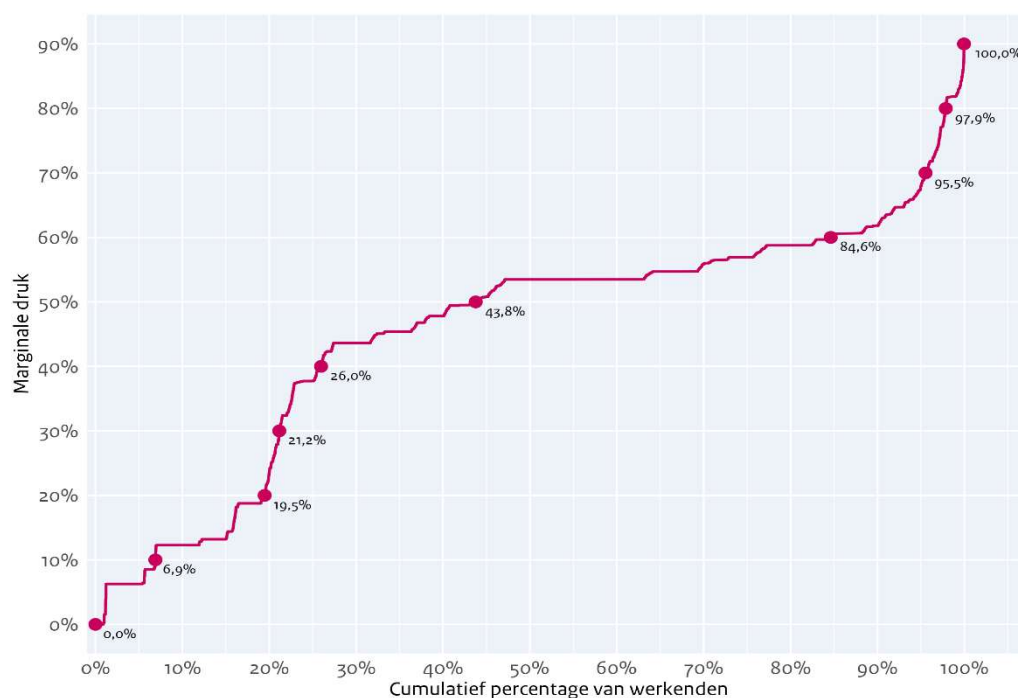


## **Bijlage - Marginale druk en gemiddelde druk**

### **Toelichting marginale druk en gemiddelde druk**

Conform een toezegging aan de Eerste Kamer vindt u dit jaar wederom de tabellen met de marginale druk voor verschillende werkende huishoudtypes.<sup>1</sup> De marginale druk is berekend voor een alleenstaande ouder tweeverdieners (minstverdiener en meestverdiener) en eenverdieners. Voor alle huishoudtypes is uitgegaan van twee inwonende kinderen tussen de zes en elf jaar. Verder is aangenomen dat de huishoudens in een huurwoning wonen en recht hebben op huurtoeslag. Onder deze aannames hebben de huishoudens recht op alle bestaande toeslagen (uitzondering is de eenverdiener, die geen recht heeft op de kinderopvangtoeslag), waardoor zij vanaf een bepaald inkomen ook te maken krijgen met de afbouw van deze toeslagen.

Bij de uitkomsten moet worden bedacht dat de marginale druk lager is voor een aanzienlijk deel van de huishoudens in Nederland, omdat veel huishoudens geen of minder recht hebben op toeslagen. Bijvoorbeeld omdat zij geen kinderen hebben en/of niet in een sociale huurwoning wonen. Onderstaande grafiek toont de verdeling van de marginale druk van werkenden in 2026. Daaruit blijkt dat 84,6% van de werkenden een marginale druk heeft van 60% of lager. Bij de grafiek is uitgegaan van 3% inkomensstijging. Alleen regelingen vanuit de Rijksoverheid zijn hierin meegenomen.



Om een beter beeld te geven van het effect van toeslagen op het besteedbaar inkomen is ook dit jaar weer de gemiddelde druk toegevoegd aan de tabellen. Uit de tabellen volgt dat een relatief hoge marginale druk vaak gepaard gaat met een lage gemiddelde druk.

Uit de tabellen blijkt dat er in 2026 geen grote wijzigingen zijn in de marginale druk van huishoudens ten opzichte van 2025. Dat geldt voor alle huishoudtypes waarvoor de marginale druk in deze bijlage is weergegeven. Uiteraard zijn er wel kleine verschillen. Afbouw- en knikpunten schuiven op als gevolg van indexatie met het minimumloon of de (beperkt toegepaste) tabelcorrectiefactor. Hierdoor verschuiven de pieken (en dalen) in marginale druk naar iets hogere inkomens. Het tarief in de eerste schijf van de inkomstenbelasting voor inkomens tot circa 39.000 euro daalt met 0,12%-punt. Het tarief in de tweede schijf voor inkomens tot circa 79.000 euro stijgt met 0,08%-punt. Door de beleidsmatige verhoging van het aanvangspunt toptarief met 1.143 euro belanden belastingplichtigen pas bij een hoger inkomen in het toptarief van 49,5% en

<sup>1</sup> Handelingen I 2018/19, nr. 11, item 12, p. 11

bouwt de algemene heffingskorting met 0,149%-punt minder snel af. Daarnaast wordt met ingang van 2026 de huurtoeslag lineair afgebouwd, waardoor pieken in de marginale druk als gevolg van de huurtoeslag beperkt worden. Ook bouwt het kindgebonden budget in 2026 iets steiler af (7,60% in plaats van 7,10%).

Voor huishoudens met een laag inkomen is de gemiddelde druk vaak negatief. De stapeling van verschillende toeslagen zorgt ervoor dat het netto-inkomen hoger is dan het bruto-inkomen. Hierbij moet wel worden opgemerkt dat het netto-inkomen niet hetzelfde is als het besteedbare inkomen. Sommige kosten (zoals zorgpremies en huur) zijn niet meegenomen in deze overzichten. Hetzelfde geldt voor toelages, zoals de kinderbijslag. De gemiddelde druk in de tabellen daalt of blijft gelijk voor alle onderzochte huishoudtypes bij alle onderzochte inkomensniveaus. Dat komt voor deze huishoudtypes vooral door een lastenverlichting in de inkomstenbelasting uit het Belastingplan 2025, de verhoging van de arbeidskorting en het aanvangspunt toptarief en de indexatie van heffingskortingen en schijfgrenzen in de inkomstenbelasting.

In de tabellen worden de volgende afkortingen gehanteerd:

- IB Box 1: inkomstenbelasting box 1 (inclusief premie volksverzekeringen)
- AHK: algemene heffingskorting
- AK: arbeidskorting
- IACK: inkomensafhankelijke combinatiekorting
- NVZK: niet-verzilverde heffingskortingen
- ZT: zorgtoeslag
- KGB: kindgebonden budget
- HT: huurtoeslag
- KOT: kinderopvangtoeslag
- KOKO: kosten kinderopvang

Er is gerekend met een gemiddeld huurbedrag per maand (€ 706 in 2025 en € 733 in 2026). Indien het huishouden recht heeft op kinderopvangtoeslag, wordt aangenomen dat voor 876 uur per jaar gebruik wordt gemaakt van buitenschoolse opvang.

