

**Table T22-0078**  
**Effective Federal Tax Rates - All Tax Units**  
**By Expanded Cash Income Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	48,280	26.2	-4.1	6.4	0.9	0.0	0.6	<b>3.8</b>
<b>Second Quintile</b>	40,940	22.2	0.1	7.3	1.1	0.0	0.5	<b>9.1</b>
<b>Middle Quintile</b>	37,760	20.5	4.8	7.6	1.4	0.0	0.5	<b>14.2</b>
<b>Fourth Quintile</b>	30,510	16.6	7.7	8.2	1.6	0.0	0.4	<b>17.9</b>
<b>Top Quintile</b>	25,250	13.7	16.4	6.0	2.7	0.2	0.3	<b>25.6</b>
<b>All</b>	184,260	100.0	10.7	6.8	2.1	0.1	0.4	<b>20.2</b>
<b>Addendum</b>								
<b>80-90</b>	12,940	7.0	10.3	8.5	1.8	0.0	0.4	<b>21.0</b>
<b>90-95</b>	6,320	3.4	12.7	7.9	2.1	0.1	0.4	<b>23.1</b>
<b>95-99</b>	4,820	2.6	16.6	6.1	2.4	0.2	0.4	<b>25.6</b>
<b>Top 1 Percent</b>	1,170	0.6	24.0	2.4	4.2	0.5	0.2	<b>31.3</b>
<b>Top 0.1 Percent</b>	120	0.1	24.4	1.3	5.6	0.4	0.2	<b>31.9</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

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

(1) Calendar year. Baseline is current law as of 10/13/2022. 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) 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 2022 dollars): 20% \$31,200; 40% \$61,200; 60% \$108,700; 80% \$196,900; 90% \$287,200; 95% \$413,900; 99% \$1,000,800; 99.9% \$4,500,100.

(4) After tax credits (including refundable portion of earned income and child tax credits).

- (5) Includes both the employee and employer portion of Social Security and Medicare tax.
- (6) Excludes customs duties.

**Table T22-0078**  
**Effective Federal Tax Rates - All Tax Units**  
**By Expanded Cash Income Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	40,280	21.9	-7.9	7.3	0.7	0.0	0.6	<b>0.8</b>
<b>Second Quintile</b>	38,620	21.0	-0.9	7.4	1.0	0.0	0.5	<b>8.0</b>
<b>Middle Quintile</b>	37,550	20.4	3.7	7.6	1.2	0.0	0.5	<b>13.0</b>
<b>Fourth Quintile</b>	34,440	18.7	7.2	8.2	1.5	0.0	0.5	<b>17.4</b>
<b>Top Quintile</b>	31,840	17.3	16.0	6.0	2.7	0.2	0.4	<b>25.3</b>
<b>All</b>	184,260	100.0	10.7	6.8	2.1	0.1	0.4	<b>20.2</b>
<b>Addendum</b>								
<b>80-90</b>	16,240	8.8	10.3	8.3	1.8	0.0	0.4	<b>20.8</b>
<b>90-95</b>	8,020	4.4	12.4	7.9	2.1	0.0	0.4	<b>22.8</b>
<b>95-99</b>	6,150	3.3	16.0	6.2	2.5	0.2	0.4	<b>25.2</b>
<b>Top 1 Percent</b>	1,430	0.8	23.8	2.5	4.1	0.5	0.2	<b>31.1</b>
<b>Top 0.1 Percent</b>	140	0.1	24.4	1.3	5.6	0.5	0.2	<b>31.9</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

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

(1) Calendar year. Baseline is current law as of 10/13/2022. 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) 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 breaks are (in 2022 dollars): 20% \$22,100; 40% \$42,900; 60% \$72,800; 80% \$121,000; 90% \$176,100; 95% \$247,900; 99% \$583,000; 99.9% \$2,596,900.

(4) After tax credits (including refundable portion of earned income and child tax credits).

(5) Includes both the employee and employer portion of Social Security and Medicare tax.

(6) Excludes customs duties.

**Table T22-0078**  
**Effective Federal Tax Rates - Single Tax Units**  
**By Expanded Cash Income Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	26,070	28.4	-2.8	6.1	0.7	0.0	0.7	<b>4.7</b>
<b>Second Quintile</b>	21,630	23.6	1.3	6.5	1.2	0.1	0.5	<b>9.5</b>
<b>Middle Quintile</b>	19,170	20.9	4.7	7.3	1.4	0.0	0.5	<b>13.9</b>
<b>Fourth Quintile</b>	14,410	15.7	8.3	8.1	1.7	0.0	0.5	<b>18.5</b>
<b>Top Quintile</b>	9,560	10.4	15.7	6.2	2.9	0.8	0.4	<b>25.9</b>
<b>All</b>	91,690	100.0	9.1	6.9	2.0	0.3	0.5	<b>18.8</b>
<b>Addendum</b>								
<b>80-90</b>	5,290	5.8	11.4	8.1	2.1	0.0	0.4	<b>22.0</b>
<b>90-95</b>	2,290	2.5	12.7	7.8	2.5	0.2	0.4	<b>23.5</b>
<b>95-99</b>	1,650	1.8	16.0	6.1	3.0	0.8	0.3	<b>26.2</b>
<b>Top 1 Percent</b>	330	0.4	23.7	2.3	4.5	2.4	0.2	<b>33.1</b>
<b>Top 0.1 Percent</b>	30	0.0	24.4	1.1	6.0	2.4	0.2	<b>34.0</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

