

Table T16-0018
Senator Rubio's Tax Reform Plan with Personal Credit Fully Refundable for Earners
Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile, 2025 ¹
Summary Table

Expanded Cash Income Percentile ^{2,3}	Tax Units		Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change (\$)	Average Federal Tax Rate ⁵	
	Number (thousands)	Percent of Total				Change (%) Points)	Under the Proposal
Lowest Quintile	48,631	26.3	3.8	5.4	-704	-3.7	0.8
Second Quintile	41,383	22.4	1.5	4.3	-661	-1.4	7.3
Middle Quintile	37,243	20.1	2.0	8.6	-1,483	-1.7	12.5
Fourth Quintile	30,892	16.7	2.4	13.6	-2,811	-2.0	15.3
Top Quintile	25,428	13.7	5.0	67.4	-16,941	-3.7	22.5
All	185,081	100.0	3.6	100.0	-3,452	-2.9	17.4
Addendum							
80-90	13,124	7.1	3.2	11.9	-5,788	-2.6	17.5
90-95	6,369	3.4	3.2	7.7	-7,718	-2.5	19.2
95-99	4,742	2.6	3.2	9.6	-12,930	-2.4	22.7
Top 1 Percent	1,192	0.6	8.8	38.2	-204,911	-5.9	27.6
Top 0.1 Percent	123	0.1	11.5	21.6	-1,121,634	-7.6	26.8

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

Number of AMT Taxpayers (millions). Baseline: 5 Proposal: 0

(1) Calendar year. Baseline is current law (including provisions in the Protecting Americans from Tax Hikes Act of 2015 and the Consolidated Appropriations Act of 2016). Proposal includes individual, corporate, and estate tax provisions in Senator Rubio's tax reform proposal.

Assumes personal credit is fully refundable to all tax units with positive earnings. For details, see TPC's

"An Analysis of Marco Rubio's Tax Plan." For a description of current law, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see

<http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The breaks are (in 2015 dollars): 20% \$26,101; 40% \$51,178; 60% \$87,777; 80% \$148,458; 90% \$217,212; 95% \$289,677; 99% \$846,843; 99.9% \$5,205,348.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

Table T16-0018
Senator Rubio's Tax Reform Plan with Personal Credit Fully Refundable for Earners
Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile, 2025 ¹
Detail Table

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (%) Points)	Under the Proposal	Change (%) Points)	Under the Proposal
Lowest Quintile	3.8	5.4	-704	-81.6	-0.7	0.2	-3.7	0.8
Second Quintile	1.5	4.3	-661	-16.1	-0.1	3.7	-1.4	7.3
Middle Quintile	2.0	8.6	-1,483	-12.2	0.2	10.3	-1.7	12.5
Fourth Quintile	2.4	13.6	-2,811	-11.4	0.6	17.6	-2.0	15.3
Top Quintile	5.0	67.4	-16,941	-14.1	0.1	68.1	-3.7	22.5
All	3.6	100.0	-3,452	-14.2	0.0	100.0	-2.9	17.4
Addendum								
80-90	3.2	11.9	-5,788	-12.7	0.2	13.5	-2.6	17.5
90-95	3.2	7.7	-7,718	-11.4	0.3	9.9	-2.5	19.2
95-99	3.2	9.6	-12,930	-9.6	0.8	15.0	-2.4	22.7
Top 1 Percent	8.8	38.2	-204,911	-17.6	-1.2	29.7	-5.9	27.6
Top 0.1 Percent	11.5	21.6	-1,121,634	-22.0	-1.3	12.7	-7.6	26.8

