2027 KEY MONEY NUMBERS

A saveable IRS-verified reference | Updated November 7, 2026 | 2027 income is normally filed in 2028.

THE IMPORTANT DISTINCTION: A higher bracket limit is not the same thing as a tax credit. A $1,000 larger deduction does not mean $1,000 less in taxes.

Standard deduction: 2027 vs. 2026

Filing status	2026	2027
Single / married filing separately	$16,100	$16,600
Married filing jointly	$32,200	$33,200
Head of household	$24,150	$24,925

2027 ordinary federal income-tax brackets

These limits apply to taxable income, after applicable deductions, not gross pay. A higher bracket applies only to the dollars inside it.

Marginal rate	Single taxable income	Married filing jointly
10%	Up to $12,800	Up to $25,600
12%	$12,800-$52,025	$25,600-$104,050
22%	$52,025-$109,125	$104,050-$218,250
24%	$109,125-$208,325	$218,250-$416,650
32%	$208,325-$264,550	$416,650-$529,100
35%	$264,550-$661,375	$529,100-$793,650
37%	Above $661,375	Above $793,650

For head of household and married filing separately, consult the full IRS rate tables rather than using the single or joint thresholds.

2027 NUMBERS THAT CHANGE DECISIONS

Tax rates are only one piece of the retirement and household planning puzzle.

Other verified 2027 federal tax figures

Item	Official 2027 figure
0% long-term capital gain ceiling	$51,050 single / $102,100 joint
Child Tax Credit maximum	$2,300 per eligible qualifying child
Federal estate-tax basic exclusion	$15.48 million per individual
Annual gift-tax exclusion	$20,000 per donor / recipient
Health FSA salary reduction cap	$3,500 (up to $700 permitted carryover)

Retirement, health and Social Security

What	2027 amount	Status
HSA contribution cap	$4,500 self-only / $9,000 family	Official (separate June 2026 IRS release)
Social Security COLA	3.6%	Official (SSA)
Social Security taxable wage base	$192,300	Official (SSA)
Medicare Part D covered-drug out-of-pocket cap	$2,400	Official (Medicare)
2027 401(k) / IRA annual contributions	Await official release	PENDING - do not use estimates
2027 Medicare Part B / IRMAA full table	Verify separate CMS announcement	PENDING in this edition

The easily missed planning trap

Roth conversions may use up more than a tax bracket. Additional income can affect Social Security benefit taxation, the temporary 65+ deduction, capital-gain rate space and later Medicare IRMAA. Medicare normally looks back two tax years: a 2027 conversion may affect 2029 premiums. Compare the entire multi-year tax picture, not just the 2027 rate.

Three checks before acting

1. Identify the tax year and filing status. 2. Distinguish taxable income from AGI/MAGI. 3. Check phaseouts and Medicare impact before choosing a Roth conversion or capital-gain sale.

Primary sources: IRS Rev. Proc. 2026-35: https://www.irs.gov/pub/irs-drop/rp-26-35.pdf | IRS 2027 HSA figures: https://www.irs.gov/irb/2026-25_IRB | SSA 2027 fact sheet: https://www.ssa.gov/news/en/cola/factsheets/2027.html
For the newest release statuses and additional categories: https://michaelryanmoney.com/2027-key-financial-numbers/