

**Table T23-0084**  
**Tax Benefit of the Itemized Deduction for State and Local Taxes**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2024 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>5</sup>	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.0	100.0	0.0	0.0	0	0.0	0.1	0.1	5.6	5.6
10-20	*	**	0.0	0.0	0	0.0	0.2	0.2	3.1	3.1
20-30	0.2	99.8	0.0	0.0	0	0.0	0.4	0.4	3.5	3.5
30-40	0.5	99.5	0.0	0.1	*	0.1	0.7	0.7	5.4	5.4
40-50	1.1	98.9	0.0	0.2	*	0.1	1.2	1.2	7.9	7.9
50-75	2.8	97.2	0.0	1.4	10	0.2	4.1	4.1	11.3	11.3
75-100	6.0	94.0	0.1	3.6	40	0.3	5.2	5.2	13.9	13.9
100-200	11.5	88.5	0.1	21.9	120	0.5	20.7	20.7	17.4	17.5
200-500	22.2	77.8	0.2	37.7	360	0.6	30.5	30.5	21.9	22.0
500-1,000	52.6	47.4	0.3	21.0	1,350	0.8	12.2	12.2	25.7	25.9
More than 1,000	77.4	22.6	0.1	14.1	2,390	0.3	24.6	24.5	30.6	30.7
All	7.3	92.7	0.1	100.0	110	0.5	100.0	100.0	19.7	19.8

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2024 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	7,100	3.8	5,720	0.2	320	0.1	5,400	0.2	5.6
10-20	19,750	10.7	15,770	1.4	490	0.2	15,280	1.7	3.1
20-30	19,490	10.5	25,660	2.2	900	0.4	24,760	2.7	3.5
30-40	16,740	9.0	35,920	2.7	1,930	0.7	33,980	3.1	5.4
40-50	14,180	7.7	46,220	2.9	3,650	1.2	42,570	3.3	7.9
50-75	25,390	13.7	63,540	7.1	7,180	4.1	56,360	7.8	11.3
75-100	18,900	10.2	89,310	7.4	12,410	5.2	76,900	8.0	13.9
100-200	36,680	19.8	145,300	23.5	25,260	20.7	120,040	24.1	17.4
200-500	21,040	11.4	297,030	27.5	64,940	30.5	232,090	26.8	21.9
500-1,000	3,110	1.7	683,410	9.4	175,520	12.2	507,890	8.7	25.7
More than 1,000	1,180	0.6	3,053,900	15.8	934,520	24.6	2,119,380	13.7	30.6
All	185,290	100.0	122,650	100.0	24,190	100.0	98,460	100.0	19.7

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-2).

Number of AMT Taxpayers (millions). Baseline: 0.2

Proposal: 0.3

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law currently in place as of Sep 6, 2023 plus enactment of the following provisions in the Tax Cuts for Working Families Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for state and local taxes. For more information on TPC's baseline definitions, 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) Tax units with benefit are tax units with a net benefit of \$10 or more.

(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) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

(6) 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 T23-0084**  
**Tax Benefit of the Itemized Deduction for State and Local Taxes**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2024 <sup>1</sup>**  
**Detail Table - Single Tax Units**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>5</sup>	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.0	100.0	0.0	0.0	0	0.0	0.2	0.2	7.2	7.2
10-20	*	**	0.0	0.0	0	0.0	1.1	1.1	5.0	5.0
20-30	0.3	99.8	0.0	0.1	0	0.0	2.0	2.0	6.8	6.8
30-40	0.8	99.2	0.0	0.3	*	0.1	2.8	2.7	9.0	9.0
40-50	1.7	98.3	0.0	0.5	*	0.1	3.6	3.5	11.1	11.1
50-75	4.1	96.0	0.0	3.2	20	0.2	10.9	10.8	14.0	14.0
75-100	8.8	91.2	0.1	7.3	60	0.4	11.9	11.8	17.0	17.1
100-200	21.6	78.4	0.2	37.6	250	0.8	29.1	29.1	21.2	21.4
200-500	50.2	49.9	0.4	38.0	930	1.3	18.8	18.9	24.5	24.8
500-1,000	68.0	32.0	0.4	8.7	1,730	0.9	6.5	6.5	29.2	29.4
More than 1,000	81.3	18.7	0.1	4.4	2,310	0.2	13.1	13.1	33.3	33.4
All	6.6	93.4	0.2	100.0	80	0.7	100.0	100.0	18.5	18.7