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	48,631	26.3	19,187	4.2	863	0.9	18,324	5.1	4.5
Second Quintile	41,383	22.4	47,232	8.8	4,105	3.8	43,127	10.1	8.7
Middle Quintile	37,243	20.1	85,397	14.4	12,151	10.1	73,245	15.5	14.2
Fourth Quintile	30,892	16.7	143,547	20.0	24,779	17.0	118,769	20.8	17.3
Top Quintile	25,428	13.7	458,718	52.7	120,296	68.0	338,422	48.8	26.2
All	#####	100.0	119,569	100.0	24,298	100.0	95,271	100.0	20.3
Addendum									
80-90	13,124	7.1	226,152	13.4	45,435	13.3	180,717	13.5	20.1
90-95	6,369	3.4	312,214	9.0	67,658	9.6	244,557	8.8	21.7
95-99	4,742	2.6	538,285	11.5	134,964	14.2	403,321	10.9	25.1
Top 1 Percent	1,192	0.6	3,484,281	18.8	1,166,999	31.0	2,317,283	15.7	33.5
Top 0.1 Percent	123	0.1	14,836,454	8.3	5,094,509	14.0	9,741,945	6.8	34.3

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

Number of AMT Taxpayers (millions). Baseline: 5

Proposal: 0

(1) Calendar year. Baseline is current law (including provisions in the Protecting Americans from Tax Hikes Act of 2015 and the Consolidated Appropriations Act of 2016). Proposal includes individual, corporate, and estate tax provisions in Senator Rubio's tax reform proposal.

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(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The breaks are (in 2015 dollars): 20% \$26,101; 40% \$51,178; 60% \$87,777; 80% \$148,458; 90% \$217,212; 95% \$289,677; 99% \$846,843; 99.9% \$5,205,348.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

Table T16-0018
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Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹
Detail Table

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	5.5	6.0	-963	-321.0	-0.9	-0.7	-5.4	-3.7
Second Quintile	2.4	5.7	-919	-27.4	-0.5	2.5	-2.2	5.8
Middle Quintile	2.1	8.2	-1,420	-14.7	-0.1	7.9	-1.9	10.8
Fourth Quintile	2.0	11.3	-2,060	-9.8	0.8	17.2	-1.6	15.1
Top Quintile	4.7	68.2	-13,307	-13.4	0.7	73.0	-3.5	22.4
All	3.6	100.0	-3,452	-14.2	0.0	100.0	-2.9	17.4
Addendum								
80-90	2.9	11.9	-4,494	-11.9	0.4	14.6	-2.4	17.4
90-95	3.1	8.5	-6,672	-11.4	0.3	10.9	-2.5	19.1
95-99	2.6	8.8	-8,897	-7.9	1.2	17.1	-2.0	22.9
Top 1 Percent	8.8	39.0	-183,139	-17.5	-1.2	30.4	-5.8	27.5
Top 0.1 Percent	11.6	22.9	-1,004,359	-22.1	-1.4	13.4	-7.6	26.8

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	39,480	21.3	17,970	3.2	300	0.3	17,670	4.0	1.7
Second Quintile	39,393	21.3	42,087	7.5	3,352	2.9	38,735	8.7	8.0
Middle Quintile	36,913	19.9	76,142	12.7	9,646	7.9	66,496	13.9	12.7
Fourth Quintile	35,049	18.9	125,454	19.9	21,002	16.4	104,452	20.8	16.7
Top Quintile	32,741	17.7	384,582	56.9	99,345	72.3	285,237	53.0	25.8
All	185,081	100.0	119,569	100.0	24,298	100.0	95,271	100.0	20.3
Addendum									
80-90	16,896	9.1	191,398	14.6	37,872	14.2	153,526	14.7	19.8
90-95	8,138	4.4	270,954	10.0	58,336	10.6	212,618	9.8	21.5
95-99	6,347	3.4	454,536	13.0	112,774	15.9	341,763	12.3	24.8
Top 1 Percent	1,359	0.7	3,139,230	19.3	1,046,169	31.6	2,093,061	16.1	33.3
Top 0.1 Percent	146	0.1	13,244,674	8.7	4,547,779	14.7	8,696,894	7.2	34.3

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

Number of AMT Taxpayers (millions). Baseline: 5

Proposal: 0

(1) Calendar year. Baseline is current law (including provisions in the Protecting Americans from Tax Hikes Act of 2015 and the Consolidated Appropriations Act of 2016). Proposal includes individual, corporate, and estate tax provisions in Senator Rubio's tax reform proposal.

