22.0%	\$ 17,651	17.079%	22.0%	\$ 15,912	15.396%	22.0%	\$ 17,651	17.079%
\$ 105,000	22.0%	\$ 12,928	12.312%	24.0%	\$ 18,047	17.188%	24.0%	\$ 16,308	15.531%	24.0%	\$ 18,047	17.188%
\$ 110,000	22.0%	\$ 14,028	12.753%	24.0%	\$ 19,247	17.497%	24.0%	\$ 17,508	15.916%	24.0%	\$ 19,247	17.497%
\$ 115,000	22.0%	\$ 15,128	13.155%	24.0%	\$ 20,447	17.780%	24.0%	\$ 18,708	16.268%	24.0%	\$ 20,447	17.780%
\$ 120,000	22.0%	\$ 16,228	13.523%	24.0%	\$ 21,647	18.039%	24.0%	\$ 19,908	16.590%	24.0%	\$ 21,647	18.039%
\$ 130,000	22.0%	\$ 18,428	14.175%	24.0%	\$ 24,047	18.498%	24.0%	\$ 22,308	17.160%	24.0%	\$ 24,047	18.498%
\$ 140,000	22.0%	\$ 20,628	14.734%	24.0%	\$ 26,447	18.891%	24.0%	\$ 24,708	17.649%	24.0%	\$ 26,447	18.891%
\$ 150,000	22.0%	\$ 22,828	15.219%	24.0%	\$ 28,847	19.231%	24.0%	\$ 27,108	18.072%	24.0%	\$ 28,847	19.231%
\$ 160,000	22.0%	\$ 25,028	15.643%	24.0%	\$ 31,247	19.529%	24.0%	\$ 29,508	18.443%	24.0%	\$ 31,247	19.529%
\$ 170,000	22.0%	\$ 27,228	16.016%	24.0%	\$ 33,647	19.792%	24.0%	\$ 31,908	18.769%	24.0%	\$ 33,647	19.792%
\$ 180,000	22.0%	\$ 29,428	16.349%	24.0%	\$ 36,047	20.026%	24.0%	\$ 34,308	19.060%	24.0%	\$ 36,047	20.026%
\$ 190,000	22.0%	\$ 31,628	16.646%	24.0%	\$ 38,447	20.235%	24.0%	\$ 36,708	19.320%	24.0%	\$ 38,447	20.235%
\$ 197,300	22.0%	\$ 33,234	16.844%	24.0%	\$ 40,199	20.375%	24.0%	\$ 38,460	19.493%	24.0%	\$ 40,199	20.375%
\$ 206,700	22.0%	\$ 35,302	17.079%	32.0%	\$ 43,207	20.903%	32.0%	\$ 41,468	20.062%	32.0%	\$ 43,207	20.903%
\$ 225,000	24.0%	\$ 39,694	17.642%	32.0%	\$ 49,063	21.806%	32.0%	\$ 47,324	21.033%	32.0%	\$ 49,063	21.806%
\$ 250,500	24.0%	\$ 45,814	18.289%	32.0%	\$ 57,223	22.844%	32.0%	\$ 55,484	22.149%	32.0%	\$ 57,223	22.844%
\$ 250,525	24.0%	\$ 45,820	18.290%	32.0%	\$ 57,231	22.844%	35.0%	\$ 55,493	22.151%	32.0%	\$ 57,231	22.844%
\$ 280,000	24.0%	\$ 52,894	18.891%	35.0%	\$ 67,547	24.124%	35.0%	\$ 65,809	23.503%	35.0%	\$ 67,547	24.124%
\$ 300,000	24.0%	\$ 57,694	19.231%	35.0%	\$ 74,547	24.849%	35.0%	\$ 72,809	24.270%	35.0%	\$ 74,547	24.849%
\$ 320,000	24.0%	\$ 62,494	19.529%	35.0%	\$ 81,547	25.484%	35.0%	\$ 79,809	24.940%	35.0%	\$ 81,547	25.484%
\$ 340,000	24.0%	\$ 67,294	19.792%	35.0%	\$ 88,547	26.043%	35.0%	\$ 86,809	25.532%	35.0%	\$ 88,547	26.043%
\$ 360,000	24.0%	\$ 72,094	20.026%	35.0%	\$ 95,547	26.541%	35.0%	\$ 93,809	26.058%	35.0%	\$ 95,547	26.541%
\$ 375,800	24.0%	\$ 75,886	20.193%	35.0%	\$ 101,077	26.897%	35.0%	\$ 99,339	26.434%	35.0%	\$ 101,077	26.897%
\$ 394,600	24.0%	\$ 80,398	20.375%	37.0%	\$ 108,033	27.378%	35.0%	\$ 105,919	26.842%	35.0%	\$ 107,657	27.283%
\$ 400,000	32.0%	\$ 82,126	20.532%	37.0%	\$ 110,031	27.508%	35.0%	\$ 107,809	26.952%	35.0%	\$ 109,547	27.387%
\$ 420,000	32.0%	\$ 88,526	21.078%	37.0%	\$ 117,431	27.960%	35.0%	\$ 114,809	27.335%	35.0%	\$ 116,547	27.749%
\$ 440,000	32.0%	\$ 94,926	21.574%	37.0%	\$ 124,831	28.371%	35.0%	\$ 121,809	27.684%	35.0%	\$ 123,547	28.079%
\$ 460,000	32.0%	\$ 101,326	22.027%	37.0%	\$ 132,231	28.746%	35.0%	\$ 128,809	28.002%	35.0%	\$ 130,547	28.380%
\$ 480,000	32.0%	\$ 107,726	22.443%	37.0%	\$ 139,631	29.090%	35.0%	\$ 135,809	28.294%	35.0%	\$ 137,547	28.656%
\$ 501,050	32.0%	\$ 114,462	22.844%	37.0%	\$ 147,420	29.422%	35.0%	\$ 143,177	28.575%	35.0%	\$ 144,915	28.922%
\$ 550,000	35.0%	\$ 131,595	23.926%	37.0%	\$ 165,531	30.097%	35.0%	\$ 160,309	29.147%	35.0%	\$ 162,047	29.463%
\$ 600,000	35.0%	\$ 149,095	24.849%	37.0%	\$ 184,031	30.672%	35.0%	\$ 177,809	29.635%	35.0%	\$ 179,547	29.925%
\$ 626,350	35.0%	\$ 158,317	25.276%	37.0%	\$ 193,781	30.938%	35.0%	\$ 187,032	29.861%	35.0%	\$ 188,770	30.138%
\$ 675,000	35.0%	\$ 175,345	25.977%	37.0%	\$ 211,781	31.375%	37.0%	\$ 205,032	30.375%	37.0%	\$ 206,770	30.633%
\$ 751,600	35.0%	\$ 202,155	26.897%	37.0%	\$ 240,123	31.948%	37.0%	\$ 233,374	31.050%	37.0%	\$ 235,112	31.282%
\$ 800,000	37.0%	\$ 220,063	27.508%	37.0%	\$ 258,031	32.254%	37.0%	\$ 251,282	31.410%	37.0%	\$ 253,020	31.628%
\$ 900,000	37.0%	\$ 257,063	28.563%	37.0%	\$ 295,031	32.781%	37.0%	\$ 288,282	32.031%	37.0%	\$ 290,020	32.224%
\$ 1,000,000	37.0%	\$ 294,063	29.406%	37.0%	\$ 332,031	33.203%	37.0%	\$ 325,282	32.528%	37.0%	\$ 327,020	32.702%