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2024 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	5,920	6.3	5,770	0.5	410	0.2	5,350	0.6	7.2
10-20	16,060	17.0	15,680	3.9	790	1.1	14,890	4.6	5.0
20-30	13,480	14.3	25,480	5.3	1,740	2.0	23,750	6.1	6.8
30-40	10,110	10.7	35,940	5.7	3,250	2.8	32,700	6.3	9.0
40-50	8,300	8.8	46,210	6.0	5,110	3.6	41,100	6.5	11.1
50-75	14,580	15.5	63,450	14.4	8,890	10.9	54,560	15.2	14.0
75-100	9,340	9.9	88,900	12.9	15,130	11.9	73,770	13.2	17.0
100-200	11,780	12.5	138,370	25.4	29,380	29.1	108,990	24.5	21.2
200-500	3,160	3.4	289,810	14.2	70,880	18.8	218,930	13.2	24.5
500-1,000	390	0.4	675,190	4.1	196,870	6.5	478,320	3.6	29.2
More than 1,000	150	0.2	3,209,730	7.3	1,068,640	13.1	2,141,080	6.0	33.3
All	94,250	100.0	68,180	100.0	12,640	100.0	55,540	100.0	18.5

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-2).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law currently in place as of Sep 6, 2023 plus enactment of the following provisions in the Tax Cuts for Working Families Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for state and local taxes. For more information on TPC's baseline definitions, 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) Tax units with benefit are tax units with a net benefit of \$10 or more.

(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) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

(6) 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 Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2024 <sup>1</sup>**  
**Detail Table - Married Tax Units Filing Jointly**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>5</sup>	With Provision	Without Provision	With Provision	Without Provision
Less than 10	*	**	0.0	0.0	0	0.1	0.0	0.0	3.1	3.1
10-20	0.0	100.0	0.0	0.0	0	0.0	0.0	0.0	3.3	3.3
20-30	0.0	100.0	0.0	0.0	0	0.0	0.1	0.1	2.3	2.3
30-40	0.0	100.0	0.0	0.0	0	0.0	0.1	0.1	2.2	2.2
40-50	0.1	99.9	0.0	0.0	0	0.0	0.2	0.2	3.1	3.1
50-75	0.6	99.4	0.0	0.1	*	0.1	0.8	0.8	6.5	6.5
75-100	2.6	97.4	0.0	0.6	10	0.1	1.9	1.9	9.8	9.8
100-200	5.5	94.5	0.0	8.4	50	0.2	15.9	15.9	15.2	15.2
200-500	16.5	83.5	0.1	37.8	240	0.4	36.4	36.4	21.3	21.4
500-1,000	50.1	49.9	0.3	31.2	1,300	0.8	15.3	15.3	25.1	25.3
More than 1,000	76.8	23.2	0.1	21.8	2,420	0.3	29.2	29.2	30.2	30.3
All	9.5	90.5	0.1	100.0	170	0.4	100.0	100.0	21.0	21.1

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2024 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	740	1.1	4,770	0.0	150	0.0	4,630	0.0	3.1
10-20	1,690	2.6	15,890	0.2	520	0.0	15,370	0.2	3.3
20-30	2,800	4.3	26,230	0.5	610	0.1	25,620	0.6	2.3
30-40	3,160	4.8	35,910	0.8	790	0.1	35,120	1.0	2.2
40-50	3,040	4.7	46,340	1.0	1,430	0.2	44,910	1.2	3.1
50-75	5,860	9.0	63,950	2.7	4,130	0.8	59,820	3.1	6.5
75-100	6,310	9.7	90,020	4.0	8,830	1.9	81,190	4.6	9.8
100-200	20,580	31.5	150,580	21.9	22,900	15.9	127,680	23.5	15.2
200-500	16,940	26.0	299,200	35.8	63,790	36.4	235,410	35.7	21.3
500-1,000	2,640	4.0	684,250	12.8	171,880	15.3	512,370	12.1	25.1
More than 1,000	990	1.5	2,908,460	20.3	877,300	29.2	2,031,160	18.0	30.2
All	65,280	100.0	216,640	100.0	45,470	100.0	171,170	100.0	21.0

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-2).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law currently in place as of Sep 6, 2023 plus enactment of the following provisions in the Tax Cuts for Working Families Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for state and local taxes. For more information on TPC's baseline definitions, 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) Tax units with benefit are tax units with a net benefit of \$10 or more.