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(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see

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(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2015 dollars): 20% \$18,634; 40% \$34,662; 60% \$57,644; 80% \$92,480; 90% \$131,895; 95% \$177,398; 99% \$471,237; 99.9% \$2,962,693.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

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Senator Rubio's Tax Reform Plan with Personal Credit Fully Refundable for Earners
Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹
Detail Table - Single Tax Units

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	5.2	13.1	-656	-61.9	-1.4	1.1	-4.8	2.9
Second Quintile	0.5	3.1	-160	-6.0	0.4	6.3	-0.5	7.5
Middle Quintile	0.4	3.0	-202	-2.7	1.3	14.0	-0.4	12.5
Fourth Quintile	1.5	13.4	-1,155	-7.1	1.1	22.8	-1.3	16.5
Top Quintile	4.6	66.2	-8,030	-13.4	-1.2	55.7	-3.4	22.1
All	2.6	100.0	-1,340	-11.5	0.0	100.0	-2.1	16.1
Addendum								
80-90	2.6	14.4	-2,893	-10.0	0.3	16.8	-2.1	18.8
90-95	2.4	6.1	-3,636	-8.7	0.3	8.4	-1.9	20.0
95-99	1.6	5.1	-3,655	-4.8	0.9	13.2	-1.2	23.8
Top 1 Percent	12.3	40.7	-196,940	-23.3	-2.7	17.4	-8.1	26.6
Top 0.1 Percent	14.7	25.5	-972,735	-27.6	-1.9	8.7	-9.6	25.3

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	24,734	26.8	13,757	5.7	1,060	2.4	12,697	6.5	7.7
Second Quintile	23,724	25.7	33,414	13.4	2,676	5.9	30,738	15.0	8.0
Middle Quintile	18,438	20.0	58,074	18.1	7,434	12.7	50,641	19.2	12.8
Fourth Quintile	14,325	15.5	92,007	22.2	16,347	21.8	75,660	22.3	17.8
Top Quintile	10,193	11.1	235,681	40.5	60,136	56.9	175,545	36.9	25.5
All	92,243	100.0	64,274	100.0	11,672	100.0	52,602	100.0	18.2
Addendum									
80-90	6,128	6.6	138,836	14.4	29,005	16.5	109,831	13.9	20.9
90-95	2,082	2.3	191,552	6.7	41,947	8.1	149,604	6.4	21.9
95-99	1,728	1.9	306,176	8.9	76,422	12.3	229,753	8.2	25.0
Top 1 Percent	255	0.3	2,445,057	10.5	846,210	20.1	1,598,847	8.4	34.6
Top 0.1 Percent	32	0.0	10,127,317	5.5	3,530,046	10.6	6,597,271	4.4	34.9

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

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(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2015 dollars): 20% \$18,634; 40% \$34,662; 60% \$57,644; 80% \$92,480; 90% \$131,895; 95% \$177,398; 99% \$471,237; 99.9% \$2,962,693.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

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Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹
Detail Table - Married Tax Units Filing Jointly

