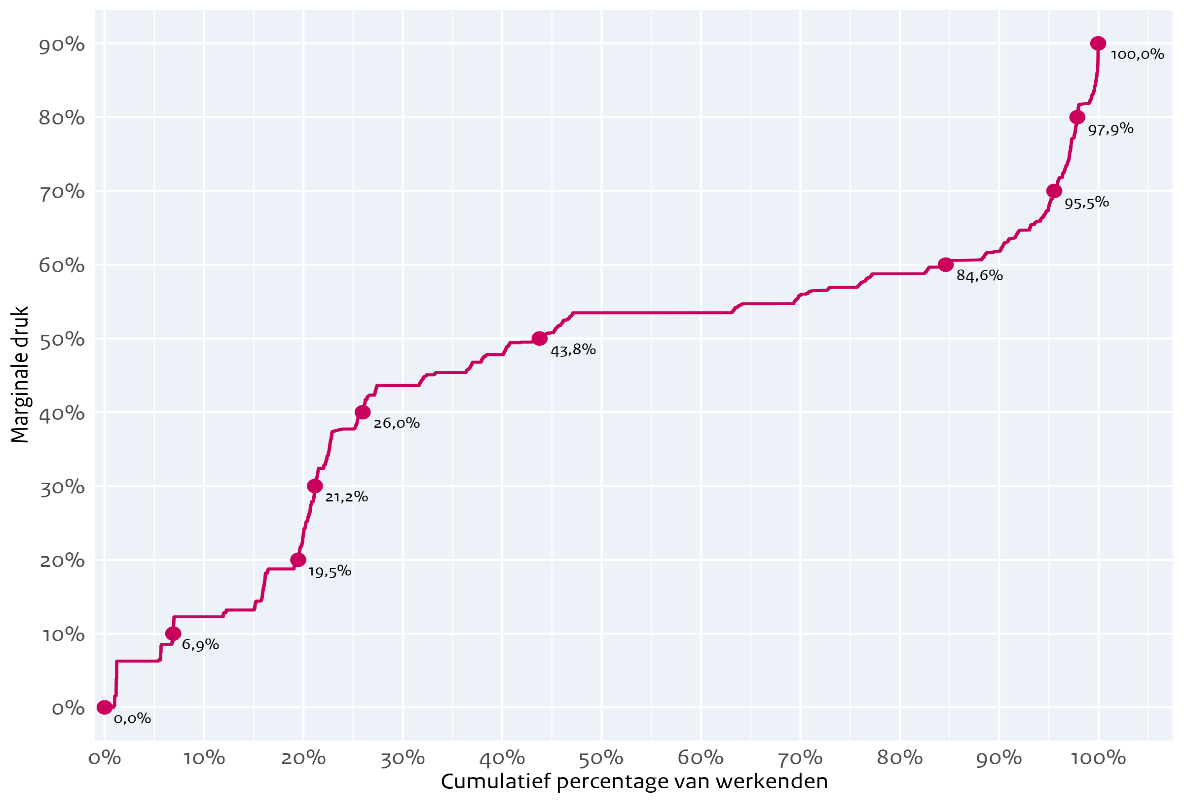
**Bijlage - Marginale druk en gemiddelde druk**

**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.[[1]](#footnote-1) 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 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 | Netto-loon | 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 minst-verdiener | Brutoloon meest-verdiener | Extra loon minst-verdiener | Pensioen premie | IB Box 1 | AHK | AK | IACK | NVZK | Netto-loon | ZT | KGB | HT | KOT | KOKO | Netto inkomen | Marginale druk | Gemiddelde 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 meest-verdiener | Brutoloon minst-verdiener | Extra loon meest-verdiener | Pensioen premie | IB Box 1 | AHK | AK | IACK | NVZK | Netto-loon | ZT | KGB | HT | KOT | KOKO | Netto inkomen | Marginale druk | Gemiddelde 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 | Netto-loon | 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% |

1. Handelingen I 2018/19, nr. 11, item 12, p. 11 [↑](#footnote-ref-1)