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(5) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

(6) 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 Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2024 <sup>1</sup>**  
**Detail Table - Head of Household Tax Units**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>5</sup>	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.0	100.0	0.0	0.0	0	0.0	-0.2	-0.2	-13.3	-13.3
10-20	0.0	100.0	0.0	0.0	0	0.0	-1.9	-1.9	-13.8	-13.8
20-30	0.0	100.0	0.0	0.0	0	0.0	-3.8	-3.8	-10.6	-10.6
30-40	0.0	100.0	0.0	0.0	0	0.0	-2.0	-2.0	-3.9	-3.9
40-50	0.2	99.9	0.0	0.1	0	0.0	1.3	1.3	2.5	2.5
50-75	1.0	99.0	0.0	1.4	*	0.1	10.4	10.3	8.1	8.1
75-100	3.2	96.8	0.0	4.3	20	0.2	13.9	13.9	12.1	12.1
100-200	11.6	88.4	0.1	44.9	130	0.5	39.7	39.8	17.4	17.4
200-500	30.5	69.5	0.3	36.7	530	0.9	20.7	20.8	22.7	22.9
500-1,000	55.2	44.8	0.3	7.2	1,470	0.8	4.6	4.6	28.4	28.6
More than 1,000	84.2	15.8	0.1	5.5	2,580	0.2	17.2	17.2	31.4	31.4
All	3.6	96.4	0.1	100.0	50	0.5	100.0	100.0	12.7	12.7

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2024 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	380	1.7	6,750	0.2	-900	-0.2	7,650	0.2	-13.3
10-20	1,830	8.2	16,390	1.8	-2,270	-1.9	18,660	2.3	-13.8
20-30	2,990	13.3	25,930	4.5	-2,740	-3.8	28,670	5.7	-10.6
30-40	3,170	14.1	35,850	6.6	-1,400	-2.0	37,240	7.9	-3.9
40-50	2,510	11.2	46,120	6.8	1,140	1.3	44,980	7.5	2.5
50-75	4,370	19.5	63,160	16.1	5,130	10.4	58,040	17.0	8.1
75-100	2,790	12.4	89,040	14.5	10,780	13.9	78,250	14.6	12.1
100-200	3,570	15.9	139,060	29.0	24,120	39.7	114,930	27.4	17.4
200-500	720	3.2	275,760	11.6	62,610	20.7	213,150	10.2	22.7
500-1,000	50	0.2	689,450	2.0	195,750	4.6	493,700	1.7	28.4
More than 1,000	20	0.1	5,410,770	7.0	1,696,520	17.2	3,714,250	5.5	31.4
All	22,450	100.0	76,260	100.0	9,650	100.0	66,610	100.0	12.7

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-2).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law currently in place as of Sep 6, 2023 plus enactment of the following provisions in the Tax Cuts for Working Families Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for state and local taxes. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

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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) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

(6) 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 Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2024 <sup>1</sup>**  
**Detail Table - Tax Units with Children**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>5</sup>	With Provision	Without Provision	With Provision	Without Provision
Less than 10	*	**	0.0	0.0	0	0.0	0.0	0.0	-14.2	-14.2
10-20	0.0	100.0	0.0	0.0	0	0.0	-0.4	-0.4	-14.5	-14.5
20-30	*	**	0.0	0.0	0	0.0	-0.6	-0.6	-9.6	-9.6
30-40	*	**	0.0	0.0	0	0.0	-0.3	-0.3	-3.3	-3.3
40-50	0.3	99.7	0.0	0.0	0	0.0	0.2	0.2	2.2	2.2
50-75	1.0	99.0	0.0	0.3	*	0.1	1.7	1.7	7.8	7.8
75-100	3.0	97.0	0.0	1.0	20	0.2	2.7	2.7	11.6	11.6
100-200	7.4	92.6	0.1	11.4	80	0.3	16.4	16.4	16.6	16.7
200-500	20.4	79.6	0.1	37.8	310	0.5	35.3	35.3	22.0	22.1
500-1,000	56.1	43.9	0.3	30.1	1,510	0.9	15.4	15.5	25.9	26.1
More than 1,000	79.0	21.0	0.1	19.3	2,550	0.3	29.4	29.4	30.5	30.6
All	8.7	91.3	0.1	100.0	160	0.4	100.0	100.0	20.5	20.6