## Alleenstaande met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 706, in 2025

| Brutoloon | Belastbaar loon | IB Box 1 | AHK   | AK    | IACK  | NVZK  | Nettoloon | ZT    | KGB   | HT    | KOT    | KOKO   | Netto inkomen | Marginale druk | Gemiddelde druk |
|-----------|-----------------|----------|-------|-------|-------|-------|-----------|-------|-------|-------|--------|--------|---------------|----------------|-----------------|
| 15.000    | 14.632          | 5.241    | 3.068 | 1.720 | 972   | 518   | 14.632    | 1.573 | 8.411 | 5.146 | 16.012 | 17.542 | 28.232        | 2%             | -88%            |
| 17.500    | 17.071          | 6.115    | 3.068 | 2.452 | 1.251 | 656   | 17.071    | 1.573 | 8.411 | 5.146 | 16.012 | 17.542 | 30.670        | 2%             | -75%            |
| 20.000    | 19.509          | 6.988    | 3.068 | 3.184 | 1.530 | 794   | 19.509    | 1.573 | 8.411 | 5.146 | 16.012 | 17.542 | 33.109        | 2%             | -66%            |
| 22.500    | 21.948          | 7.862    | 3.068 | 3.917 | 1.809 | 932   | 21.948    | 1.573 | 8.411 | 5.146 | 16.012 | 17.542 | 35.548        | 2%             | -58%            |
| 25.000    | 24.387          | 8.735    | 3.068 | 4.649 | 2.089 | 1.070 | 24.387    | 1.573 | 8.411 | 5.146 | 16.012 | 17.542 | 37.986        | 2%             | -52%            |
| 27.500    | 26.826          | 9.609    | 3.068 | 5.232 | 2.368 | 1.059 | 26.826    | 1.573 | 8.411 | 5.146 | 16.012 | 17.542 | 40.425        | 11%            | -47%            |
| 30.000    | 29.218          | 10.466   | 3.017 | 5.286 | 2.642 | 479   | 29.218    | 1.462 | 8.353 | 5.146 | 16.012 | 17.542 | 42.648        | 42%            | -42%            |
| 32.500    | 31.563          | 11.306   | 2.868 | 5.339 | 2.910 | 0     | 31.374    | 1.141 | 8.187 | 4.917 | 16.012 | 17.542 | 44.089        | 81%            | -36%            |
| 35.000    | 33.908          | 12.146   | 2.719 | 5.392 | 2.986 | 0     | 32.860    | 820   | 8.020 | 4.407 | 16.012 | 17.542 | 44.576        | 85%            | -27%            |
| 37.500    | 36.253          | 12.986   | 2.571 | 5.445 | 2.986 | 0     | 34.269    | 498   | 7.854 | 3.857 | 16.012 | 17.542 | 44.947        | 87%            | -20%            |
| 40.000    | 38.598          | 13.829   | 2.422 | 5.498 | 2.986 | 0     | 35.676    | 177   | 7.687 | 3.267 | 16.012 | 17.542 | 45.277        | 84%            | -13%            |
| 42.500    | 40.944          | 14.708   | 2.274 | 5.551 | 2.986 | 0     | 37.046    | 0     | 7.521 | 2.639 | 16.012 | 17.542 | 45.676        | 79%            | -7%             |
| 45.000    | 43.289          | 15.587   | 2.125 | 5.585 | 2.986 | 0     | 38.398    | 0     | 7.354 | 1.971 | 16.012 | 17.542 | 46.193        | 81%            | -3%             |
| 47.500    | 45.634          | 16.465   | 1.976 | 5.432 | 2.986 | 0     | 39.563    | 0     | 7.188 | 1.447 | 16.012 | 17.542 | 46.667        | 83%            | 2%              |
| 50.000    | 47.979          | 17.344   | 1.828 | 5.279 | 2.986 | 0     | 40.728    | 0     | 7.021 | 961   | 15.920 | 17.542 | 47.088        | 84%            | 6%              |
| 52.500    | 50.324          | 18.223   | 1.679 | 5.127 | 2.986 | 0     | 41.893    | 0     | 6.855 | 450   | 15.828 | 17.542 | 47.484        | 85%            | 10%             |
| 55.000    | 52.669          | 19.102   | 1.530 | 4.974 | 2.986 | 0     | 43.058    | 0     | 6.688 | 0     | 15.645 | 17.542 | 47.848        | 63%            | 13%             |
| 57.500    | 55.015          | 19.981   | 1.382 | 4.821 | 2.986 | 0     | 44.223    | 0     | 6.522 | 0     | 15.578 | 17.542 | 48.780        | 62%            | 15%             |
| 60.000    | 57.360          | 20.860   | 1.233 | 4.669 | 2.986 | 0     | 45.387    | 0     | 6.355 | 0     | 15.520 | 17.542 | 49.720        | 68%            | 17%             |
| 62.500    | 59.705          | 21.739   | 1.085 | 4.516 | 2.986 | 0     | 46.552    | 0     | 6.189 | 0     | 15.320 | 17.542 | 50.518        | 60%            | 19%             |
| 65.000    | 62.050          | 22.618   | 936   | 4.363 | 2.986 | 0     | 47.717    | 0     | 6.022 | 0     | 15.320 | 17.542 | 51.517        | 64%            | 21%             |
| 67.500    | 64.395          | 23.497   | 787   | 4.211 | 2.986 | 0     | 48.882    | 0     | 5.856 | 0     | 15.220 | 17.542 | 52.415        | 60%            | 22%             |
| 70.000    | 66.741          | 24.376   | 639   | 4.058 | 2.986 | 0     | 50.047    | 0     | 5.689 | 0     | 15.220 | 17.542 | 53.414        | 66%            | 24%             |
| 72.500    | 69.086          | 25.255   | 490   | 3.905 | 2.986 | 0     | 51.212    | 0     | 5.523 | 0     | 15.078 | 17.542 | 54.270        | 69%            | 25%             |
| 75.000    | 71.431          | 26.134   | 342   | 3.753 | 2.986 | 0     | 52.377    | 0     | 5.356 | 0     | 14.853 | 17.542 | 55.043        | 60%            | 27%             |
| 77.500    | 73.776          | 27.013   | 193   | 3.600 | 2.986 | 0     | 53.542    | 0     | 5.190 | 0     | 14.853 | 17.542 | 56.042        | 69%            | 28%             |
| 80.000    | 76.121          | 27.892   | 44    | 3.447 | 2.986 | 0     | 54.707    | 0     | 5.023 | 0     | 14.636 | 17.542 | 56.824        | 73%            | 29%             |
| 82.500    | 78.466          | 28.969   | 0     | 3.295 | 2.986 | 0     | 55.778    | 0     | 4.857 | 0     | 14.394 | 17.542 | 57.486        | 65%            | 30%             |
| 85.000    | 80.812          | 30.130   | 0     | 3.142 | 2.986 | 0     | 56.809    | 0     | 4.690 | 0     | 14.394 | 17.542 | 58.351        | 75%            | 31%             |
| 87.500    | 83.157          | 31.291   | 0     | 2.989 | 2.986 | 0     | 57.841    | 0     | 4.524 | 0     | 14.144 | 17.542 | 58.966        | 75%            | 33%             |
| 90.000    | 85.502          | 32.452   | 0     | 2.837 | 2.986 | 0     | 58.873    | 0     | 4.357 | 0     | 13.910 | 17.542 | 59.598        | 65%            | 34%             |
| 92.500    | 87.847          | 33.613   | 0     | 2.684 | 2.986 | 0     | 59.904    | 0     | 4.191 | 0     | 13.910 | 17.542 | 60.463        | 75%            | 35%             |
| 95.000    | 90.192          | 34.774   | 0     | 2.531 | 2.986 | 0     | 60.936    | 0     | 4.024 | 0     | 13.668 | 17.542 | 61.086        | 75%            | 36%             |
| 97.500    | 92.537          | 35.935   | 0     | 2.379 | 2.986 | 0     | 61.968    | 0     | 3.858 | 0     | 13.418 | 17.542 | 61.701        | 65%            | 37%             |
| 100.000   | 94.883          | 37.095   | 0     | 2.226 | 2.986 | 0     | 62.999    | 0     | 3.691 | 0     | 13.418 | 17.542 | 62.566        | 74%            | 37%             |