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (%) Points)	Under the Proposal	Change (%) Points)	Under the Proposal
Lowest Quintile	8.7	2.4	-2,260	-1,882.4	-0.4	-0.4	-8.6	-8.2
Second Quintile	4.9	4.1	-2,665	-53.7	-0.5	0.6	-4.5	3.8
Middle Quintile	3.3	7.3	-2,869	-23.8	-0.5	4.0	-2.9	9.2
Fourth Quintile	2.2	10.4	-2,817	-11.4	0.5	13.9	-1.8	14.2
Top Quintile	4.8	75.2	-16,528	-13.7	1.0	81.8	-3.5	22.4
All	4.2	100.0	-7,409	-14.7	0.0	100.0	-3.3	19.0
Addendum								
80-90	3.2	12.4	-5,909	-13.5	0.2	13.8	-2.6	16.7
90-95	3.5	10.4	-8,349	-12.9	0.3	12.2	-2.8	18.6
95-99	3.0	11.4	-11,780	-9.1	1.2	19.5	-2.3	22.5
Top 1 Percent	8.0	41.0	-176,821	-16.3	-0.7	36.4	-5.4	27.7
Top 0.1 Percent	10.7	23.1	-1,003,637	-20.6	-1.2	15.3	-7.1	27.1

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	4,810	8.0	26,239	0.9	120	0.0	26,119	1.2	0.5
Second Quintile	6,810	11.3	59,816	3.0	4,964	1.1	54,852	3.5	8.3
Middle Quintile	11,329	18.8	99,728	8.3	12,060	4.5	87,669	9.4	12.1
Fourth Quintile	16,388	27.3	154,417	18.6	24,683	13.3	129,734	20.1	16.0
Top Quintile	20,279	33.7	466,716	69.5	120,911	80.9	345,805	66.2	25.9
All	60,148	100.0	226,488	100.0	50,413	100.0	176,075	100.0	22.3
Addendum									
80-90	9,384	15.6	227,986	15.7	43,926	13.6	184,060	16.3	19.3
90-95	5,567	9.3	303,454	12.4	64,859	11.9	238,595	12.5	21.4
95-99	4,295	7.1	520,982	16.4	129,125	18.3	391,856	15.9	24.8
Top 1 Percent	1,033	1.7	3,289,592	25.0	1,088,162	37.1	2,201,430	21.5	33.1
Top 0.1 Percent	103	0.2	14,225,731	10.7	4,863,295	16.5	9,362,435	9.1	34.2

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

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(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

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Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹
Detail Table - Head of Household Tax Units

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (%) Points)	Under the Proposal	Change (%) Points)	Under the Proposal
Lowest Quintile	4.1	19.3	-1,090	65.4	-5.7	-11.3	-4.4	-11.1
Second Quintile	3.4	25.6	-1,652	-43.5	-3.4	7.7	-3.1	4.1
Middle Quintile	3.2	28.8	-2,434	-21.0	-0.7	25.0	-2.8	10.4
Fourth Quintile	2.1	15.2	-2,218	-9.6	3.3	32.7	-1.7	15.8
Top Quintile	1.6	10.8	-3,630	-5.1	6.6	45.9	-1.2	22.9
All	2.8	100.0	-1,819	-18.7	0.0	100.0	-2.5	10.7
Addendum								
80-90	1.2	3.3	-1,755	-4.6	2.3	15.5	-0.9	19.2
90-95	-0.2	-0.2	352	0.6	1.7	8.7	0.1	22.9
95-99	-1.9	-2.3	5,522	5.9	2.2	9.4	1.4	25.5
Top 1 Percent	7.6	10.0	-151,353	-15.8	0.4	12.3	-5.1	27.4
Top 0.1 Percent	11.8	6.8	-1,045,233	-23.2	-0.3	5.2	-7.8	25.9

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	9,491	32.3	24,881	10.9	-1,667	-5.5	26,548	13.3	-6.7
Second Quintile	8,278	28.1	52,663	20.0	3,802	11.0	48,861	21.4	7.2
Middle Quintile	6,334	21.5	88,007	25.6	11,601	25.7	76,407	25.6	13.2
Fourth Quintile	3,658	12.4	131,439	22.1	23,024	29.5	108,415	21.0	17.5
Top Quintile	1,590	5.4	292,872	21.4	70,655	39.3	222,218	18.7	24.1
All	29,417	100.0	73,995	100.0	9,721	100.0	64,275	100.0	13.1
Addendum									
80-90	994	3.4	188,863	8.6	38,000	13.2	150,863	7.9	20.1
90-95	341	1.2	257,259	4.0	58,655	7.0	198,604	3.6	22.8
95-99	220	0.8	390,941	4.0	94,093	7.2	296,848	3.5	24.1
Top 1 Percent	35	0.1	2,945,712	4.8	957,019	11.9	1,988,694	3.7	32.5
Top 0.1 Percent	3	0.0	13,353,869	2.1	4,506,876	5.5	8,846,993	1.6	33.8

