Click on PDF or Excel link above for additional tables containing more detail and breakdowns by filing status and demographic groups.

Table T11-0006
Repeal the Mortgage Interest Deduction
Baseline: Current Law
Distribution of Federal Tax Change by Cash Income Level, 2015
Summary Table

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Percent of Tax Units</th>
<th>Percent Change in After-Tax Income</th>
<th>Share of Total Federal Tax Change</th>
<th>Average Federal Tax Change ($)</th>
<th>Average Federal Tax Rate (Change (% Points) Under the Proposal)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Tax Cut</td>
<td>With Tax Increase</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0 (5.9)</td>
</tr>
<tr>
<td>10-20</td>
<td>0.0</td>
<td>0.9</td>
<td>0.0</td>
<td>0.1</td>
<td>4.0 (5.2)</td>
</tr>
<tr>
<td>20-30</td>
<td>0.0</td>
<td>3.6</td>
<td>-0.1</td>
<td>4.0</td>
<td>24.0 (10.3)</td>
</tr>
<tr>
<td>30-40</td>
<td>0.0</td>
<td>8.8</td>
<td>-0.2</td>
<td>1.0</td>
<td>69.0 (14.8)</td>
</tr>
<tr>
<td>40-50</td>
<td>0.0</td>
<td>16.9</td>
<td>-0.4</td>
<td>1.9</td>
<td>167.0 (17.9)</td>
</tr>
<tr>
<td>50-75</td>
<td>0.0</td>
<td>32.1</td>
<td>-0.9</td>
<td>9.8</td>
<td>497.0 (20.9)</td>
</tr>
<tr>
<td>75-100</td>
<td>0.0</td>
<td>46.5</td>
<td>-1.5</td>
<td>13.9</td>
<td>1,088.0 (23.4)</td>
</tr>
<tr>
<td>100-200</td>
<td>0.0</td>
<td>60.1</td>
<td>-1.9</td>
<td>41.7</td>
<td>2,054.0 (26.7)</td>
</tr>
<tr>
<td>200-500</td>
<td>0.0</td>
<td>62.6</td>
<td>-1.7</td>
<td>23.9</td>
<td>3,704.0 (29.1)</td>
</tr>
<tr>
<td>500-1,000</td>
<td>0.0</td>
<td>50.5</td>
<td>-0.9</td>
<td>5.1</td>
<td>4,787.0 (30.2)</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>0.0</td>
<td>34.7</td>
<td>-0.2</td>
<td>2.2</td>
<td>4,036.0 (34.9)</td>
</tr>
<tr>
<td>All</td>
<td>0.0</td>
<td>23.6</td>
<td>-1.1</td>
<td>100.0</td>
<td>710.0 (25.3)</td>
</tr>
</tbody>
</table>

Number of AMT Taxpayers (millions). Baseline: 25.7 Proposal: 28.9

Note: Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.
(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.
(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see http://www.taxpolicycenter.org/TaxModel/income.cfm
(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.
(4) After-tax income is cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); and estate tax.
(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, and the estate tax) as a percentage of average cash income.
### Table T11-0006