## Alleenstaande met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 733, in 2026

| Brutoloon | Belastbaar loon | IB Box 1 | AHK   | AK    | IACK  | NVZK  | Nettoloon | ZT    | KGB   | HT    | KOT    | KOKO   | Netto inkomen | Marginale druk | Gemiddelde druk |
|-----------|-----------------|----------|-------|-------|-------|-------|-----------|-------|-------|-------|--------|--------|---------------|----------------|-----------------|
| 15.000    | 14.622          | 5.220    | 3.115 | 1.548 | 960   | 402   | 14.622    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 28.580        | 3%             | -91%            |
| 17.500    | 17.059          | 6.090    | 3.115 | 2.261 | 1.239 | 525   | 17.059    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 31.017        | 3%             | -77%            |
| 20.000    | 19.496          | 6.960    | 3.115 | 2.975 | 1.518 | 648   | 19.496    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 33.454        | 3%             | -67%            |
| 22.500    | 21.933          | 7.830    | 3.115 | 3.689 | 1.797 | 771   | 21.933    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 35.891        | 3%             | -60%            |
| 25.000    | 24.370          | 8.700    | 3.115 | 4.403 | 2.076 | 894   | 24.370    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 38.328        | 3%             | -53%            |
| 27.500    | 26.807          | 9.570    | 3.115 | 5.117 | 2.355 | 1.017 | 26.807    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 40.765        | 3%             | -48%            |
| 30.000    | 29.244          | 10.440   | 3.115 | 5.362 | 2.634 | 671   | 29.244    | 1.574 | 8.579 | 5.404 | 16.786 | 18.385 | 43.202        | 23%            | -44%            |
| 32.500    | 31.589          | 11.277   | 2.998 | 5.412 | 2.903 | 36    | 31.589    | 1.319 | 8.438 | 5.385 | 16.786 | 18.385 | 45.132        | 78%            | -39%            |
| 35.000    | 33.933          | 12.114   | 2.850 | 5.462 | 3.032 | 0     | 33.163    | 998   | 8.260 | 4.869 | 16.786 | 18.385 | 45.690        | 84%            | -31%            |
| 37.500    | 36.276          | 12.951   | 2.703 | 5.512 | 3.032 | 0     | 34.573    | 676   | 8.082 | 4.354 | 16.786 | 18.385 | 46.084        | 84%            | -23%            |
| 40.000    | 38.619          | 13.787   | 2.555 | 5.563 | 3.032 | 0     | 35.982    | 354   | 7.904 | 3.838 | 16.786 | 18.385 | 46.478        | 86%            | -16%            |
| 42.500    | 40.963          | 14.662   | 2.407 | 5.613 | 3.032 | 0     | 37.352    | 32,46 | 7.726 | 3.323 | 16.786 | 18.385 | 46.833        | 74%            | -10%            |
| 45.000    | 43.306          | 15.543   | 2.259 | 5.663 | 3.032 | 0     | 38.718    | 0     | 7.548 | 2.807 | 16.786 | 18.385 | 47.473        | 73%            | -5%             |
| 47.500    | 45.649          | 16.423   | 2.112 | 5.708 | 3.032 | 0     | 40.079    | 0     | 7.370 | 2.292 | 16.786 | 18.385 | 48.140        | 81%            | -1%             |
| 50.000    | 47.993          | 17.303   | 1.964 | 5.556 | 3.032 | 0     | 41.241    | 0     | 7.191 | 1.776 | 16.786 | 18.385 | 48.609        | 81%            | 3%              |
| 52.500    | 50.336          | 18.183   | 1.816 | 5.403 | 3.032 | 0     | 42.404    | 0     | 7.013 | 1.260 | 16.786 | 18.385 | 49.078        | 81%            | 7%              |
| 55.000    | 52.680          | 19.063   | 1.668 | 5.251 | 3.032 | 0     | 43.567    | 0     | 6.835 | 745   | 16.786 | 18.385 | 49.547        | 81%            | 10%             |
| 57.500    | 55.023          | 19.943   | 1.520 | 5.098 | 3.032 | 0     | 44.730    | 0     | 6.657 | 229   | 16.786 | 18.385 | 50.017        | 73%            | 13%             |
| 60.000    | 57.366          | 20.824   | 1.373 | 4.946 | 3.032 | 0     | 45.893    | 0     | 6.479 | 0     | 16.707 | 18.385 | 50.693        | 63%            | 16%             |
| 62.500    | 59.710          | 21.704   | 1.225 | 4.793 | 3.032 | 0     | 47.056    | 0     | 6.301 | 0     | 16.646 | 18.385 | 51.617        | 69%            | 17%             |
| 65.000    | 62.053          | 22.584   | 1.077 | 4.640 | 3.032 | 0     | 48.219    | 0     | 6.123 | 0     | 16.436 | 18.385 | 52.392        | 61%            | 19%             |
| 67.500    | 64.396          | 23.464   | 929   | 4.488 | 3.032 | 0     | 49.381    | 0     | 5.945 | 0     | 16.436 | 18.385 | 53.377        | 65%            | 21%             |
| 70.000    | 66.740          | 24.344   | 782   | 4.335 | 3.032 | 0     | 50.544    | 0     | 5.767 | 0     | 16.331 | 18.385 | 54.257        | 61%            | 22%             |
| 72.500    | 69.083          | 25.224   | 634   | 4.183 | 3.032 | 0     | 51.707    | 0     | 5.589 | 0     | 16.331 | 18.385 | 55.241        | 67%            | 24%             |
| 75.000    | 71.426          | 26.105   | 486   | 4.030 | 3.032 | 0     | 52.870    | 0     | 5.410 | 0     | 16.182 | 18.385 | 56.077        | 70%            | 25%             |
| 77.500    | 73.770          | 26.985   | 338   | 3.878 | 3.032 | 0     | 54.033    | 0     | 5.232 | 0     | 15.946 | 18.385 | 56.826        | 61%            | 27%             |
| 80.000    | 76.113          | 27.865   | 190   | 3.725 | 3.032 | 0     | 55.196    | 0     | 5.054 | 0     | 15.946 | 18.385 | 57.811        | 70%            | 28%             |
| 82.500    | 78.457          | 28.745   | 43    | 3.573 | 3.032 | 0     | 56.359    | 0     | 4.876 | 0     | 15.719 | 18.385 | 58.568        | 64%            | 29%             |
| 85.000    | 80.800          | 29.824   | 0     | 3.420 | 3.032 | 0     | 57.428    | 0     | 4.698 | 0     | 15.719 | 18.385 | 59.460        | 76%            | 30%             |
| 87.500    | 83.143          | 30.984   | 0     | 3.267 | 3.032 | 0     | 58.459    | 0     | 4.520 | 0     | 15.465 | 18.385 | 60.059        | 76%            | 31%             |
| 90.000    | 85.487          | 32.144   | 0     | 3.115 | 3.032 | 0     | 59.490    | 0     | 4.342 | 0     | 15.203 | 18.385 | 60.649        | 66%            | 33%             |
| 92.500    | 87.830          | 33.304   | 0     | 2.962 | 3.032 | 0     | 60.521    | 0     | 4.164 | 0     | 15.203 | 18.385 | 61.502        | 76%            | 34%             |
| 95.000    | 90.173          | 34.464   | 0     | 2.810 | 3.032 | 0     | 61.551    | 0     | 3.986 | 0     | 14.958 | 18.385 | 62.110        | 76%            | 35%             |
| 97.500    | 92.517          | 35.624   | 0     | 2.657 | 3.032 | 0     | 62.582    | 0     | 3.808 | 0     | 14.705 | 18.385 | 62.709        | 66%            | 36%             |
| 100.000   | 94.860          | 36.784   | 0     | 2.505 | 3.032 | 0     | 63.613    | 0     | 3.630 | 0     | 14.705 | 18.385 | 63.562        | 76%            | 36%             |