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2024 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	600	1.2	6,910	0.1	-980	0.0	7,890	0.1	-14.2
10-20	2,840	5.5	16,350	0.5	-2,360	-0.4	18,710	0.8	-14.5
20-30	4,400	8.6	26,050	1.3	-2,500	-0.6	28,560	1.8	-9.6
30-40	4,610	9.0	35,970	1.9	-1,200	-0.3	37,170	2.4	-3.3
40-50	3,570	7.0	46,070	1.9	1,020	0.2	45,050	2.3	2.2
50-75	6,350	12.4	63,580	4.6	4,950	1.7	58,640	5.3	7.8
75-100	4,670	9.1	89,510	4.7	10,390	2.7	79,120	5.2	11.6
100-200	12,080	23.5	149,460	20.3	24,800	16.4	124,660	21.3	16.6
200-500	9,760	19.0	299,420	32.9	65,950	35.3	233,470	32.3	22.0
500-1,000	1,590	3.1	687,190	12.3	177,630	15.4	509,560	11.5	25.9
More than 1,000	600	1.2	2,926,550	19.8	893,690	29.4	2,032,860	17.3	30.5
All	51,340	100.0	173,110	100.0	35,560	100.0	137,550	100.0	20.5

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-2).

\* Non-zero value rounded to zero; \*\* Insufficient data

Note: Tax units with children are those claiming an exemption for children at home or away from home or with children qualifying for the Child Tax Credit or EITC.

(1) Calendar year. Baseline is the law currently in place as of Sep 6, 2023 plus enactment of the following provisions in the Tax Cuts for Working Families Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for state and local taxes. For more information on TPC's baseline definitions, 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) Tax units with benefit are tax units with a net benefit of \$10 or more.

(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) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

(6) 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 T23-0084**  
**Tax Benefit of the Itemized Deduction for State and Local Taxes**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2024 <sup>1</sup>**  
**Detail Table - Older Adults**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Percent of Tax Units <sup>3</sup>		Benefit as a Percent of After-Tax Income <sup>4</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>5</sup>	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.0	100.0	0.0	0.0	0	0.0	0.0	0.0	2.1	2.1
10-20	0.0	100.0	0.0	0.0	0	0.0	0.1	0.1	1.1	1.1
20-30	0.1	99.9	0.0	0.0	0	0.0	0.4	0.4	2.4	2.4
30-40	0.4	99.6	0.0	0.2	*	0.1	0.7	0.7	2.8	2.8
40-50	1.0	99.0	0.0	0.4	*	0.2	1.0	1.0	3.7	3.8
50-75	3.3	96.7	0.0	2.8	10	0.3	3.4	3.4	6.0	6.0
75-100	6.3	93.7	0.1	6.8	40	0.6	5.0	5.0	8.5	8.5
100-200	10.1	89.9	0.1	25.4	90	0.5	20.5	20.5	12.8	12.9
200-500	18.8	81.2	0.1	31.8	300	0.5	24.0	24.0	18.5	18.6
500-1,000	42.0	58.0	0.2	16.5	990	0.6	11.0	11.1	24.0	24.1
More than 1,000	74.7	25.4	0.1	16.1	2,130	0.2	33.3	33.2	30.7	30.8
All	5.4	94.6	0.1	100.0	70	0.4	100.0	100.0	15.6	15.7

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2024 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2023 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>4</sup>		Average Federal Tax Rate <sup>5</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	1,010	2.0	5,600	0.1	120	0.0	5,490	0.1	2.1
10-20	5,500	11.0	16,330	1.7	170	0.1	16,160	2.0	1.1
20-30	6,010	12.0	25,570	2.9	610	0.4	24,960	3.4	2.4
30-40	5,350	10.7	36,030	3.6	1,020	0.7	35,010	4.2	2.8
40-50	4,760	9.5	46,240	4.2	1,730	1.0	44,510	4.7	3.7
50-75	7,490	15.0	62,950	8.9	3,770	3.4	59,190	9.9	6.0
75-100	5,460	10.9	89,050	9.2	7,540	5.0	81,510	10.0	8.5
100-200	9,330	18.6	141,670	24.9	18,120	20.5	123,550	25.8	12.8
200-500	3,640	7.3	294,820	20.2	54,450	24.0	240,360	19.6	18.5
500-1,000	560	1.1	674,440	7.2	161,500	11.0	512,940	6.5	24.0
More than 1,000	260	0.5	3,494,070	16.9	1,072,500	33.3	2,421,570	13.9	30.7
All	50,090	100.0	105,810	100.0	16,490	100.0	89,320	100.0	15.6

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-2).

\* Non-zero value rounded to zero; \*\* Insufficient data

Note: Tax units in which either the primary individual (or secondary individual in a married couple) is age 65 or older.

(1) Calendar year. Baseline is the law currently in place as of Sep 6, 2023 plus enactment of the following provisions in the Tax Cuts for Working Families Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for state and local taxes. For more information on TPC's baseline definitions, 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) Tax units with benefit are tax units with a net benefit of \$10 or more.

(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) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

(6) 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.