**Repeal the Mortgage Interest Deduction**

Baseline: Current Law

**Distribution of Federal Tax Change by Cash Income Level, 2015**

#### Detail Table

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Percent of Tax Units 1</th>
<th>Percent Change in After-Tax Income 4</th>
<th>Share of Total After-Tax Income</th>
<th>Average Federal Tax Change</th>
<th>Share of Federal Taxes</th>
<th>Average Federal Tax Rate 5</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Tax Cut</td>
<td>With Tax Increase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>10-20</td>
<td>0.0</td>
<td>0.9</td>
<td>0.0</td>
<td>0.1</td>
<td>4.0</td>
<td>0.5</td>
</tr>
<tr>
<td>20-30</td>
<td>0.0</td>
<td>3.6</td>
<td>-0.1</td>
<td>0.4</td>
<td>24.0</td>
<td>0.9</td>
</tr>
<tr>
<td>30-40</td>
<td>0.0</td>
<td>8.8</td>
<td>-0.2</td>
<td>1.0</td>
<td>69.0</td>
<td>2.0</td>
</tr>
<tr>
<td>40-50</td>
<td>0.0</td>
<td>16.9</td>
<td>-0.4</td>
<td>1.9</td>
<td>167.0</td>
<td>3.7</td>
</tr>
<tr>
<td>50-75</td>
<td>0.0</td>
<td>32.1</td>
<td>-0.9</td>
<td>9.8</td>
<td>497.0</td>
<td>3.7</td>
</tr>
<tr>
<td>75-100</td>
<td>0.0</td>
<td>46.5</td>
<td>-1.5</td>
<td>13.9</td>
<td>1,088.0</td>
<td>5.2</td>
</tr>
<tr>
<td>100-200</td>
<td>0.0</td>
<td>60.1</td>
<td>-1.9</td>
<td>41.7</td>
<td>2,054.0</td>
<td>5.5</td>
</tr>
<tr>
<td>200-500</td>
<td>0.0</td>
<td>62.6</td>
<td>-1.7</td>
<td>23.9</td>
<td>3,704.0</td>
<td>4.3</td>
</tr>
<tr>
<td>500-1,000</td>
<td>0.0</td>
<td>50.5</td>
<td>-0.9</td>
<td>5.1</td>
<td>4,787.0</td>
<td>2.2</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>0.0</td>
<td>34.7</td>
<td>-0.2</td>
<td>2.2</td>
<td>4,036.0</td>
<td>0.4</td>
</tr>
<tr>
<td>All</td>
<td>0.0</td>
<td>23.6</td>
<td>-1.1</td>
<td>100.0</td>
<td>710.0</td>
<td>3.4</td>
</tr>
</tbody>
</table>

#### Baseline Distribution of Income and Federal Taxes by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Tax Units 3</th>
<th>Average Income (Dollars)</th>
<th>Average Federal Tax Burden (Dollars)</th>
<th>Average After-Tax Income 4 (Dollars)</th>
<th>Average Federal Tax Rate 5</th>
<th>Share of Pre-Tax Income</th>
<th>Share of Post-Tax Income</th>
<th>Share of Federal Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number (thousands)</td>
<td>Percent of Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>15,866</td>
<td>9.7</td>
<td>5,737</td>
<td>338</td>
<td>5,399</td>
<td>5.9</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>10-20</td>
<td>24,726</td>
<td>15.1</td>
<td>16,244</td>
<td>835</td>
<td>15,409</td>
<td>5.1</td>
<td>2.9</td>
<td>3.6</td>
</tr>
<tr>
<td>20-30</td>
<td>21,658</td>
<td>13.2</td>
<td>26,982</td>
<td>2,753</td>
<td>24,230</td>
<td>10.2</td>
<td>4.2</td>
<td>5.0</td>
</tr>
<tr>
<td>30-40</td>
<td>16,904</td>
<td>10.3</td>
<td>37,756</td>
<td>5,508</td>
<td>32,248</td>
<td>14.6</td>
<td>4.6</td>
<td>5.1</td>
</tr>
<tr>
<td>40-50</td>
<td>13,207</td>
<td>8.1</td>
<td>48,701</td>
<td>8,557</td>
<td>40,144</td>
<td>17.6</td>
<td>4.6</td>
<td>5.0</td>
</tr>
<tr>
<td>50-75</td>
<td>23,012</td>
<td>14.0</td>
<td>66,940</td>
<td>13,464</td>
<td>53,476</td>
<td>20.1</td>
<td>11.0</td>
<td>11.6</td>
</tr>
<tr>
<td>75-100</td>
<td>14,893</td>
<td>9.1</td>
<td>94,195</td>
<td>20,928</td>
<td>73,267</td>
<td>22.2</td>
<td>10.0</td>
<td>10.3</td>
</tr>
<tr>
<td>100-200</td>
<td>23,618</td>
<td>14.4</td>
<td>147,944</td>
<td>37,417</td>
<td>110,527</td>
<td>25.3</td>
<td>24.9</td>
<td>24.6</td>
</tr>
<tr>
<td>200-500</td>
<td>7,504</td>
<td>4.6</td>
<td>307,192</td>
<td>85,561</td>
<td>221,631</td>
<td>27.9</td>
<td>16.4</td>
<td>15.7</td>
</tr>
<tr>
<td>500-1,000</td>
<td>1,227</td>
<td>0.8</td>
<td>737,554</td>
<td>217,836</td>
<td>519,718</td>
<td>29.5</td>
<td>6.5</td>
<td>6.0</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>647</td>
<td>0.4</td>
<td>3,192,870</td>
<td>1,110,372</td>
<td>2,082,498</td>
<td>34.8</td>
<td>14.7</td>
<td>12.7</td>
</tr>
<tr>
<td>All</td>
<td>163,952</td>
<td>100.0</td>
<td>85,596</td>
<td>20,909</td>
<td>64,687</td>
<td>24.4</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>