## Minstverdiener met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 706, in 2025

| Brutoloon minst-verdiener | Brutoloon meest-verdiener | Extra loon minst-verdiener | Pensioen premie | IB Box 1 | AHK | AK  | IACK | NVZK | Nettoloon | ZT   | KGB | HT   | KOT  | KOKO | Netto inkomen | Marginale druk | Gemiddelde druk |
|---------------------------|---------------------------|----------------------------|-----------------|----------|-----|-----|------|------|-----------|------|-----|------|------|------|---------------|----------------|-----------------|
| 10.000                    | 20.000                    | 1.000                      | -25             | -349     | 0   | 79  | 112  | 159  | 975       | -134 | 0   | 0    | 0    | 0    | 842           | 16%            | -113%           |
| 10.833                    | 21.667                    | 1.000                      | -25             | -349     | 0   | 79  | 112  | 159  | 975       | -134 | 0   | -209 | 0    | 0    | 633           | 37%            | -99%            |
| 11.667                    | 23.333                    | 1.000                      | -25             | -349     | 0   | 120 | 112  | 118  | 975       | -134 | 0   | -226 | 0    | 0    | 616           | 38%            | -84%            |
| 12.500                    | 25.000                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | -134 | -1  | -243 | 0    | 0    | 598           | 40%            | -71%            |
| 13.333                    | 26.667                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | -134 | -69 | -260 | 0    | 0    | 513           | 49%            | -58%            |
| 14.167                    | 28.333                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | -134 | -69 | -277 | 0    | 0    | 496           | 50%            | -46%            |
| 15.000                    | 30.000                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | -134 | -69 | -197 | 0    | 0    | 575           | 42%            | -36%            |
| 15.833                    | 31.667                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | -134 | -69 | -201 | 0    | 0    | 571           | 43%            | -28%            |
| 16.667                    | 33.333                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | -134 | -69 | -212 | -92  | 0    | 469           | 53%            | -20%            |
| 17.500                    | 35.000                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | -223 | 0    | 0    | 683           | 32%            | -12%            |
| 18.333                    | 36.667                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | -67  | 0    | 839           | 16%            | -8%             |
| 19.167                    | 38.333                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | -58  | 0    | 848           | 15%            | -7%             |
| 20.000                    | 40.000                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | -5%             |
| 20.833                    | 41.667                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | -3%             |
| 21.667                    | 43.333                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | -100 | 0    | 806           | 19%            | -2%             |
| 22.500                    | 45.000                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | -1%             |
| 23.333                    | 46.667                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | 1%              |
| 24.167                    | 48.333                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | -225 | 0    | 681           | 32%            | 1%              |
| 25.000                    | 50.000                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | 3%              |
| 25.833                    | 51.667                    | 1.000                      | -25             | -349     | 0   | 293 | 112  | -55  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | 4%              |
| 26.667                    | 53.333                    | 1.000                      | -25             | -349     | 0   | 99  | 112  | 139  | 975       | 0    | -69 | 0    | -242 | 0    | 664           | 34%            | 5%              |
| 27.500                    | 55.000                    | 1.000                      | -25             | -349     | 0   | 22  | 112  | 216  | 975       | 0    | -69 | 0    | 0    | 0    | 906           | 9%             | 6%              |
| 28.333                    | 56.667                    | 1.000                      | -46             | -342     | -12 | 22  | 109  | 223  | 954       | 0    | -68 | 0    | 0    | 0    | 886           | 11%            | 8%              |
| 29.167                    | 58.333                    | 1.000                      | -62             | -336     | -59 | 21  | 107  | 267  | 938       | 0    | -67 | 0    | -234 | 0    | 638           | 36%            | 8%              |
| 30.000                    | 60.000                    | 1.000                      | -62             | -336     | -59 | 21  | 107  | 267  | 938       | 0    | -67 | 0    | 0    | 0    | 871           | 13%            | 10%             |
| 30.833                    | 61.667                    | 1.000                      | -62             | -336     | -59 | 21  | 107  | 256  | 928       | 0    | -67 | 0    | 0    | 0    | 861           | 14%            | 11%             |
| 31.667                    | 63.333                    | 1.000                      | -62             | -336     | -59 | 21  | 107  | 34   | 705       | 0    | -67 | 0    | 0    | 0    | 639           | 36%            | 11%             |
| 32.500                    | 65.000                    | 1.000                      | -62             | -336     | -59 | 21  | 76   | 0    | 639       | 0    | -67 | 0    | 0    | 0    | 573           | 43%            | 13%             |

