2027 Retirement Numbers Cheat Sheet

Taxes, capital gains, Social Security, Medicare, gifts and estates, all on one page.

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Standard deduction

	2026	2027
Single	$16,100	**$16,600**
Married, joint	$32,200	**$33,200**
Head of household	$24,150	**~$24,950**
Extra at 65+: single / each spouse	$2,050 / $1,650	**$2,100 / $1,700**

Senior deduction: another $6,000 per person 65+ ($12,000 a couple). Phases out above $75,000 single / $150,000 joint MAGI. Not indexed. Ends after 2028.

2027 income tax brackets (taxable income)

Rate	Single, up to	Joint, up to
10%	$12,800	$25,600
12%	$52,025	$104,050
22%	$109,125	$218,250
24%	$208,325	$416,650
35% ends	$661,375	$793,650
37%	above	above

A couple taking the standard deduction can earn about $137,000 and stay in the 12% bracket.

Long-term capital gains (held over 1 year)

Rate	Single	Joint	Head of hh
0%	**to $51,050**	**to $102,100**	to $68,350
15%	to $563,200	to $633,600	in between
20%	above	above	above

+3.8% on investment income above $200,000 single / $250,000 joint MAGI (never indexed). Gains stack on top of other income and never push your wages into a higher bracket. Held a year or less? Taxed like wages. Most states, including California, tax gains as ordinary income.

Social Security

	2026	2027
Cost-of-living raise (COLA)	2.8%	**3.6%**
Earnings limit, under full retirement age ($1 withheld per $2 over)	$24,480	**$25,560**
Earnings limit, year you reach FRA ($1 per $3 over)	$65,160	**$67,920**
Taxable wage maximum	$184,500	**$192,300**
Full retirement age, born 1960+	66 + 10 mo	**67**

When Social Security is taxed

Provisional income = other income + tax-free interest + half your benefits

Share of benefits taxable	Single	Joint
None	under $25,000	under $32,000
Up to 50%	$25,000–$34,000	$32,000–$44,000
Up to 85%	over $34,000	over $44,000

Set in 1983 and 1993 and **never indexed**. Every COLA pulls more retirees over. IRA withdrawals, Roth conversions and gains all count.

Medicare (~ = projected until CMS publishes)

	2026	2027
Part B premium, monthly	$202.90	**~$209.50**
Part B deductible	$283	~$292
Part A hospital deductible	$1,736	~$1,788
Part D out-of-pocket cap	$2,100	**$2,400**
IRMAA starts (2025 income)	~$112,000 single / ~$224,000 joint	

One dollar over an IRMAA line raises the premium for the whole year. **2026 income sets your 2028 premium.** Life-changing event? Appeal on form SSA-44.

Gifts and estates

	2026	2027
Annual gift, per person you give to	$19,000	**$20,000**
Estate and gift exemption, per person	$15,000,000	**$15,480,000**
Married couple	$30,000,000	**$30,960,000**
Top estate tax rate		40%

12 states and DC have their own estate tax (Oregon from $1M, Massachusetts $2M). California has none.

Saving and withdrawals

	2026	2027
401(k) / 403(b) / 457	$24,500	**~$25,500**
Catch-up 50+ / ages 60–63	$8,000 / $11,250	~$8,500 / ~$11,750
IRA / catch-up 50+	$7,500 / $1,100	~$7,500 / ~$1,100
HSA self / family (+$1,000 at 55)	$4,400 / $8,750	**$4,500 / $9,000**
Charitable IRA gift (QCD), 70½+	$111,000	~$114,000
Required distributions start	73 (born 1951–59) · 75 (born 1960+)	

Before December 31, 2026

- Room under the 0% capital gains line? Consider taking gains this year at no federal tax and resetting your cost basis.
- Roth conversion: fill the 12% or 22% bracket, but watch the Social Security tax lines and Medicare IRMAA.
- 70½+: give to charity straight from your IRA (QCD). It counts toward your RMD and stays out of income.
- Gift up to $19,000 per person in 2026, then $20,000 starting January 1.

Retirement Literacy Foundation, a 501(c)(3) public charity, EIN 41-5062266. Free classes at retirementliteracyfoundation.org. Next free Zoom class: Wed Dec 2, 10 AM PT. Sources: IRS 2027 inflation adjustments, SSA 2027 COLA fact sheet, CMS 2027 Part D parameters, 2026 Medicare Trustees Report, One Big Beautiful Bill Act (2025). ~ = projected until officially published. Education only, not tax, legal or investment advice for your situation.