Note: Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.

(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.

(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see http://www.taxpolicycenter.org/TaxModel/income.cfm

(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.

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

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, and the estate tax) as a percentage of average cash income.
### Table T11-0006
**Repeal the Mortgage Interest Deduction**

**Baseline: Current Law**

**Distribution of Federal Tax Change by Cash Income Level, 2015**

#### Detail Table - Single Tax Units

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Percent of Tax Units</th>
<th>Percent Change in After-Tax Income</th>
<th>Share of Total Federal Tax Change</th>
<th>Average Federal Tax Change</th>
<th>Share of Federal Taxes</th>
<th>Average Federal Tax Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Tax Cut</td>
<td>With Tax Increase</td>
<td>in After-Tax Income</td>
<td>Dollars</td>
<td>Percent</td>
<td>Change (% Points) Under the Proposal</td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>10-20</td>
<td>0.0</td>
<td>1.3</td>
<td>-0.1</td>
<td>0.5</td>
<td>30</td>
<td>0.8</td>
</tr>
<tr>
<td>20-30</td>
<td>0.0</td>
<td>3.8</td>
<td>-0.1</td>
<td>1.8</td>
<td>67</td>
<td>1.0</td>
</tr>
<tr>
<td>30-40</td>
<td>0.0</td>
<td>7.9</td>
<td>-0.2</td>
<td>2.8</td>
<td>145</td>
<td>1.5</td>
</tr>
<tr>
<td>40-50</td>
<td>0.0</td>
<td>14.1</td>
<td>-0.4</td>
<td>4.5</td>
<td>490</td>
<td>3.1</td>
</tr>
<tr>
<td>50-75</td>
<td>0.0</td>
<td>26.1</td>
<td>-1.0</td>
<td>24.0</td>
<td>958</td>
<td>3.9</td>
</tr>
<tr>
<td>75-100</td>
<td>0.0</td>
<td>38.6</td>
<td>-1.4</td>
<td>21.0</td>
<td>1,517</td>
<td>3.8</td>
</tr>
<tr>
<td>100-200</td>
<td>0.0</td>
<td>42.3</td>
<td>-1.5</td>
<td>32.1</td>
<td>1,974</td>
<td>2.2</td>
</tr>
<tr>
<td>200-500</td>
<td>0.0</td>
<td>36.2</td>
<td>-0.9</td>
<td>10.0</td>
<td>2,540</td>
<td>1.1</td>
</tr>
<tr>
<td>500-1000</td>
<td>0.0</td>
<td>29.3</td>
<td>-0.5</td>
<td>2.2</td>
<td>2,368</td>
<td>0.2</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>0.0</td>
<td>20.9</td>
<td>-0.1</td>
<td>1.1</td>
<td>267</td>
<td>2.3</td>
</tr>
<tr>
<td>All</td>
<td>0.0</td>
<td>11.6</td>
<td>-0.7</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

