

**Distribution Table 2017 004a**  
**Percent of Families with Selected Individual Income Tax Expenditures**  
 2017 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 10	34.2	10.2	0.1	0.0	0.0	0.0	0.0
10 to 20	46.5	7.5	5.9	0.2	0.1	0.2	0.1
20 to 30	38.5	9.7	12.8	1.0	0.7	1.3	0.7
30 to 40	31.5	8.8	25.5	3.1	2.7	4.1	1.4
40 to 50	30.6	4.8	42.7	7.0	6.4	9.3	3.4
50 to 60	27.6	4.2	60.4	14.4	14.0	18.8	7.3
60 to 70	24.7	1.2	72.1	24.2	24.9	31.3	13.5
70 to 80	22.6	0.3	78.4	37.4	38.3	46.0	19.5
80 to 90	7.6	0.1	83.2	53.4	55.3	64.7	26.7
90 to 95	1.4	0.1	82.7	64.8	70.6	79.0	38.6
95 to 99	0.6	0.1	78.3	67.1	78.9	82.6	54.1
99 to 99.9	0.0	0.0	69.8	62.2	84.8	84.7	77.8
Top .1	0.0	0.0	61.9	53.7	88.1	88.8	88.5
Total	26.4	4.6	46.1	20.6	21.8	25.7	12.1

\* Families with negative incomes are excluded from the lowest income decile but included in the total line.

\*\* Percentiles begin at family size-adjusted cash income of: \$10,902 for 10 to 20; \$16,165 for 20 to 30; \$21,713 for 30 to 40; \$28,753 for 40 to 50; \$37,516 50 to 60; \$48,381 60 to 70; \$61,100 for 70 to 80; \$80,449 for 80 to 90; \$117,224 for 90 to 95; \$165,373 for 95 to 99; \$379,371 for 99 to 99.9 and \$1,734,164 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 2017 004b**  
**Distribution of Selected Individual Income Tax Expenditures:**  
**Tax Benefits as a Share of After-Tax Income**  
2017 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 10	8.5	7.0	0.0	0.0	0.0	0.0	0.0
10 to 20	9.3	3.1	0.1	0.0	0.0	0.0	0.0
20 to 30	5.4	2.9	0.6	0.0	0.0	0.0	0.0
30 to 40	3.3	1.9	1.5	0.0	0.0	0.0	0.0
40 to 50	1.9	0.9	2.2	0.1	0.0	0.1	0.0
50 to 60	1.0	0.5	2.2	0.2	0.1	0.2	0.0
60 to 70	0.7	0.1	2.3	0.3	0.2	0.3	0.1
70 to 80	0.4	0.0	2.7	0.5	0.3	0.6	0.1
80 to 90	0.1	0.0	2.6	0.8	0.4	1.1	0.2
90 to 95	0.0	0.0	2.0	1.0	0.6	1.4	0.3
95 to 99	0.0	0.0	1.3	1.0	0.7	1.3	0.8
99 to 99.9	0.0	0.0	0.5	0.6	1.1	2.4	3.3
Top .1	0.0	0.0	0.1	0.1	1.7	2.4	9.3
Total	1.0	0.5	1.8	0.5	0.5	1.0	1.2

\* Families with negative incomes are excluded from the lowest income decile but included in the total line.

\*\* Percentiles begin at family size-adjusted cash income of: \$10,902 for 10 to 20; \$16,165 for 20 to 30; \$21,713 for 30 to 40; \$28,753 for 40 to 50; \$37,516 50 to 60; \$48,381 60 to 70; \$61,100 for 70 to 80; \$80,449 for 80 to 90; \$117,224 for 90 to 95; \$165,373 for 95 to 99; \$379,371 for 99 to 99.9 and \$1,734,164 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 2017 004c**  
**Share of Tax Benefits of Selected Individual Income Tax Expenditures by Income Class**  
 2017 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 10	11.3	19.8	0.0	0.0	0.0	0.0	0.0
10 to 20	25.1	17.9	0.2	0.0	0.0	0.0	0.0
20 to 30	18.8	21.4	1.1	0.1	0.0	0.0	0.0
30 to 40	14.9	18.4	3.8	0.3	0.2	0.2	0.0
40 to 50	11.0	10.5	7.1	1.0	0.5	0.6	0.1
50 to 60	7.3	8.1	9.1	2.5	1.4	1.5	0.3
60 to 70	6.0	2.5	12.2	4.9	2.9	3.0	0.6
70 to 80	4.3	0.8	17.8	10.7	6.0	7.1	1.5
80 to 90	0.9	0.4	22.7	23.3	13.3	16.6	2.6
90 to 95	0.1	0.1	12.6	20.5	12.8	15.0	3.2
95 to 99	0.0	0.1	10.9	26.5	20.4	18.9	9.6
99 to 99.9	0.0	0.0	2.4	9.2	16.8	19.1	22.7
Top .1	0.0	0.0	0.2	1.2	25.5	18.0	59.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Amount (bil. \$)	119	56	208	65	59	118	138

\* Families with negative incomes are excluded from the lowest income decile but included in the total line.

\*\* Percentiles begin at family size-adjusted cash income of: \$10,902 for 10 to 20; \$16,165 for 20 to 30; \$21,713 for 30 to 40; \$28,753 for 40 to 50; \$37,516 50 to 60; \$48,381 60 to 70; \$61,100 for 70 to 80; \$80,449 for 80 to 90; \$117,224 for 90 to 95; \$165,373 for 95 to 99; \$379,371 for 99 to 99.9 and \$1,734,164 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 from eliminating the tax expenditure, assuming no behavioral change.

