

16. How To Use the Income Tax Withholding Tables

There are several ways to figure income tax withholding. The following methods of withholding are based on the information you get from your employees on Form W-4. See [section 9](#) for more information on Form W-4.



Adjustments are not required when there will be more than the usual number of pay periods, for example, 27 biweekly pay dates instead of 26.

Wage Bracket Method

Under the wage bracket method, find the proper table (on pages 45–64) for your payroll period and the employee's marital status as shown on his or her Form W-4. Then, based on the number of withholding allowances claimed on the Form W-4 and the amount of wages, find the amount of income tax to withhold. If your employee is claiming more than 10 withholding allowances, see below.

If you cannot use the wage bracket tables because wages exceed the amount shown in the last bracket of the table, use the percentage method of withholding described below. Be sure to reduce wages by the amount of total withholding allowances in [Table 5](#) before using the percentage method tables (pages 43–44).

Adjusting wage bracket withholding for employees claiming more than 10 withholding allowances. The wage bracket tables can be used if an employee claims up to 10 allowances. More than 10 allowances may be claimed because of the special withholding allowance, additional allowances for deductions and credits, and the system itself.

Adapt the tables to more than 10 allowances as follows:

1. Multiply the number of withholding allowances over 10 by the allowance value for the payroll period. The allowance values are in [Table 5](#) below.
2. Subtract the result from the employee's wages.
3. On this amount, find and withhold the tax in the column for 10 allowances.

This is a voluntary method. If you use the wage bracket tables, you may continue to withhold the amount in the "10" column when your employee has more than 10 allowances, using the method above. You can also use any other method described below.

Percentage Method

If you do not want to use the wage bracket tables on pages 45–64 to figure how much income tax to withhold, you can use a percentage computation based on [Table 5](#) below and the appropriate rate table. This method works for any number of withholding allowances the employee claims and any amount of wages.

Use these steps to figure the income tax to withhold under the percentage method.

1. Multiply one withholding allowance for your payroll period (see [Table 5](#) below) by the number of allowances the employee claims.
2. Subtract that amount from the employee's wages.
3. Determine the amount to withhold from the appropriate table on pages 43–44.

Table 5. Percentage Method—2014 Amount for One Withholding Allowance

Payroll Period	One Withholding Allowance
Weekly	\$ 76.00
Biweekly	151.90
Semimonthly	164.60
Monthly	329.20
Quarterly	987.50
Semiannually	1,975.00
Annually	3,950.00
Daily or miscellaneous (each day of the payroll period)	15.20

Example. An unmarried employee is paid \$800 weekly. This employee has in effect a Form W-4 claiming two withholding allowances. Using the percentage method, figure the income tax to withhold as follows:

1. Total wage payment		\$800.00
2. One allowance	\$76.00	
3. Allowances claimed on Form W-4	<u>2</u>	
4. Multiply line 2 by line 3		<u>\$152.00</u>
5. Amount subject to withholding (subtract line 4 from line 1)		\$648.00
6. Tax to be withheld on \$648.00 from Table 1—single person, page 43		\$82.00

To figure the income tax to withhold, you may reduce the last digit of the wages to zero, or figure the wages to the nearest dollar.

Annual income tax withholding. Figure the income tax to withhold on annual wages under the *Percentage Method* for an annual payroll period. Then prorate the tax back to the payroll period.

Example. A married person claims four withholding allowances. She is paid \$1,000 a week. Multiply the weekly wages by 52 weeks to figure the annual wage of \$52,000. Subtract \$15,800 (the value of four withholding allowances for 2014) for a balance of \$36,200. Using the table for the annual payroll period on page 44, \$3,255 is withheld. Divide the annual tax by 52. The weekly income tax to withhold is \$62.60.

Alternative Methods of Income Tax Withholding

Rather than the [Wage Bracket Method](#) or [Percentage Method](#) described above, you can use an alternative

method to withhold income tax. Publication 15-A describes these alternative methods and contains:

- Formula tables for percentage method withholding (for automated payroll systems),
- Wage bracket percentage method tables (for automated payroll systems), and

- Combined income, social security, and Medicare tax withholding tables.

Some of the alternative methods explained in Publication 15-A are annualized wages, average estimated wages, cumulative wages, and part-year employment.

Percentage Method Tables for Income Tax Withholding

(For Wages Paid in 2014)

TABLE 1—WEEKLY Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:				If the amount of wages (after subtracting withholding allowances) is:			
The amount of income tax to withhold is:				The amount of income tax to withhold is:			
Not over \$43 \$0				Not over \$163 \$0			
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$43	—\$218	\$0.00 plus 10%	—\$43	\$163	—\$512	\$0.00 plus 10%	—\$163
\$218	—\$753	\$17.50 plus 15%	—\$218	\$512	—\$1,582	\$34.90 plus 15%	—\$512
\$753	—\$1,762	\$97.75 plus 25%	—\$753	\$1,582	—\$3,025	\$195.40 plus 25%	—\$1,582
\$1,762	—\$3,627	\$350.00 plus 28%	—\$1,762	\$3,025	—\$4,525	\$556.15 plus 28%	—\$3,025
\$3,627	—\$7,834	\$872.20 plus 33%	—\$3,627	\$4,525	—\$7,953	\$976.15 plus 33%	—\$4,525
\$7,834	—\$7,865	\$2,260.51 plus 35%	—\$7,834	\$7,953	—\$8,963	\$2,107.39 plus 35%	—\$7,953
\$7,865		\$2,271.36 plus 39.6%	—\$7,865	\$8,963		\$2,460.89 plus 39.6%	—\$8,963