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

(1) Calendar year. Baseline is current law as of 10/13/2022. 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) 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 breaks are (in 2022 dollars): 20% \$22,100; 40% \$42,900; 60% \$72,800; 80% \$121,000; 90% \$176,100; 95% \$247,900; 99% \$583,000; 99.9% \$2,596,900.

(4) After tax credits (including refundable portion of earned income and child tax credits).

(5) Includes both the employee and employer portion of Social Security and Medicare tax.

(6) Excludes customs duties.

**Table T22-0078**  
**Effective Federal Tax Rates - Married Tax Units, Filing Jointly**  
**By Expanded Cash Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	6,520	10.1	-6.2	6.4	0.7	0.0	0.6	<b>1.4</b>
<b>Second Quintile</b>	8,630	13.4	-1.2	6.4	0.9	0.0	0.5	<b>6.6</b>
<b>Middle Quintile</b>	12,310	19.1	3.0	7.2	1.3	0.0	0.5	<b>11.9</b>
<b>Fourth Quintile</b>	16,350	25.3	6.6	8.1	1.5	0.0	0.4	<b>16.6</b>
<b>Top Quintile</b>	20,290	31.4	16.1	6.0	2.6	0.1	0.4	<b>25.0</b>
<b>All</b>	64,590	100.0	12.3	6.5	2.2	0.0	0.4	<b>21.5</b>
<b>Addendum</b>								
<b>80-90</b>	9,820	15.2	9.8	8.3	1.7	0.0	0.4	<b>20.3</b>
<b>90-95</b>	5,240	8.1	12.2	7.9	2.0	0.0	0.4	<b>22.5</b>
<b>95-99</b>	4,220	6.5	15.9	6.2	2.4	0.0	0.4	<b>24.9</b>
<b>Top 1 Percent</b>	1,010	1.6	23.9	2.6	3.9	0.1	0.3	<b>30.7</b>
<b>Top 0.1 Percent</b>	100	0.2	24.6	1.4	5.2	0.2	0.2	<b>31.5</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

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

(1) Calendar year. Baseline is current law as of 10/13/2022. 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) 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 breaks are (in 2022 dollars): 20% \$22,100; 40% \$42,900; 60% \$72,800; 80% \$121,000; 90% \$176,100; 95% \$247,900; 99% \$583,000; 99.9% \$2,596,900.

(4) After tax credits (including refundable portion of earned income and child tax credits).

(5) Includes both the employee and employer portion of Social Security and Medicare tax.

(6) Excludes customs duties.

**Table T22-0078**  
**Effective Federal Tax Rates - Head of Household Tax Units**  
**By Expanded Cash Income Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	7,180	30.7	-20.3	10.6	0.7	0.0	0.5	<b>-8.4</b>
<b>Second Quintile</b>	7,350	31.5	-5.2	10.4	0.8	0.0	0.5	<b>6.4</b>
<b>Middle Quintile</b>	4,980	21.3	2.4	9.3	0.9	0.0	0.5	<b>13.0</b>
<b>Fourth Quintile</b>	2,660	11.4	7.4	9.7	1.1	0.0	0.5	<b>18.6</b>
<b>Top Quintile</b>	1,130	4.8	16.2	6.0	2.8	0.0	0.4	<b>25.5</b>
<b>All</b>	23,360	100.0	2.6	9.0	1.3	0.0	0.5	<b>13.4</b>
<b>Addendum</b>								
<b>80-90</b>	690	3.0	11.0	9.1	1.4	0.0	0.4	<b>21.9</b>
<b>90-95</b>	290	1.2	13.6	6.7	1.7	0.0	0.4	<b>22.3</b>
<b>95-99</b>	120	0.5	18.5	5.7	2.1	0.0	0.4	<b>26.7</b>
<b>Top 1 Percent</b>	30	0.1	23.8	1.8	5.9	0.1	0.2	<b>31.7</b>
<b>Top 0.1 Percent</b>	0	0.0	23.0	0.7	8.2	0.1	0.2	<b>32.1</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

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

(1) Calendar year. Baseline is current law as of 10/13/2022. 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) 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 breaks are (in 2022 dollars): 20% \$22,100; 40% \$42,900; 60% \$72,800; 80% \$121,000; 90% \$176,100; 95% \$247,900; 99% \$583,000; 99.9% \$2,596,900.