## Minstverdiener met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 733, in 2026

| Brutoloon<br>minst-<br>verdiener | Brutoloon<br>meest-<br>verdiener | Extra loon<br>minst-<br>verdiener | Pensioen<br>premie | IB Box<br>1 | AHK | AK  | IACK | NVZK | Netto-<br>loon | ZT   | KGB | HT   | KOT  | KOKO | Netto<br>inkomen | Marginale<br>druk | Gemiddelde<br>druk |
|----------------------------------|----------------------------------|-----------------------------------|--------------------|-------------|-----|-----|------|------|----------------|------|-----|------|------|------|------------------|-------------------|--------------------|
| 10.000                           | 20.000                           | 1.000                             | -25                | -348        | 0   | 76  | 112  | 160  | 975            | -66  | 0   | 0    | 0    | 0    | 908              | 9%                | -117%              |
| 10.833                           | 21.667                           | 1.000                             | -25                | -348        | 0   | 76  | 112  | 160  | 975            | -134 | 0   | -214 | 0    | 0    | 627              | 37%               | -105%              |
| 11.667                           | 23.333                           | 1.000                             | -25                | -348        | 0   | 76  | 112  | 160  | 975            | -134 | 0   | -214 | 0    | 0    | 627              | 37%               | -90%               |
| 12.500                           | 25.000                           | 1.000                             | -25                | -348        | 0   | 167 | 112  | 70   | 975            | -134 | 0   | -214 | 0    | 0    | 627              | 37%               | -77%               |
| 13.333                           | 26.667                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | -134 | -63 | -214 | 0    | 0    | 564              | 44%               | -65%               |
| 14.167                           | 28.333                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | -134 | -74 | -214 | 0    | 0    | 552              | 45%               | -54%               |
| 15.000                           | 30.000                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | -134 | -74 | -214 | 0    | 0    | 552              | 45%               | -44%               |
| 15.833                           | 31.667                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | -134 | -74 | -214 | 0    | 0    | 552              | 45%               | -35%               |
| 16.667                           | 33.333                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | -134 | -74 | -214 | 0    | 0    | 552              | 45%               | -27%               |
| 17.500                           | 35.000                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | -91  | -74 | -214 | 0    | 0    | 595              | 40%               | -20%               |
| 18.333                           | 36.667                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | -214 | 0    | 0    | 686              | 31%               | -14%               |
| 19.167                           | 38.333                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | -71  | -79  | 0    | 751              | 25%               | -10%               |
| 20.000                           | 40.000                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | -61  | 0    | 840              | 16%               | -8%                |
| 20.833                           | 41.667                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | -6%                |
| 21.667                           | 43.333                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | -4%                |
| 22.500                           | 45.000                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | -105 | 0    | 796              | 20%               | -3%                |
| 23.333                           | 46.667                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | -2%                |
| 24.167                           | 48.333                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | 0%                 |
| 25.000                           | 50.000                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | -236 | 0    | 665              | 34%               | 1%                 |
| 25.833                           | 51.667                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | 2%                 |
| 26.667                           | 53.333                           | 1.000                             | -25                | -348        | 0   | 286 | 112  | -49  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | 4%                 |
| 27.500                           | 55.000                           | 1.000                             | -25                | -348        | 0   | 214 | 112  | 22   | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | 5%                 |
| 28.333                           | 56.667                           | 1.000                             | -25                | -348        | 0   | 21  | 112  | 216  | 975            | 0    | -74 | 0    | 0    | 0    | 901              | 10%               | 6%                 |
| 29.167                           | 58.333                           | 1.000                             | -30                | -346        | 0   | 21  | 111  | 214  | 970            | 0    | -74 | 0    | -262 | 0    | 634              | 37%               | 7%                 |
| 30.000                           | 60.000                           | 1.000                             | -61                | -335        | -28 | 20  | 107  | 236  | 939            | 0    | -71 | 0    | 0    | 0    | 867              | 13%               | 8%                 |
| 30.833                           | 61.667                           | 1.000                             | -63                | -335        | -59 | 20  | 107  | 266  | 937            | 0    | -71 | 0    | 0    | 0    | 866              | 13%               | 9%                 |
| 31.667                           | 63.333                           | 1.000                             | -63                | -335        | -59 | 20  | 107  | 257  | 928            | 0    | -71 | 0    | 0    | 0    | 857              | 14%               | 10%                |
| 32.500                           | 65.000                           | 1.000                             | -63                | -335        | -59 | 20  | 107  | 36   | 706            | 0    | -71 | 0    | 0    | 0    | 635              | 36%               | 11%                |

## Meestverdiener met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 706, in 2025

| Brutoloon<br>meest-<br>verdiener | Brutoloon<br>minst-<br>verdiener | Extra loon<br>meest-<br>verdiener | Pensioen<br>premie | IB Box<br>1 | AHK | AK  | IACK | NVZK | Netto-<br>loon | ZT   | KGB | HT   | KOT  | KOKO | Netto<br>inkomen | Marginale<br>druk | Gemiddelde<br>druk |
|----------------------------------|----------------------------------|-----------------------------------|--------------------|-------------|-----|-----|------|------|----------------|------|-----|------|------|------|------------------|-------------------|--------------------|
| 20.000                           | 10.000                           | 1.000                             | -25                | -349        | 0   | 293 | 0    | 0    | 919            | -134 | 0   | 0    | 0    | 0    | 785              | 21%               | -52%               |
| 21.667                           | 10.833                           | 1.000                             | -25                | -349        | 0   | 293 | 0    | 0    | 919            | -134 | 0   | -209 | 0    | 0    | 577              | 42%               | -44%               |
| 23.333                           | 11.667                           | 1.000                             | -25                | -349        | 0   | 293 | 0    | 0    | 919            | -134 | 0   | -226 | 0    | 0    | 560              | 44%               | -37%               |
| 25.000                           | 12.500                           | 1.000                             | -25                | -349        | 0   | 293 | 0    | 0    | 919            | -134 | -1  | -243 | 0    | 0    | 542              | 46%               | -30%               |
| 26.667                           | 13.333                           | 1.000                             | -25                | -349        | 0   | 99  | 0    | 0    | 725            | -134 | -69 | -260 | 0    | 0    | 262              | 74%               | -24%               |
| 28.333                           | 14.167                           | 1.000                             | -46                | -342        | -12 | 22  | 0    | 0    | 622            | -131 | -68 | -270 | 0    | 0    | 153              | 85%               | -16%               |
| 30.000                           | 15.000                           | 1.000                             | -62                | -336        | -59 | 21  | 0    | 0    | 564            | -129 | -67 | -190 | 0    | 0    | 179              | 82%               | -9%                |
| 31.667                           | 15.833                           | 1.000                             | -62                | -336        | -59 | 21  | 0    | 0    | 564            | -129 | -67 | -194 | 0    | 0    | 175              | 82%               | -3%                |
| 33.333                           | 16.667                           | 1.000                             | -62                | -336        | -59 | 21  | 0    | 0    | 564            | -129 | -67 | -204 | -92  | 0    | 73               | 93%               | 2%                 |
| 35.000                           | 17.500                           | 1.000                             | -62                | -336        | -59 | 21  | 0    | 0    | 564            | 0    | -67 | -214 | 0    | 0    | 283              | 72%               | 7%                 |
| 36.667                           | 18.333                           | 1.000                             | -62                | -336        | -59 | 21  | 0    | 0    | 564            | 0    | -67 | 0    | -67  | 0    | 430              | 57%               | 11%                |
| 38.333                           | 19.167                           | 1.000                             | -62                | -336        | -59 | 21  | 0    | 0    | 564            | 0    | -67 | 0    | -58  | 0    | 439              | 56%               | 13%                |
| 40.000                           | 20.000                           | 1.000                             | -62                | -352        | -59 | 21  | 0    | 0    | 548            | 0    | -67 | 0    | 0    | 0    | 482              | 52%               | 15%                |
| 41.667                           | 20.833                           | 1.000                             | -62                | -352        | -59 | 21  | 0    | 0    | 548            | 0    | -67 | 0    | 0    | 0    | 482              | 52%               | 17%                |
| 43.333                           | 21.667                           | 1.000                             | -62                | -352        | -59 | 21  | 0    | 0    | 548            | 0    | -67 | 0    | -100 | 0    | 382              | 62%               | 18%                |
| 45.000                           | 22.500                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 20%                |
| 46.667                           | 23.333                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 22%                |
| 48.333                           | 24.167                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | -225 | 0    | 174              | 83%               | 23%                |
| 50.000                           | 25.000                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 25%                |
| 51.667                           | 25.833                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 26%                |
| 53.333                           | 26.667                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | -242 | 0    | 158              | 84%               | 28%                |
| 55.000                           | 27.500                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 29%                |
| 56.667                           | 28.333                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 31%                |
| 58.333                           | 29.167                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | -234 | 0    | 166              | 83%               | 32%                |
| 60.000                           | 30.000                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 33%                |
| 61.667                           | 30.833                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 34%                |
| 63.333                           | 31.667                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 35%                |
| 65.000                           | 32.500                           | 1.000                             | -62                | -352        | -59 | -61 | 0    | 0    | 466            | 0    | -67 | 0    | 0    | 0    | 399              | 60%               | 36%                |