TABLE 2—BIWEEKLY Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:				If the amount of wages (after subtracting withholding allowances) is:			
The amount of income tax to withhold is:				The amount of income tax to withhold is:			
Not over \$87 \$0				Not over \$325 \$0			
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$87	—\$436	\$0.00 plus 10%	—\$87	\$325	—\$1,023	\$0.00 plus 10%	—\$325
\$436	—\$1,506	\$34.90 plus 15%	—\$436	\$1,023	—\$3,163	\$69.80 plus 15%	—\$1,023
\$1,506	—\$3,523	\$195.40 plus 25%	—\$1,506	\$3,163	—\$6,050	\$390.80 plus 25%	—\$3,163
\$3,523	—\$7,254	\$699.65 plus 28%	—\$3,523	\$6,050	—\$9,050	\$1,112.55 plus 28%	—\$6,050
\$7,254	—\$15,667	\$1,744.33 plus 33%	—\$7,254	\$9,050	—\$15,906	\$1,952.55 plus 33%	—\$9,050
\$15,667	—\$15,731	\$4,520.62 plus 35%	—\$15,667	\$15,906	—\$17,925	\$4,215.03 plus 35%	—\$15,906
\$15,731		\$4,543.02 plus 39.6%	—\$15,731	\$17,925		\$4,921.68 plus 39.6%	—\$17,925

TABLE 3—SEMIMONTHLY Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:				If the amount of wages (after subtracting withholding allowances) is:			
The amount of income tax to withhold is:				The amount of income tax to withhold is:			
Not over \$94 \$0				Not over \$352 \$0			
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$94	—\$472	\$0.00 plus 10%	—\$94	\$352	—\$1,108	\$0.00 plus 10%	—\$352
\$472	—\$1,631	\$37.80 plus 15%	—\$472	\$1,108	—\$3,427	\$75.60 plus 15%	—\$1,108
\$1,631	—\$3,817	\$211.65 plus 25%	—\$1,631	\$3,427	—\$6,554	\$423.45 plus 25%	—\$3,427
\$3,817	—\$7,858	\$758.15 plus 28%	—\$3,817	\$6,554	—\$9,804	\$1,205.20 plus 28%	—\$6,554
\$7,858	—\$16,973	\$1,889.63 plus 33%	—\$7,858	\$9,804	—\$17,231	\$2,115.20 plus 33%	—\$9,804
\$16,973	—\$17,042	\$4,897.58 plus 35%	—\$16,973	\$17,231	—\$19,419	\$4,566.11 plus 35%	—\$17,231
\$17,042		\$4,921.73 plus 39.6%	—\$17,042	\$19,419		\$5,331.91 plus 39.6%	—\$19,419

TABLE 4—MONTHLY Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:				If the amount of wages (after subtracting withholding allowances) is:			
The amount of income tax to withhold is:				The amount of income tax to withhold is:			
Not over \$188 \$0				Not over \$704 \$0			
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$188	—\$944	\$0.00 plus 10%	—\$188	\$704	—\$2,217	\$0.00 plus 10%	—\$704
\$944	—\$3,263	\$75.60 plus 15%	—\$944	\$2,217	—\$6,854	\$151.30 plus 15%	—\$2,217
\$3,263	—\$7,633	\$423.45 plus 25%	—\$3,263	\$6,854	—\$13,108	\$846.85 plus 25%	—\$6,854
\$7,633	—\$15,717	\$1,515.95 plus 28%	—\$7,633	\$13,108	—\$19,608	\$2,410.35 plus 28%	—\$13,108
\$15,717	—\$33,946	\$3,779.47 plus 33%	—\$15,717	\$19,608	—\$34,463	\$4,230.35 plus 33%	—\$19,608
\$33,946	—\$34,083	\$9,795.04 plus 35%	—\$33,946	\$34,463	—\$38,838	\$9,132.50 plus 35%	—\$34,463
\$34,083		\$9,842.99 plus 39.6%	—\$34,083	\$38,838		\$10,663.75 plus 39.6%	—\$38,838

Percentage Method Tables for Income Tax Withholding (continued)

(For Wages Paid in 2014)