(4) After tax credits (including refundable portion of earned income and child tax credits).



- (5) Includes both the employee and employer portion of Social Security and Medicare tax.
- (6) Excludes customs duties.

**Table T22-0078**  
**Effective Federal Tax Rates - Tax Units with Children**  
**By Expanded Cash Income Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	10,910	21.2	-19.3	10.8	0.8	0.0	0.5	<b>-7.2</b>
<b>Second Quintile</b>	11,160	21.7	-4.5	10.6	0.8	0.0	0.5	<b>7.3</b>
<b>Middle Quintile</b>	9,990	19.4	2.6	9.9	0.9	0.0	0.5	<b>13.9</b>
<b>Fourth Quintile</b>	9,730	18.9	7.2	10.2	1.0	0.0	0.5	<b>18.9</b>
<b>Top Quintile</b>	9,400	18.3	17.4	6.5	2.2	0.0	0.4	<b>26.5</b>
<b>All</b>	51,420	100.0	10.9	8.1	1.7	0.0	0.4	<b>21.1</b>
<b>Addendum</b>								
<b>80-90</b>	4,760	9.3	10.7	9.7	1.3	0.0	0.4	<b>22.2</b>
<b>90-95</b>	2,280	4.4	13.4	8.6	1.5	0.0	0.4	<b>23.9</b>
<b>95-99</b>	1,870	3.6	17.9	6.5	1.8	0.0	0.4	<b>26.6</b>
<b>Top 1 Percent</b>	490	1.0	24.8	2.7	3.7	0.0	0.3	<b>31.4</b>
<b>Top 0.1 Percent</b>	50	0.1	24.6	1.5	5.4	0.0	0.2	<b>31.7</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

\* 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 current law as of 10/13/2022. 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) 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 breaks are (in 2022 dollars): 20% \$22,100; 40% \$42,900; 60% \$72,800; 80% \$121,000; 90% \$176,100; 95% \$247,900; 99% \$583,000; 99.9% \$2,596,900.

- (4) After tax credits (including refundable portion of earned income and child tax credits).
- (5) Includes both the employee and employer portion of Social Security and Medicare tax.
- (6) Excludes customs duties.

**Table T22-0078**  
**Effective Federal Tax Rates - Elderly Tax Units**  
**By Expanded Cash Income Income Percentile, 2025 <sup>1</sup>**  
**Baseline: Current Law**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		As a Percentage of Expanded Cash Income					
	Number (Thousands)	Percent of Total	Individual Income Tax <sup>4</sup>	Payroll Tax <sup>5</sup>	Corporate Income Tax	Estate Tax	Excise Tax	All Federal Tax <sup>6</sup>
<b>Lowest Quintile</b>	9,730	19.3	-0.5	0.8	0.6	0.0	0.3	<b>1.2</b>
<b>Second Quintile</b>	12,390	24.6	0.1	1.3	1.4	0.1	0.4	<b>3.2</b>
<b>Middle Quintile</b>	11,600	23.0	3.1	1.8	2.0	0.0	0.4	<b>7.3</b>
<b>Fourth Quintile</b>	8,960	17.8	6.1	2.6	2.8	0.0	0.4	<b>11.8</b>
<b>Top Quintile</b>	7,150	14.2	14.8	2.9	4.5	0.8	0.3	<b>23.2</b>
<b>All</b>	50,460	100.0	9.4	2.5	3.4	0.5	0.3	<b>16.1</b>
<b>Addendum</b>								
<b>80-90</b>	3,680	7.3	9.0	3.3	3.4	0.0	0.3	<b>16.1</b>
<b>90-95</b>	1,720	3.4	10.4	3.9	3.9	0.2	0.3	<b>18.7</b>
<b>95-99</b>	1,380	2.7	13.4	3.8	4.3	0.8	0.3	<b>22.5</b>
<b>Top 1 Percent</b>	360	0.7	21.9	1.6	5.6	1.7	0.2	<b>31.0</b>
<b>Top 0.1 Percent</b>	50	0.1	23.1	0.8	6.6	1.5	0.2	<b>32.2</b>

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0722-2).

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

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 as of 10/13/2022. For more information on TPC's baseline definitions, see:

<https://www.taxpolicycenter.org/resources/tpc-baseline-definitions>

(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 breaks are (in 2022 dollars): 20% \$22,100; 40% \$42,900; 60% \$72,800; 80% \$121,000; 90% \$176,100; 95% \$247,900; 99% \$583,000; 99.9% \$2,596,900.

(4) After tax credits (including refundable portion of earned income and child tax credits).

- (5) Includes both the employee and employer portion of Social Security and Medicare tax.
- (6) Excludes customs duties.