## Meestverdiener met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 733, in 2026

| Brutoloon meest-verdiener | Brutoloon minst-verdiener | Extra loon meest-verdiener | Pensioen premie | IB Box 1 | AHK | AK  | IACK | NVZK | Nettoloon | ZT   | KGB | HT   | KOT  | KOKO | Netto inkomen | Marginale druk | Gemiddelde druk |
|---------------------------|---------------------------|----------------------------|-----------------|----------|-----|-----|------|------|-----------|------|-----|------|------|------|---------------|----------------|-----------------|
| 20.000                    | 10.000                    | 1.000                      | -25             | -348     | 0   | 286 | 0    | 0    | 912       | -66  | 0   | 0    | 0    | 0    | 846           | 15%            | -53%            |
| 21.667                    | 10.833                    | 1.000                      | -25             | -348     | 0   | 286 | 0    | 0    | 912       | -134 | 0   | -214 | 0    | 0    | 564           | 44%            | -47%            |
| 23.333                    | 11.667                    | 1.000                      | -25             | -348     | 0   | 286 | 0    | 0    | 912       | -134 | 0   | -214 | 0    | 0    | 564           | 44%            | -39%            |
| 25.000                    | 12.500                    | 1.000                      | -25             | -348     | 0   | 286 | 0    | 0    | 912       | -134 | 0   | -214 | 0    | 0    | 564           | 44%            | -32%            |
| 26.667                    | 13.333                    | 1.000                      | -25             | -348     | 0   | 286 | 0    | 0    | 912       | -134 | -63 | -214 | 0    | 0    | 501           | 50%            | -27%            |
| 28.333                    | 14.167                    | 1.000                      | -25             | -348     | 0   | 21  | 0    | 0    | 648       | -134 | -74 | -214 | 0    | 0    | 225           | 77%            | -21%            |
| 30.000                    | 15.000                    | 1.000                      | -61             | -335     | -28 | 20  | 0    | 0    | 596       | -129 | -71 | -207 | 0    | 0    | 189           | 81%            | -14%            |
| 31.667                    | 15.833                    | 1.000                      | -63             | -335     | -59 | 20  | 0    | 0    | 564       | -129 | -71 | -206 | 0    | 0    | 158           | 84%            | -8%             |
| 33.333                    | 16.667                    | 1.000                      | -63             | -335     | -59 | 20  | 0    | 0    | 564       | -129 | -71 | -206 | 0    | 0    | 158           | 84%            | -2%             |
| 35.000                    | 17.500                    | 1.000                      | -63             | -335     | -59 | 20  | 0    | 0    | 564       | -91  | -71 | -206 | 0    | 0    | 195           | 80%            | 3%              |
| 36.667                    | 18.333                    | 1.000                      | -63             | -335     | -59 | 20  | 0    | 0    | 564       | 0    | -71 | -206 | 0    | 0    | 286           | 71%            | 7%              |
| 38.333                    | 19.167                    | 1.000                      | -63             | -335     | -59 | 20  | 0    | 0    | 564       | 0    | -71 | -71  | -79  | 0    | 342           | 66%            | 10%             |
| 40.000                    | 20.000                    | 1.000                      | -63             | -347     | -59 | 20  | 0    | 0    | 551       | 0    | -71 | 0    | -61  | 0    | 419           | 58%            | 13%             |
| 41.667                    | 20.833                    | 1.000                      | -63             | -352     | -59 | 20  | 0    | 0    | 546       | 0    | -71 | 0    | 0    | 0    | 475           | 53%            | 15%             |
| 43.333                    | 21.667                    | 1.000                      | -63             | -352     | -59 | 20  | 0    | 0    | 546       | 0    | -71 | 0    | 0    | 0    | 475           | 52%            | 16%             |
| 45.000                    | 22.500                    | 1.000                      | -63             | -352     | -59 | 20  | 0    | 0    | 546       | 0    | -71 | 0    | -105 | 0    | 370           | 63%            | 18%             |
| 46.667                    | 23.333                    | 1.000                      | -63             | -352     | -59 | 2   | 0    | 0    | 528       | 0    | -71 | 0    | 0    | 0    | 457           | 54%            | 20%             |
| 48.333                    | 24.167                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 21%             |
| 50.000                    | 25.000                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | -236 | 0    | 158           | 84%            | 23%             |
| 51.667                    | 25.833                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 25%             |
| 53.333                    | 26.667                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 26%             |
| 55.000                    | 27.500                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 27%             |
| 56.667                    | 28.333                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 29%             |
| 58.333                    | 29.167                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | -262 | 0    | 132           | 87%            | 30%             |
| 60.000                    | 30.000                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 31%             |
| 61.667                    | 30.833                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 33%             |
| 63.333                    | 31.667                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 33%             |
| 65.000                    | 32.500                    | 1.000                      | -63             | -352     | -59 | -61 | 0    | 0    | 465       | 0    | -71 | 0    | 0    | 0    | 394           | 61%            | 35%             |

