

# 2026 Federal Tax Brackets

## Retirement income planning for women

What women should know about tax rates, filing status, deductions, and the income they actually get to keep.



### Quick Takeaways

- The IRS uses 7 federal brackets and different thresholds for each filing status.
- You do not pay the same rate on every dollar. Only the dollars in each bracket are taxed at that bracket's rate.
- In retirement, taxes affect how much income you can actually spend.
- Widowhood, divorce, Roth conversions, and IRA withdrawals can change the tax picture quickly.

### Why taxes matter in retirement

Women often focus on what they have saved. Just as important is what they get to keep after federal taxes, Medicare-related income effects, and shifts in filing status.

A strong retirement plan looks at income + taxes + flexibility together.

## 2026 Federal Income Tax Brackets

Tax Rate	Single	Married Filing Jointly	Married Filing Separately	Head of Household
10%	\$12,400 or less	\$24,800 or less	\$12,400 or less	\$17,700 or less
12%	\$12,401-\$50,400	\$24,801-\$100,800	\$12,401-\$50,400	\$17,701-\$67,450
22%	\$50,401-\$105,700	\$100,801-\$211,400	\$50,401-\$105,700	\$67,451-\$105,700
24%	\$105,701-\$201,775	\$211,401-\$403,550	\$105,701-\$201,775	\$105,701-\$201,750
32%	\$201,776-\$256,225	\$403,551-\$512,450	\$201,776-\$256,225	\$201,751-\$256,200
35%	\$256,226-\$640,600	\$512,451-\$768,700	\$256,226-\$384,350	\$256,201-\$640,600
37%	Over \$640,600	Over \$768,700	Over \$384,350	Over \$640,600

### 2026 standard deductions

Single / Married filing separately: \$16,100  
 Married filing jointly / surviving spouse: \$32,200  
 Head of household: \$24,150  
 Additional age 65+ deduction: \$2,050 for single/HOH;  
 \$1,650 per qualifying spouse for joint or separate filers.

### Marginal vs. effective tax rate

Marginal rate = the rate on your next or highest dollar of taxable income.  
 Effective rate = the overall percentage of income you pay in federal tax.  
 Your effective rate is usually lower than your top bracket.

### 2026 planning notes

Temporary senior deduction: Up to \$6,000 per eligible taxpayer age 65+, subject to income phaseouts.  
 Charitable giving: Non-itemizers may deduct up to \$1,000 (\$2,000 joint) of qualifying cash gifts.  
 Timing matters: A large IRA withdrawal or Roth conversion can move you into a higher bracket for the year.

Source: Internal Revenue Service 2026 inflation adjustments. These brackets apply to taxable income after deductions and adjustments, not gross income

# Important Tax Planning Issues for Women

Many women spend years putting others first, caregiving, or managing transitions. Tax clarity can help protect independence, flexibility, and peace of mind.

## Why this matters more for women

- Widowhood can change the math. Many women later file as single, with a lower standard deduction and narrower tax brackets.
- Divorce can shift the whole tax picture. Filing status, deductions, and retirement account planning often change.
- Women often live longer. Income may need to last longer, which makes tax efficiency more important.
- Caregiving years may reduce savings. That can make every after-tax dollar matter more.

## Common retirement income tax surprises

- Traditional IRA and 401(k) withdrawals are usually taxable.
- Required minimum distributions can raise taxable income later in retirement.
- Social Security may become partially taxable.
- Income can affect Medicare IRMAA premiums.
- Interest, dividends, capital gains, and annuity income may all affect the full tax picture.
- Roth income can create useful tax flexibility.

## Questions to ask before retirement

- What will my taxable income look like after I stop working?
- Which accounts should I draw from first?
- What happens to my taxes if I become widowed?
- Should I discuss Roth conversions with my CPA?
- Could withdrawals affect Social Security taxation or Medicare premiums?
- Do I have enough protected income to cover Essentials?

## Simple example: the widow tax surprise

A couple may file jointly and use the wider joint brackets and the \$32,200 standard deduction. After one spouse dies, the survivor may later file as single with a \$16,100 standard deduction and narrower brackets. Even if income drops, taxes may not fall as much as expected.

Expenses rarely fall by half. Housing, healthcare, insurance, taxes, and utilities often remain. Hypothetical example for education only.

## Tax-smart moves to discuss with your CPA or advisor

Coordinate withdrawals Blend taxable, tax-deferred, and Roth sources intentionally.	Watch bracket thresholds A little extra income can change tax and Medicare costs.	Consider Roth conversions Sometimes paying tax earlier creates flexibility later.
Use charitable planning Ask whether gifting strategies fit your goals.	Review annually Taxes should be reviewed whenever life changes.	Coordinate professionals Your CPA and retirement income professional should not work in silos.

## Wise Women Prosper perspective

*At Wise Women Prosper, we believe retirement planning is not just about how much you have saved. It is about how much dependable income you can create, how much you get to keep after taxes, and whether that income supports the life you actually want to live.*

Sources used: IRS tax year 2026 inflation adjustments, IRS senior deduction updates, IRS deduction updates for individuals,

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