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

(1) Calendar year. Baseline is current law (including provisions in the Protecting Americans from Tax Hikes Act of 2015 and the Consolidated Appropriations Act of 2016). Proposal includes individual, corporate, and estate tax provisions in Senator Rubio's tax reform proposal.

Assumes personal credit is fully refundable to all tax units with positive earnings. For details, see TPC's

"An Analysis of Marco Rubio's Tax Plan." For a description of current law, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see

<http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2015 dollars): 20% \$18,634; 40% \$34,662; 60% \$57,644; 80% \$92,480; 90% \$131,895; 95% \$177,398; 99% \$471,237; 99.9% \$2,962,693.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

Table T16-0018
Senator Rubio's Tax Reform Plan with Personal Credit Fully Refundable for Earners
Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹
Detail Table - Tax Units with Children

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	5.7	5.8	-1,581	91.4	-1.4	-2.5	-6.1	-12.7
Second Quintile	5.0	9.2	-2,712	-59.4	-1.4	1.3	-4.7	3.2
Middle Quintile	4.7	14.1	-4,159	-29.4	-1.2	7.1	-4.0	9.7
Fourth Quintile	3.5	15.2	-4,884	-16.4	0.2	16.2	-2.9	14.7
Top Quintile	4.7	55.2	-18,593	-12.9	3.9	77.9	-3.5	23.4
All	4.6	100.0	-6,025	-17.3	0.0	100.0	-3.6	17.4
Addendum								
80-90	4.0	12.3	-8,097	-15.5	0.3	14.0	-3.2	17.1
90-95	3.4	6.6	-9,377	-12.2	0.6	10.0	-2.7	19.3
95-99	2.5	6.6	-11,536	-7.1	2.0	18.0	-1.9	24.2
Top 1 Percent	7.4	29.6	-179,520	-14.6	1.1	36.0	-4.9	28.6
Top 0.1 Percent	9.6	15.4	-1,049,389	-18.5	-0.2	14.2	-6.3	27.8

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	11,687	22.0	26,010	3.4	-1,729	-1.1	27,739	4.6	-6.7
Second Quintile	10,883	20.4	58,376	7.2	4,570	2.7	53,806	8.4	7.8
Middle Quintile	10,852	20.4	103,126	12.6	14,164	8.3	88,962	13.8	13.7
Fourth Quintile	10,004	18.8	169,049	19.1	29,753	16.0	139,295	19.9	17.6
Top Quintile	9,522	17.9	538,566	57.9	144,549	74.0	394,017	53.6	26.8
All	53,254	100.0	166,280	100.0	34,925	100.0	131,354	100.0	21.0
Addendum									
80-90	4,882	9.2	257,436	14.2	52,204	13.7	205,232	14.3	20.3
90-95	2,273	4.3	349,515	9.0	76,882	9.4	272,633	8.9	22.0
95-99	1,838	3.5	620,777	12.9	162,002	16.0	458,775	12.1	26.1
Top 1 Percent	529	1.0	3,658,664	21.9	1,226,519	34.9	2,432,145	18.4	33.5
Top 0.1 Percent	47	0.1	16,628,334	8.9	5,670,271	14.4	10,958,063	7.4	34.1

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

Note: Tax units with children are those claiming an exemption for children at home or away from home.