## Eenverdiener met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 706, in 2025

| Brutoloon | Belastbaar loon | IB Box 1 | AHK   | AK    | IACK | NVZK | Nettoloon | ZT    | KGB   | HT    | KOT | KOKO | Netto inkomen | Marginale druk | Gemiddelde druk |
|-----------|-----------------|----------|-------|-------|------|------|-----------|-------|-------|-------|-----|------|---------------|----------------|-----------------|
| 15.000    | 14.632          | 5.241    | 3.068 | 1.720 | 0    | 0    | 14.179    | 3.010 | 5.022 | 5.146 | 0   | 0    | 27.356        | 8%             | -82%            |
| 17.500    | 17.071          | 6.115    | 3.068 | 2.452 | 0    | 0    | 16.476    | 3.010 | 5.022 | 5.146 | 0   | 0    | 29.654        | 8%             | -69%            |
| 20.000    | 19.509          | 6.988    | 3.068 | 3.184 | 0    | 0    | 18.773    | 3.010 | 5.022 | 5.146 | 0   | 0    | 31.951        | 8%             | -60%            |
| 22.500    | 21.948          | 7.862    | 3.068 | 3.917 | 0    | 0    | 21.071    | 3.010 | 5.022 | 5.146 | 0   | 0    | 34.249        | 8%             | -52%            |
| 25.000    | 24.387          | 8.735    | 3.068 | 4.649 | 0    | 0    | 23.368    | 3.010 | 5.022 | 5.146 | 0   | 0    | 36.546        | 14%            | -46%            |
| 27.500    | 26.826          | 9.609    | 3.068 | 5.232 | 0    | 0    | 25.517    | 3.010 | 5.022 | 5.146 | 0   | 0    | 38.695        | 43%            | -41%            |
| 30.000    | 29.218          | 10.466   | 3.017 | 5.286 | 0    | 0    | 27.055    | 2.899 | 5.022 | 5.146 | 0   | 0    | 40.121        | 66%            | -34%            |
| 32.500    | 31.563          | 11.306   | 2.868 | 5.339 | 0    | 0    | 28.464    | 2.578 | 5.022 | 4.917 | 0   | 0    | 40.981        | 77%            | -26%            |
| 35.000    | 33.908          | 12.146   | 2.719 | 5.392 | 0    | 0    | 29.874    | 2.256 | 5.022 | 4.407 | 0   | 0    | 41.559        | 78%            | -19%            |
| 37.500    | 36.253          | 12.986   | 2.571 | 5.445 | 0    | 0    | 31.283    | 1.935 | 5.022 | 3.857 | 0   | 0    | 42.097        | 83%            | -12%            |
| 40.000    | 38.598          | 13.829   | 2.422 | 5.498 | 0    | 0    | 32.690    | 1.614 | 4.947 | 3.267 | 0   | 0    | 42.518        | 90%            | -6%             |
| 42.500    | 40.944          | 14.708   | 2.274 | 5.551 | 0    | 0    | 34.060    | 1.293 | 4.781 | 2.639 | 0   | 0    | 42.773        | 92%            | -1%             |
| 45.000    | 43.289          | 15.587   | 2.125 | 5.585 | 0    | 0    | 35.412    | 971   | 4.614 | 1.971 | 0   | 0    | 42.968        | 94%            | 5%              |
| 47.500    | 45.634          | 16.465   | 1.976 | 5.432 | 0    | 0    | 36.577    | 650   | 4.448 | 1.447 | 0   | 0    | 43.121        | 92%            | 9%              |
| 50.000    | 47.979          | 17.344   | 1.828 | 5.279 | 0    | 0    | 37.742    | 329   | 4.281 | 961   | 0   | 0    | 43.313        | 94%            | 13%             |
| 52.500    | 50.324          | 18.223   | 1.679 | 5.127 | 0    | 0    | 38.907    | 0     | 4.115 | 450   | 0   | 0    | 43.472        | 78%            | 17%             |
| 55.000    | 52.669          | 19.102   | 1.530 | 4.974 | 0    | 0    | 40.072    | 0     | 3.948 | 0     | 0   | 0    | 44.020        | 60%            | 20%             |
| 57.500    | 55.015          | 19.981   | 1.382 | 4.821 | 0    | 0    | 41.237    | 0     | 3.782 | 0     | 0   | 0    | 45.018        | 60%            | 22%             |
| 60.000    | 57.360          | 20.860   | 1.233 | 4.669 | 0    | 0    | 42.401    | 0     | 3.615 | 0     | 0   | 0    | 46.017        | 60%            | 23%             |
| 62.500    | 59.705          | 21.739   | 1.085 | 4.516 | 0    | 0    | 43.566    | 0     | 3.449 | 0     | 0   | 0    | 47.015        | 60%            | 25%             |
| 65.000    | 62.050          | 22.618   | 936   | 4.363 | 0    | 0    | 44.731    | 0     | 3.282 | 0     | 0   | 0    | 48.013        | 60%            | 26%             |
| 67.500    | 64.395          | 23.497   | 787   | 4.211 | 0    | 0    | 45.896    | 0     | 3.116 | 0     | 0   | 0    | 49.012        | 60%            | 27%             |
| 70.000    | 66.741          | 24.376   | 639   | 4.058 | 0    | 0    | 47.061    | 0     | 2.949 | 0     | 0   | 0    | 50.010        | 60%            | 29%             |
| 72.500    | 69.086          | 25.255   | 490   | 3.905 | 0    | 0    | 48.226    | 0     | 2.783 | 0     | 0   | 0    | 51.009        | 60%            | 30%             |
| 75.000    | 71.431          | 26.134   | 342   | 3.753 | 0    | 0    | 49.391    | 0     | 2.616 | 0     | 0   | 0    | 52.007        | 60%            | 31%             |
| 77.500    | 73.776          | 27.013   | 193   | 3.600 | 0    | 0    | 50.556    | 0     | 2.450 | 0     | 0   | 0    | 53.005        | 60%            | 32%             |
| 80.000    | 76.121          | 27.892   | 44    | 3.447 | 0    | 0    | 51.721    | 0     | 2.283 | 0     | 0   | 0    | 54.004        | 64%            | 32%             |
| 82.500    | 78.466          | 28.969   | 0     | 3.295 | 0    | 0    | 52.792    | 0     | 2.117 | 0     | 0   | 0    | 54.908        | 65%            | 33%             |
| 85.000    | 80.812          | 30.130   | 0     | 3.142 | 0    | 0    | 53.823    | 0     | 1.950 | 0     | 0   | 0    | 55.773        | 65%            | 34%             |
| 87.500    | 83.157          | 31.291   | 0     | 2.989 | 0    | 0    | 54.855    | 0     | 1.784 | 0     | 0   | 0    | 56.639        | 65%            | 35%             |
| 90.000    | 85.502          | 32.452   | 0     | 2.837 | 0    | 0    | 55.887    | 0     | 1.617 | 0     | 0   | 0    | 57.504        | 65%            | 36%             |
| 92.500    | 87.847          | 33.613   | 0     | 2.684 | 0    | 0    | 56.918    | 0     | 1.451 | 0     | 0   | 0    | 58.369        | 65%            | 37%             |
| 95.000    | 90.192          | 34.774   | 0     | 2.531 | 0    | 0    | 57.950    | 0     | 1.284 | 0     | 0   | 0    | 59.234        | 65%            | 38%             |
| 97.500    | 92.537          | 35.935   | 0     | 2.379 | 0    | 0    | 58.982    | 0     | 1.118 | 0     | 0   | 0    | 60.099        | 65%            | 38%             |
| 100.000   | 94.883          | 37.095   | 0     | 2.226 | 0    | 0    | 60.013    | 0     | 951   | 0     | 0   | 0    | 60.964        | 65%            | 39%             |