ABOUT THIS CHART

7. A credit of \$500 is available for a dependent that is not a qualifying child. This credit would apply to a child under age 19, a full-time student under age 24, or a disabled child of any age.

8. For 2025, Social Security tax is 6.2% of the first \$176,100 of wages. The Medicare tax is 1.45% with no limitation. Self-employment tax is double the Social Security and Medicare tax rates noted above with the same income limitations. The tax applies to 92.35 percent of an individual's self-employment income. If that amount is less than \$176,100, the tax is 15.3%. If that amount is greater than \$176,100, the tax is \$26,943 plus 2.9% of the amount above \$176,100.

9. High-income taxpayers have an additional 3.8% tax levied on net investment income. This net investment income tax will be applicable to married taxpayers filing jointly with net investment income and modified AGI in excess of \$250,000; married taxpayers filing separately with net investment income and modified AGI in excess of \$125,000; head of household/single taxpayers with net investment income and modified AGI in excess of \$200,000; and qualifying widower taxpayers with net investment income and modified AGI in excess of \$250,000.

10. For tax years 2020 through 2025, taxpayers that have domestic qualified business income from a pass-through entity (sole proprietorships, partnerships, limited liability companies, and S corporations) are entitled to a deduction that is a maximum of 20% of such income. Many qualifications and limitations apply to this deduction. It is a deduction from AGI, and the taxpayer does not need to itemize in order to qualify to take the deduction.

QUESTIONS? CONTACT US

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