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2026 Tax Reference Guide

Key federal, Social Security, Medicare, and Ohio figures for 2026, on a few pages.

2026 federal income tax brackets

Federal tax is marginal. Each rate applies only to the income inside its bracket, not to your whole income.

Rate	Single	Married filing jointly	Head of household	Married filing separately
10%	$0 to $12,400	$0 to $24,800	$0 to $17,700	$0 to $12,400
12%	$12,400 to $50,400	$24,800 to $100,800	$17,700 to $67,450	$12,400 to $50,400
22%	$50,400 to $105,700	$100,800 to $211,400	$67,450 to $105,700	$50,400 to $105,700
24%	$105,700 to $201,775	$211,400 to $403,550	$105,700 to $201,775	$105,700 to $201,775
32%	$201,775 to $256,225	$403,550 to $512,450	$201,775 to $256,200	$201,775 to $256,225
35%	$256,225 to $640,600	$512,450 to $768,700	$256,200 to $640,600	$256,225 to $384,350
37%	$640,600 and up	$768,700 and up	$640,600 and up	$384,350 and up

Standard deduction & senior add-ons

Filing status	2026 standard deduction
Single	**$16,100**
Married filing jointly	**$32,200**
Head of household	**$24,150**
Married filing separately	**$16,100**

Add-on	2026 amount
Additional (age 65+ or blind), married or surviving spouse	$1,650 per condition
Additional (age 65+ or blind), unmarried	$2,050 per condition
Bonus "senior deduction" (age 65+), 2025 to 2028	$6,000 per person*

*New under the 2025 tax law and temporary through 2028. Phases out above $75,000 (single) or $150,000 (MFJ) of modified AGI, and is available whether or not you itemize.

Long-term capital gains & qualified dividends

Filing status	0% rate	15% rate	20% rate
Single	$0 to $49,450	$49,451 to $545,500	Over $545,500
Married filing jointly	$0 to $98,900	$98,901 to $613,700	Over $613,700
Head of household	$0 to $66,200	$66,201 to $579,600	Over $579,600
Married filing separately	$0 to $49,450	$49,451 to $306,850	Over $306,850

Applies to long-term capital gains and qualified dividends, based on taxable income.

Retirement contribution limits

Account	2026 limit
401(k), 403(b), 457(b), and TSP elective deferral	**$24,500**
• Catch-up, age 50 to 59 and 64+	$8,000
• Super catch-up, ages 60 to 63	$11,250
Traditional or Roth IRA	**$7,500**
• IRA catch-up, age 50+	$1,100
SIMPLE IRA elective deferral	$17,000
• SIMPLE catch-up, age 50+ / ages 60 to 63	$4,000 / $5,250
SEP-IRA (max)	$72,000
Overall defined-contribution limit (§415(c))	$72,000
Annual compensation limit (§401(a)(17))	$360,000

Catch-up amounts are on top of the base limit. So an employee age 60 to 63 can defer up to $35,750 into a 401(k)-type plan; ages 50 to 59 or 64+, up to $32,500.

IRA income phase-outs

2026 modified-AGI phase-out	Single / head of household	Married filing jointly
Roth IRA contribution eligibility	$153,000 to $168,000	$242,000 to $252,000
Traditional IRA deductibility (you are an active plan participant)	$81,000 to $91,000	$129,000 to $149,000
Traditional IRA deductibility (your spouse is the active participant)	n/a	$242,000 to $252,000

Married filing separately (living together): Roth and deductible-traditional phase-outs run $0 to $10,000.

HSA, HDHP & FSA limits

Health account	2026 limit
HSA contribution (self-only / family)	$4,400 / $8,750
• HSA catch-up, age 55+	$1,000
HDHP minimum deductible (self-only / family)	$1,700 / $3,400
HDHP out-of-pocket max (self-only / family)	$8,500 / $17,000
Health FSA salary-reduction limit	$3,400
• Health FSA carryover max	$680

Social Security

Social Security (2026)	Amount
Social Security taxable wage base	**$184,500**
Cost-of-living adjustment (COLA), effective Jan 2026	2.8%
Earnings test, under full retirement age all year	$24,480 / year ($2,040 / mo)
Earnings test, the year you reach full retirement age	$65,160 / year ($5,430 / mo)

Estate & gift

Estate & gift (2026)	Amount
Federal estate & gift lifetime exclusion	**$15,000,000**
Annual gift-tax exclusion (per recipient)	$19,000

The lifetime exclusion was set at $15,000,000 for 2026 under the 2025 tax law and is indexed thereafter. Married couples can combine exclusions with proper planning.

Medicare Part B & IRMAA

2026 Part B	Amount
Standard monthly premium	**$202.90**
Annual deductible	$283

MAGI, single (2024 income)	MAGI, married filing jointly	Total Part B / mo	Part D surcharge / mo
$109,000 or less	$218,000 or less	$202.90	None
$109,001 to $137,000	$218,001 to $274,000	$284.10	+$14.50
$137,001 to $171,000	$274,001 to $342,000	$405.80	+$37.50
$171,001 to $205,000	$342,001 to $410,000	$527.50	+$60.40
$205,001 to $499,999	$410,001 to $749,999	$649.20	+$83.30
$500,000 or more	$750,000 or more	$689.90	+$91.00

IRMAA (the Income-Related Monthly Adjustment Amount) is based on your modified AGI from two years earlier, so 2024 income sets 2026 premiums. The Part D surcharge is added to your Part D plan premium.

Other federal thresholds

Other federal figure (2026)	Amount
Net Investment Income Tax (3.8%), MAGI threshold	$200,000 / $250,000 (single / MFJ)
Additional Medicare Tax (0.9%), wage threshold	$200,000 / $250,000 (single / MFJ)
AMT exemption	$90,100 single / $140,200 MFJ
AMT exemption phase-out begins	$500,000 single / $1,000,000 MFJ
QBI (§199A) taxable-income threshold	$201,750 single / $403,500 MFJ
SALT deduction cap	$40,400*
Child Tax Credit (max / refundable portion)	$2,200 / $1,700 per child

NIIT and Additional Medicare Tax thresholds are set by statute and are not indexed for inflation (MFS: $125,000). *The SALT cap is $40,000 for 2025, rising about 1% per year through 2029, and is reduced for very high incomes. Confirm the exact 2026 figure on your Schedule A instructions.

Ohio & Columbus

Ohio & Columbus (2026)	Detail
Ohio individual income tax (non-business)	**2.75% flat on taxable income over $26,050 (income at or below $26,050 is untaxed)**
Ohio business income (above the Business Income Deduction)	3% flat; BID shields the first $250,000 (MFJ) / $125,000 (single or MFS)
City of Columbus municipal income tax	2.5% on wages earned or worked in the city
Ohio 529 (CollegeAdvantage) state deduction	Up to $4,000 per beneficiary, per year, with unlimited carryforward of excess

 Sources: IRS Rev. Proc. 2025-32; IRS Notice 2025-67; IRS Rev. Proc. 2025-19; Social Security Administration; Centers for Medicare & Medicaid Services; Ohio Department of Taxation; City of Columbus.