## Eenverdiener met twee kinderen tussen 6 en 11 jaar, maandelijkse huur € 733, in 2026

| Brutoloon | Belastbaar loon | IB Box 1 | AHK   | AK    | IACK | NVZK | Nettoloon | ZT    | KGB   | HT    | KOT | KOKO | Netto inkomen | Marginale druk | Gemiddelde druk |
|-----------|-----------------|----------|-------|-------|------|------|-----------|-------|-------|-------|-----|------|---------------|----------------|-----------------|
| 15.000    | 14.622          | 5.220    | 3.115 | 1.548 | 0    | 0    | 14.065    | 3.010 | 5.162 | 5.404 | 0   | 0    | 27.641        | 9%             | -84%            |
| 17.500    | 17.059          | 6.090    | 3.115 | 2.261 | 0    | 0    | 16.346    | 3.010 | 5.162 | 5.404 | 0   | 0    | 29.922        | 9%             | -71%            |
| 20.000    | 19.496          | 6.960    | 3.115 | 2.975 | 0    | 0    | 18.626    | 3.010 | 5.162 | 5.404 | 0   | 0    | 32.203        | 9%             | -61%            |
| 22.500    | 21.933          | 7.830    | 3.115 | 3.689 | 0    | 0    | 20.907    | 3.010 | 5.162 | 5.404 | 0   | 0    | 34.483        | 9%             | -53%            |
| 25.000    | 24.370          | 8.700    | 3.115 | 4.403 | 0    | 0    | 23.188    | 3.010 | 5.162 | 5.404 | 0   | 0    | 36.764        | 9%             | -47%            |
| 27.500    | 26.807          | 9.570    | 3.115 | 5.117 | 0    | 0    | 25.469    | 3.010 | 5.162 | 5.404 | 0   | 0    | 39.045        | 28%            | -42%            |
| 30.000    | 29.244          | 10.440   | 3.115 | 5.362 | 0    | 0    | 27.281    | 3.010 | 5.162 | 5.404 | 0   | 0    | 40.857        | 53%            | -36%            |
| 32.500    | 31.589          | 11.277   | 2.998 | 5.412 | 0    | 0    | 28.722    | 2.755 | 5.162 | 5.385 | 0   | 0    | 42.024        | 77%            | -29%            |
| 35.000    | 33.933          | 12.114   | 2.850 | 5.462 | 0    | 0    | 30.131    | 2.433 | 5.162 | 4.869 | 0   | 0    | 42.596        | 77%            | -22%            |
| 37.500    | 36.276          | 12.951   | 2.703 | 5.512 | 0    | 0    | 31.541    | 2.112 | 5.162 | 4.354 | 0   | 0    | 43.168        | 77%            | -15%            |
| 40.000    | 38.619          | 13.787   | 2.555 | 5.563 | 0    | 0    | 32.950    | 1.790 | 5.162 | 3.838 | 0   | 0    | 43.740        | 84%            | -9%             |
| 42.500    | 40.963          | 14.662   | 2.407 | 5.613 | 0    | 0    | 34.320    | 1.468 | 5.024 | 3.323 | 0   | 0    | 44.134        | 86%            | -4%             |
| 45.000    | 43.306          | 15.543   | 2.259 | 5.663 | 0    | 0    | 35.686    | 1.146 | 4.845 | 2.807 | 0   | 0    | 44.485        | 86%            | 1%              |
| 47.500    | 45.649          | 16.423   | 2.112 | 5.708 | 0    | 0    | 37.047    | 825   | 4.667 | 2.292 | 0   | 0    | 44.830        | 94%            | 6%              |
| 50.000    | 47.993          | 17.303   | 1.964 | 5.556 | 0    | 0    | 38.209    | 503   | 4.489 | 1.776 | 0   | 0    | 44.978        | 94%            | 10%             |
| 52.500    | 50.336          | 18.183   | 1.816 | 5.403 | 0    | 0    | 39.372    | 181   | 4.311 | 1.260 | 0   | 0    | 45.125        | 88%            | 14%             |
| 55.000    | 52.680          | 19.063   | 1.668 | 5.251 | 0    | 0    | 40.535    | 0     | 4.133 | 745   | 0   | 0    | 45.413        | 81%            | 17%             |
| 57.500    | 55.023          | 19.943   | 1.520 | 5.098 | 0    | 0    | 41.698    | 0     | 3.955 | 229   | 0   | 0    | 45.882        | 70%            | 20%             |
| 60.000    | 57.366          | 20.824   | 1.373 | 4.946 | 0    | 0    | 42.861    | 0     | 3.777 | 0     | 0   | 0    | 46.638        | 61%            | 22%             |
| 62.500    | 59.710          | 21.704   | 1.225 | 4.793 | 0    | 0    | 44.024    | 0     | 3.599 | 0     | 0   | 0    | 47.622        | 61%            | 24%             |
| 65.000    | 62.053          | 22.584   | 1.077 | 4.640 | 0    | 0    | 45.187    | 0     | 3.421 | 0     | 0   | 0    | 48.607        | 61%            | 25%             |
| 67.500    | 64.396          | 23.464   | 929   | 4.488 | 0    | 0    | 46.349    | 0     | 3.243 | 0     | 0   | 0    | 49.592        | 61%            | 27%             |
| 70.000    | 66.740          | 24.344   | 782   | 4.335 | 0    | 0    | 47.512    | 0     | 3.064 | 0     | 0   | 0    | 50.577        | 61%            | 28%             |
| 72.500    | 69.083          | 25.224   | 634   | 4.183 | 0    | 0    | 48.675    | 0     | 2.886 | 0     | 0   | 0    | 51.562        | 61%            | 29%             |
| 75.000    | 71.426          | 26.105   | 486   | 4.030 | 0    | 0    | 49.838    | 0     | 2.708 | 0     | 0   | 0    | 52.546        | 61%            | 30%             |
| 77.500    | 73.770          | 26.985   | 338   | 3.878 | 0    | 0    | 51.001    | 0     | 2.530 | 0     | 0   | 0    | 53.531        | 61%            | 31%             |
| 80.000    | 76.113          | 27.865   | 190   | 3.725 | 0    | 0    | 52.164    | 0     | 2.352 | 0     | 0   | 0    | 54.516        | 61%            | 32%             |
| 82.500    | 78.457          | 28.745   | 43    | 3.573 | 0    | 0    | 53.327    | 0     | 2.174 | 0     | 0   | 0    | 55.501        | 64%            | 33%             |
| 85.000    | 80.800          | 29.824   | 0     | 3.420 | 0    | 0    | 54.396    | 0     | 1.996 | 0     | 0   | 0    | 56.392        | 66%            | 34%             |
| 87.500    | 83.143          | 30.984   | 0     | 3.267 | 0    | 0    | 55.427    | 0     | 1.818 | 0     | 0   | 0    | 57.245        | 66%            | 35%             |
| 90.000    | 85.487          | 32.144   | 0     | 3.115 | 0    | 0    | 56.458    | 0     | 1.640 | 0     | 0   | 0    | 58.098        | 66%            | 35%             |
| 92.500    | 87.830          | 33.304   | 0     | 2.962 | 0    | 0    | 57.489    | 0     | 1.462 | 0     | 0   | 0    | 58.950        | 66%            | 36%             |
| 95.000    | 90.173          | 34.464   | 0     | 2.810 | 0    | 0    | 58.519    | 0     | 1.284 | 0     | 0   | 0    | 59.803        | 66%            | 37%             |
| 97.500    | 92.517          | 35.624   | 0     | 2.657 | 0    | 0    | 59.550    | 0     | 1.105 | 0     | 0   | 0    | 60.656        | 66%            | 38%             |
| 100.000   | 94.860          | 36.784   | 0     | 2.505 | 0    | 0    | 60.581    | 0     | 927   | 0     | 0   | 0    | 61.509        | 66%            | 38%             |