(1) Calendar year. Baseline is current law (including provisions in the Protecting Americans from Tax Hikes Act of 2015 and the Consolidated Appropriations Act of 2016). Proposal includes individual, corporate, and estate tax provisions in Senator Rubio's tax reform proposal.

Assumes personal credit is fully refundable to all tax units with positive earnings. For details, see TPC's

"An Analysis of Marco Rubio's Tax Plan." For a description of current law, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see

<http://www.taxpolicycenter.org/TaxModel/Income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2015 dollars): 20% \$18,634; 40% \$34,662; 60% \$57,644; 80% \$92,480; 90% \$131,895; 95% \$177,398; 99% \$471,237; 99.9% \$2,962,693.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

Table T16-0018
Senator Rubio's Tax Reform Plan with Personal Credit Fully Refundable for Earners
Baseline: Current Law
Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹
Detail Table - Elderly Tax Units

Expanded Cash Income Percentile ^{2,3}	Percent Change in After-Tax Income ⁴	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate ⁵	
			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	2.1	1.6	-342	-103.2	-0.3	0.0	-2.1	-0.1
Second Quintile	0.9	2.7	-305	-33.5	-0.3	1.2	-0.8	1.7
Middle Quintile	0.8	3.5	-465	-11.5	0.4	5.8	-0.7	5.4
Fourth Quintile	1.0	6.1	-1,021	-7.7	1.8	15.9	-0.9	10.9
Top Quintile	6.6	85.0	-18,311	-19.3	-1.5	76.8	-4.9	20.5
All	3.7	100.0	-3,104	-17.8	0.0	100.0	-3.0	14.0
Addendum								
80-90	2.6	9.1	-3,641	-12.9	0.7	13.2	-2.2	14.6
90-95	3.5	8.1	-6,982	-14.2	0.4	10.6	-2.8	16.9
95-99	4.1	10.2	-12,951	-13.3	0.7	14.4	-3.1	20.4
Top 1 Percent	12.5	57.6	-286,325	-24.4	-3.4	38.6	-8.3	25.6
Top 0.1 Percent	14.6	36.8	-1,166,654	-27.4	-2.8	21.1	-9.5	25.2

Baseline Distribution of Income and Federal Taxes
by Expanded Cash Income Percentile Adjusted for Family Size, 2025 ¹

Expanded Cash Income Percentile ^{2,3}	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income ⁴		Average Federal Tax Rate ⁵
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Lowest Quintile	8,020	14.8	16,500	2.4	331	0.3	16,168	2.8	2.0
Second Quintile	15,004	27.7	36,333	9.8	909	1.4	35,424	11.6	2.5
Middle Quintile	12,678	23.4	66,117	15.1	4,049	5.4	62,069	17.1	6.1
Fourth Quintile	10,059	18.6	112,610	20.4	13,331	14.2	99,279	21.7	11.8
Top Quintile	7,809	14.4	373,605	52.6	94,830	78.3	278,775	47.4	25.4
All	54,189	100.0	102,296	100.0	17,454	100.0	84,841	100.0	17.1
Addendum									
80-90	4,192	7.7	168,543	12.8	28,180	12.5	140,363	12.8	16.7
90-95	1,953	3.6	249,661	8.8	49,141	10.2	200,520	8.5	19.7
95-99	1,326	2.5	413,438	9.9	97,366	13.7	316,073	9.1	23.6
Top 1 Percent	339	0.6	3,471,897	21.2	1,173,813	42.0	2,298,084	16.9	33.8
Top 0.1 Percent	53	0.1	12,266,154	11.7	4,253,545	23.9	8,012,609	9.2	34.7

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-3A).

Note: Elderly tax units are those with either head or spouse (if filing jointly) age 65 or older.

(1) Calendar year. Baseline is current law (including provisions in the Protecting Americans from Tax Hikes Act of 2015 and the Consolidated Appropriations Act of 2016). Proposal includes individual, corporate, and estate tax provisions in Senator Rubio's tax reform proposal.

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(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes.

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.