TABLE 5—QUARTERLY Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:		If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:	
Not over \$563		\$0		Not over \$2,113		\$0	
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$563	—\$2,831	\$0.00 plus 10%	—\$563	\$2,113	—\$6,650	\$0.00 plus 10%	—\$2,113
\$2,831	—\$9,788	\$226.80 plus 15%	—\$2,831	\$6,650	—\$20,563	\$453.70 plus 15%	—\$6,650
\$9,788	—\$22,900	\$1,270.35 plus 25%	—\$9,788	\$20,563	—\$39,325	\$2,540.65 plus 25%	—\$20,563
\$22,900	—\$47,150	\$4,548.35 plus 28%	—\$22,900	\$39,325	—\$58,825	\$7,231.15 plus 28%	—\$39,325
\$47,150	—\$101,838	\$11,338.35 plus 33%	—\$47,150	\$58,825	—\$103,388	\$12,691.15 plus 33%	—\$58,825
\$101,838	—\$102,250	\$29,385.39 plus 35%	—\$101,838	\$103,388	—\$116,513	\$27,396.94 plus 35%	—\$103,388
\$102,250		\$29,529.59 plus 39.6%	—\$102,250	\$116,513		\$31,990.69 plus 39.6%	—\$116,513

TABLE 6—SEMIANNUAL Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:		If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:	
Not over \$1,125		\$0		Not over \$4,225		\$0	
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$1,125	—\$5,663	\$0.00 plus 10%	—\$1,125	\$4,225	—\$13,300	\$0.00 plus 10%	—\$4,225
\$5,663	—\$19,575	\$453.80 plus 15%	—\$5,663	\$13,300	—\$41,125	\$907.50 plus 15%	—\$13,300
\$19,575	—\$45,800	\$2,540.60 plus 25%	—\$19,575	\$41,125	—\$78,650	\$5,081.25 plus 25%	—\$41,125
\$45,800	—\$94,300	\$9,096.85 plus 28%	—\$45,800	\$78,650	—\$117,650	\$14,462.50 plus 28%	—\$78,650
\$94,300	—\$203,675	\$22,676.85 plus 33%	—\$94,300	\$117,650	—\$206,775	\$25,382.50 plus 33%	—\$117,650
\$203,675	—\$204,500	\$58,770.60 plus 35%	—\$203,675	\$206,775	—\$233,025	\$54,793.75 plus 35%	—\$206,775
\$204,500		\$59,059.35 plus 39.6%	—\$204,500	\$233,025		\$63,981.25 plus 39.6%	—\$233,025

TABLE 7—ANNUAL Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:		If the amount of wages (after subtracting withholding allowances) is:		The amount of income tax to withhold is:	
Not over \$2,250		\$0		Not over \$8,450		\$0	
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$2,250	—\$11,325	\$0.00 plus 10%	—\$2,250	\$8,450	—\$26,600	\$0.00 plus 10%	—\$8,450
\$11,325	—\$39,150	\$907.50 plus 15%	—\$11,325	\$26,600	—\$82,250	\$1,815.00 plus 15%	—\$26,600
\$39,150	—\$91,600	\$5,081.25 plus 25%	—\$39,150	\$82,250	—\$157,300	\$10,162.50 plus 25%	—\$82,250
\$91,600	—\$188,600	\$18,193.75 plus 28%	—\$91,600	\$157,300	—\$235,300	\$28,925.00 plus 28%	—\$157,300
\$188,600	—\$407,350	\$45,353.75 plus 33%	—\$188,600	\$235,300	—\$413,550	\$50,765.00 plus 33%	—\$235,300
\$407,350	—\$409,000	\$117,541.25 plus 35%	—\$407,350	\$413,550	—\$466,050	\$109,587.50 plus 35%	—\$413,550
\$409,000		\$118,118.75 plus 39.6%	—\$409,000	\$466,050		\$127,962.50 plus 39.6%	—\$466,050

TABLE 8—DAILY or MISCELLANEOUS Payroll Period

(a) SINGLE person (including head of household)—				(b) MARRIED person—			
If the amount of wages (after subtracting withholding allowances) divided by the number of days in the payroll period is:		The amount of income tax to withhold per day is:		If the amount of wages (after subtracting withholding allowances) divided by the number of days in the payroll period is:		The amount of income tax to withhold per day is:	
Not over \$8.70		\$0		Not over \$32.50		\$0	
Over—	But not over—		of excess over—	Over—	But not over—		of excess over—
\$8.70	—\$43.60	\$0.00 plus 10%	—\$8.70	\$32.50	—\$102.30	\$0.00 plus 10%	—\$32.50
\$43.60	—\$150.60	\$3.49 plus 15%	—\$43.60	\$102.30	—\$316.30	\$6.98 plus 15%	—\$102.30
\$150.60	—\$352.30	\$19.54 plus 25%	—\$150.60	\$316.30	—\$605.00	\$39.08 plus 25%	—\$316.30
\$352.30	—\$725.40	\$69.97 plus 28%	—\$352.30	\$605.00	—\$905.00	\$111.26 plus 28%	—\$605.00
\$725.40	—\$1,566.70	\$174.44 plus 33%	—\$725.40	\$905.00	—\$1,590.60	\$195.26 plus 33%	—\$905.00
\$1,566.70	—\$1,573.10	\$452.07 plus 35%	—\$1,566.70	\$1,590.60	—\$1,792.50	\$421.51 plus 35%	—\$1,590.60
\$1,573.10		\$454.31 plus 39.6%	—\$1,573.10	\$1,792.50		\$492.18 plus 39.6%	—\$1,792.50