

Table 2: Dollar Tax Burden for Widow/er versus Couple at Each Married Filing Joint Bracket Boundary

Couple's Data			Survivor's Data			
Tax rate	Up to Bracket Ceiling at:	Dollars Paid at Ceiling	No Drop in Postmortem AGI		With 20% Drop in AGI	
			Dollars Paid at MFJ Bracket Ceiling	Single Tax Burden as Percent of Couple Burden	Single Tax Paid After Drop	Single Burden as Percent of Couple
0%	\$27,700	\$0	\$1,415	—		
10%	\$47,600	\$1,990	\$3,803	191%	\$2,661	134%
12%	\$108,750	\$9,328	\$16,701	179%	\$11,754	126%
22%	\$200,450	\$29,502	\$40,411	137%	\$29,087	99%
24%	\$357,550	\$67,206	\$94,699	141%	\$69,670	104%
32%	\$446,550	\$95,686	\$125,849	132%	\$94,591	99%
35%	\$656,000	\$168,993	\$201,520	119%	\$153,237	91%
37%	\$1,000,000	\$296,273	\$328,799	111%	\$254,799	86%
37%	\$20,000,000	\$7,198,993	\$7,358,799	102%	\$5,878,799	82%

Notes: The two dollar amounts at the bottom are not bracket ceilings but test cases within the top bracket. Rates and brackets are for 2021. The dollar amounts are the AGI that takes the taxpayer to the ceiling of the bracket, i.e., the published bracket boundary (\$19,900 for the 10% bracket) plus the standard deviation (\$27,700) to produce the table entry of \$47,600. Neither the Social Security tax torpedo nor IRMAA are considered in this table.