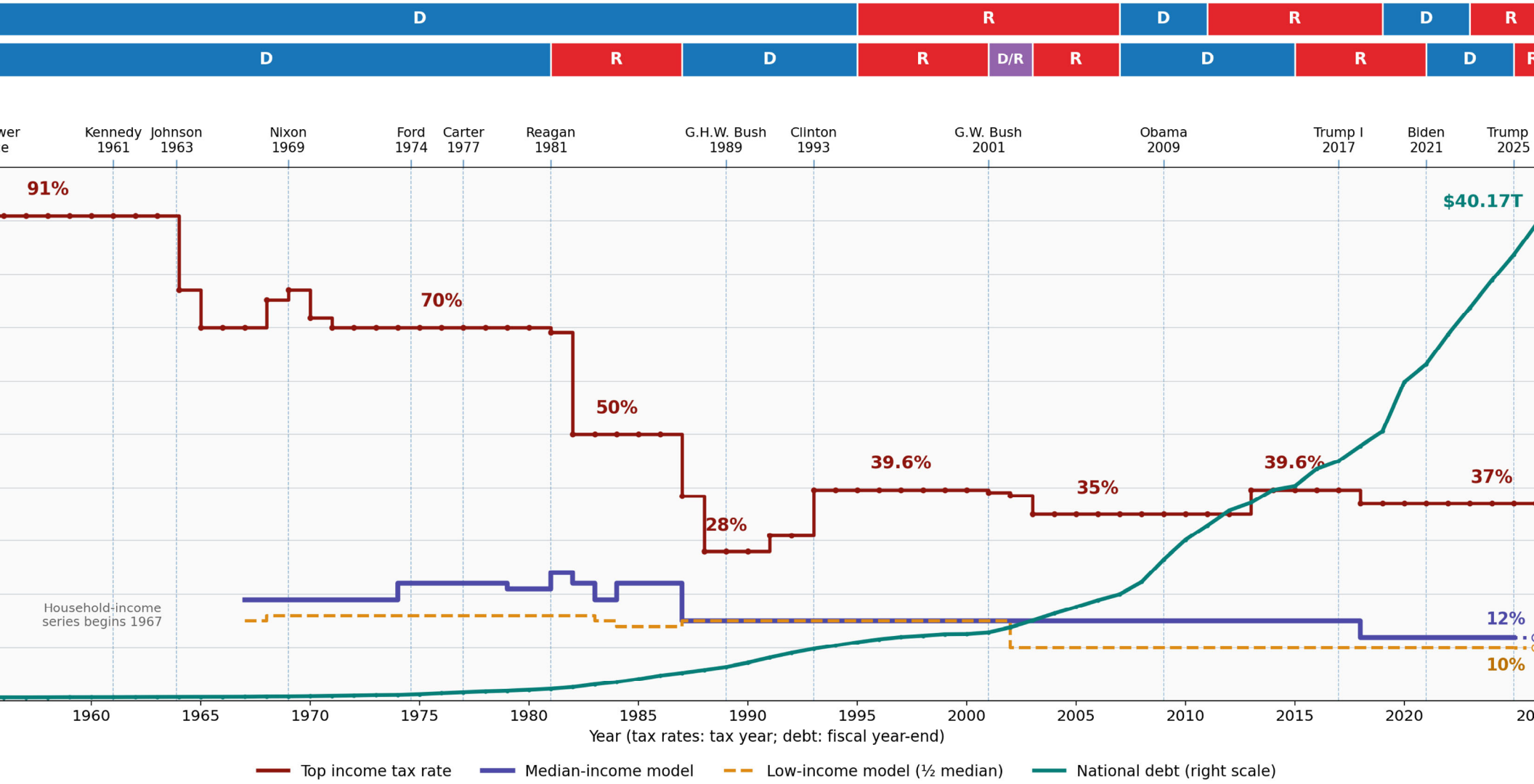
Federal Income Tax Rates & National Debt, 1955–2026

Top rate • Modeled rates at median and half-median household income • Congress and presidents



= Democratic control • R = Republican control • Purple = Senate control changed during 2001–2002. Senate includes caucusing independents and VP tie-breaks.

ousehold models: married filing jointly, both under 65, no dependents; all income treated as ordinary income; standard deduction and two exemptions where applicable.

edian = national median household income; low = half that amount (a comparison definition, not the official poverty threshold). These are bracket rates, not effective tax rates.

w lines show base statutory brackets before credits and temporary surcharges; top-rate series retains 1968–1970 surtaxes and the 1981 phased reduction.

26 dotted segments hold 2025 income fixed ($87,460 / $43,730) and apply 2026 law; they are scenarios, not observed 2026 household incomes.

bt includes public and intragovernmental holdings, through September 30, 2026; nominal dollars, not inflation-adjusted. Different vertical scales; no causal inference.

88–1990: highest-income bracket was 28%; an intermediate 33% bracket recaptured tax benefits.

urces: Census H-5; Tax Foundation historical brackets; Tax Policy Center deductions; IRS/FRED exemptions and top rates; IRS 2026 adjustments;

use Historian; Senate Historical Office; Treasury debt via Gov Archive and thetrading.tools. Household calculations by ChatGPT.