

# What will your marginal income tax rate be?

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While the Tax Cuts and Jobs Act ("TCJA") generally reduced individual tax rates for 2018 through 2025, some taxpayers could see their taxes go up due to reductions or eliminations of certain tax breaks — and, in some cases, due to their filing status. But some may see additional tax *savings* due to their filing status.

## Unmarried vs. married taxpayers

In an effort to further eliminate the marriage “penalty,” the TCJA made changes to some of the middle tax brackets. Accordingly, some single and head of household filers could be pushed into higher tax brackets more quickly than pre-TCJA. For example, the beginning of the 32% bracket for singles for 2018 is \$157,501, whereas it was \$191,651 for 2017 (though the rate was 33%). For heads of households, the beginning of this bracket has decreased even more significantly, to \$157,501 for 2018 from \$212,501 for 2017.

Married taxpayers, on the other hand, won’t be pushed into some middle brackets until much *higher* income levels for 2018 through 2025. For example, the beginning of the 32% bracket for joint filers for 2018 is \$315,001, whereas it was \$233,351 for 2017 (again, the rate was 33% then).

## 2018 filing and 2019 brackets

Because there are so many variables, it will be hard to tell exactly how specific taxpayers will be affected by TCJA changes, including changes to the brackets, until they file their 2018 tax returns. In the meantime, it’s a good idea to begin to look at 2019. As before the TCJA, the tax brackets are adjusted annually for inflation.

Below is a look at the 2019 brackets under the TCJA.

**Single individuals**

10%: \$0 - \$9,700

12%: \$9,701 - \$39,475

22%: \$39,476 - \$84,200

24%: \$84,201 - \$160,725

32%: \$160,726 - \$204,100

35%: \$204,101 - \$510,300

37%: Over \$510,300

**Heads of households**

10%: \$0 - \$13,850

12%: \$13,851 - \$52,850

22%: \$52,851 - \$84,200

24%: \$84,201 - \$160,700

32%: \$160,701 - \$204,100

35%: \$204,101 - \$510,300

37%: Over \$510,300

**Married individuals filing joint returns and surviving spouses**

10%: \$0 - \$19,400

12%: \$19,401 - \$78,950

22%: \$78,951 - \$168,400

24%: \$168,401 - \$321,450

32%: \$321,451 - \$408,200

35%: \$408,201 - \$612,350

37%: Over \$612,350

**Married individuals filing separate returns**

10%: \$0 - \$9,700

12%: \$9,701 - \$39,475

22%: \$39,476 - \$84,200

24%: \$84,201 - \$160,725

32%: \$160,726 - \$204,100

35%: \$204,101 - \$306,175

37%: Over \$306,175

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