

Distribution Table 2015 004a
Percent of Families with Selected Individual Income Tax Expenditures
 2015 Income Levels and Law

Family Size Adjusted Cash Income Percentile	EITC and Child Tax Credit (including the Refundable Portion) (%)	ACA Premium Assistance Tax Credit (including the Refundable Portion) (%)	Exclusion of Employer Provided Health Insurance (%)	Deductibility of Home Mortgage Interests (%)	Deductibility of Charitable Contributions (%)	Deductibility of State and Local Taxes (%)	Preferential Rate on Capital Gains and Dividends (%)
0 to 20	41.6	9.2	3.6	0.1	0.1	0.1	0.0
20 to 40	37.1	9.7	21.0	2.3	1.8	2.7	1.2
40 to 60	29.7	4.6	53.2	11.3	10.4	13.8	5.6
60 to 80	23.6	0.9	76.3	30.9	31.2	37.5	17.3
80 to 90	9.9	0.2	84.6	52.8	54.3	62.7	27.8
90 to 95	1.9	0.1	84.5	64.0	68.9	77.0	40.1
95 to 99	0.8	0.1	80.5	66.8	78.0	81.2	54.8
99 to 99.9	0.0	0.0	72.1	63.9	84.4	83.1	78.8
Top .1	0.0	0.0	64.7	54.0	86.1	86.2	88.9
Total	27.4	4.9	47.4	20.7	21.5	25.0	12.6

*For the lowest income percentile, the distribution of tax expenditures does not include families with negative income.

** Percentiles begin at family size-adjusted cash income of: \$16,270 for 20 to 40; \$28,279 for 40 to 60; \$47,102 60 to 80; \$77,072 for 80 to 90; \$110,791 for 90 to 95; \$154,829 for 95 to 99; \$344,073 for 99 to 99.9 and \$1,462,048 for Top .1.

*** Cash Income consists of wages and salaries, net income from a business or farm, taxable and tax-exempt interest, dividends, rental income, realized capital gains, cash and near-cash transfers from the government, retirement benefits, and employer-provided health insurance (and other employer benefits). Employer contributions for payroll taxes and the federal corporate income tax are added to place cash on a pre-tax basis. Families are placed into deciles based on cash income adjusted for family size, by dividing income by the square root of family size.



Distribution Table 2015 004b
Distribution of Selected Individual Income Tax Expenditures:
Tax Benefits as a Share of After-Tax Income
 2015 Income Levels and Law

Family Size Adjusted Cash Income Percentile	EITC and Child Tax Credit (including the Refundable Portion) (%)	ACA Premium Assistance Tax Credit (including the Refundable Portion) (%)	Exclusion of Employer Provided Health Insurance (%)	Deductibility of Home Mortgage Interests (%)	Deductibility of Charitable Contributions (%)	Deductibility of State and Local Taxes (%)	Preferential Rate on Capital Gains and Dividends (%)
0 to 20	8.6	4.1	0.1	0.0	0.0	0.0	0.0
20 to 40	4.5	2.3	1.2	0.0	0.0	0.0	0.0
40 to 60	1.4	0.7	2.1	0.2	0.1	0.1	0.0
60 to 80	0.5	0.1	2.4	0.5	0.2	0.5	0.1
80 to 90	0.1	0.0	2.5	0.9	0.4	1.0	0.2
90 to 95	0.0	0.0	2.0	1.2	0.6	1.3	0.3
95 to 99	0.0	0.0	1.3	1.2	0.7	1.3	0.6
99 to 99.9	0.0	0.0	0.6	0.8	1.0	2.3	2.6
Top .1	0.0	0.0	0.1	0.1	1.8	2.3	9.0
Total	1.1	0.5	1.7	0.6	0.5	0.9	1.0

*For the lowest income percentile, the distribution of tax expenditures does not include families with negative income.

** Percentiles begin at family size-adjusted cash income of: \$16,270 for 20 to 40; \$28,279 for 40 to 60; \$47,102 for 60 to 80; \$77,072 for 80 to 90; \$110,791 for 90 to 95; \$154,829 for 95 to 99; \$344,073 for 99 to 99.9 and \$1,462,048 for Top .1.

*** Cash Income consists of wages and salaries, net income from a business or farm, taxable and tax-exempt interest, dividends, rental income, realized capital gains, cash and near-cash transfers from the government, retirement benefits, and employer-provided health insurance (and other employer benefits). Employer contributions for payroll taxes and the federal corporate income tax are added to place cash on a pre-tax basis. Families are placed into deciles based on cash income adjusted for family size, by dividing income by the square root of family size.

**** Estimates are the percentage reduction in after-tax cash income from eliminating the tax expenditure, assuming no behavioral change.



Distribution Table 2015 004c
Share of Tax Benefits of Selected Individual Income Tax Expenditures by Income Class
 2015 Income Levels and Law

Family Size Adjusted Cash Income Percentile	EITC and Child Tax Credit (including the Refundable Portion) (%)	ACA Premium Assistance Tax Credit (including the Refundable Portion) (%)	Exclusion of Employer Provided Health Insurance (%)	Deductibility of Home Mortgage Interests (%)	Deductibility of Charitable Contributions (%)	Deductibility of State and Local Taxes (%)	Preferential Rate on Capital Gains and Dividends (%)
0 to 20	34.9	36.5	0.2	0.0	0.0	0.0	0.0
20 to 40	35.1	40.7	5.7	0.4	0.2	0.2	0.0
40 to 60	18.1	18.5	16.5	3.6	2.1	2.1	0.4
60 to 80	10.2	3.4	29.2	15.6	9.2	10.4	2.4
80 to 90	1.2	0.6	22.4	22.8	13.3	16.9	3.0
90 to 95	0.2	0.1	12.4	20.3	13.1	15.4	3.5
95 to 99	0.0	0.1	10.8	26.4	20.1	19.3	9.1
99 to 99.9	0.0	0.0	2.5	9.7	16.7	19.1	20.0
Top .1	0.0	0.0	0.2	1.2	25.4	16.5	61.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Amount (bil. \$)	118	53	188	70	53	101	109

*For the lowest income percentile, the distribution of tax expenditures does not include families with negative income.

** Percentiles begin at family size-adjusted cash income of: \$16,270 for 20 to 40; \$28,279 for 40 to 60; \$47,102 60 to 80; \$77,072 for 80 to 90; \$110,791 for 90 to 95; \$154,829 for 95 to 99; \$344,073 for 99 to 99.9 and \$1,462,048 for Top .1.

*** Cash Income consists of wages and salaries, net income from a business or farm, taxable and tax-exempt interest, dividends, rental income, realized capital gains, cash and near-cash transfers from the government, retirement benefits, and employer-provided health insurance (and other employer benefits). Employer contributions for payroll taxes and the federal corporate income tax are added to place cash on a pre-tax basis. Families are placed into deciles based on cash income adjusted for family size, by dividing income by the square root of family size.

**** Tax benefits are estimated as the increase in individual income tax liabilities resulting from eliminating the tax expenditures, assuming no behavioral changes.