#### Baseline Distribution of Income and Federal Taxes by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Tax Units</th>
<th>Average Income (Dollars)</th>
<th>Average Federal Tax Burden (Dollars)</th>
<th>Average After-Tax Income (Dollars)</th>
<th>Average Federal Tax Rate (Percent)</th>
<th>Share of Pre-Tax Income Percent of Total</th>
<th>Share of Post-Tax Income Percent of Total</th>
<th>Share of Federal Taxes Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number (thousands)</td>
<td>Percent of Total</td>
<td>5,758</td>
<td>491</td>
<td>5,267</td>
<td>8.5</td>
<td>1.8</td>
<td>2.2</td>
</tr>
<tr>
<td>Less than 10</td>
<td>11,469</td>
<td>15.7</td>
<td>16,121</td>
<td>1,368</td>
<td>14,754</td>
<td>8.5</td>
<td>7.1</td>
<td>8.4</td>
</tr>
<tr>
<td>10-20</td>
<td>15,679</td>
<td>21.4</td>
<td>26,870</td>
<td>3,521</td>
<td>23,349</td>
<td>13.1</td>
<td>9.1</td>
<td>10.4</td>
</tr>
<tr>
<td>20-30</td>
<td>12,148</td>
<td>16.6</td>
<td>37,654</td>
<td>6,592</td>
<td>31,063</td>
<td>17.5</td>
<td>8.7</td>
<td>9.3</td>
</tr>
<tr>
<td>30-40</td>
<td>8,238</td>
<td>11.3</td>
<td>48,644</td>
<td>9,957</td>
<td>38,687</td>
<td>20.5</td>
<td>8.3</td>
<td>8.6</td>
</tr>
<tr>
<td>40-50</td>
<td>6,093</td>
<td>8.3</td>
<td>66,220</td>
<td>15,651</td>
<td>50,570</td>
<td>23.6</td>
<td>17.7</td>
<td>17.7</td>
</tr>
<tr>
<td>50-75</td>
<td>9,580</td>
<td>13.1</td>
<td>93,094</td>
<td>24,582</td>
<td>68,512</td>
<td>26.4</td>
<td>11.1</td>
<td>10.7</td>
</tr>
<tr>
<td>75-100</td>
<td>4,284</td>
<td>5.9</td>
<td>144,387</td>
<td>40,003</td>
<td>104,384</td>
<td>27.7</td>
<td>16.7</td>
<td>15.8</td>
</tr>
<tr>
<td>100-200</td>
<td>4,144</td>
<td>5.7</td>
<td>270,397</td>
<td>92,175</td>
<td>182,222</td>
<td>32.4</td>
<td>3.4</td>
<td>3.0</td>
</tr>
<tr>
<td>200-500</td>
<td>994</td>
<td>1.4</td>
<td>726,397</td>
<td>235,170</td>
<td>491,227</td>
<td>32.4</td>
<td>3.4</td>
<td>3.0</td>
</tr>
<tr>
<td>500-1000</td>
<td>166</td>
<td>0.2</td>
<td>3,067,902</td>
<td>1,148,977</td>
<td>1,918,925</td>
<td>37.5</td>
<td>7.8</td>
<td>6.4</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>91</td>
<td>0.1</td>
<td>48,892</td>
<td>11,473</td>
<td>37,419</td>
<td>23.5</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>All</td>
<td>73,231</td>
<td>100.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Source:** Urban-Brookings Tax Policy Center Microsimulation Model (version 0509-7).

**Note:** Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.

(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.

(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see [http://www.taxpolicycenter.org/TaxModel/income.cfm](http://www.taxpolicycenter.org/TaxModel/income.cfm).

(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.

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

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, and the estate tax) as a percentage of average cash income.
### Table T11-0006
Repeal the Mortgage Interest Deduction
Baseline: Current Law
Distribution of Federal Tax Change by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Percent of Tax Units 1 With Tax Cut</th>
<th>Percent Change in After-Tax Income 4</th>
<th>Share of Total Federal Tax Change</th>
<th>Average Federal Tax Change Dollars</th>
<th>Percent</th>
<th>Share of Federal Taxes Change (% Points) Under the Proposal</th>
<th>Average Federal Tax Rate 4 Percent Points Under the Proposal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>-0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>10-20</td>
<td>0.1</td>
<td>-0.1</td>
<td>0.1</td>
<td>19.0</td>
<td>1.0</td>
<td>0.0</td>
<td>0.1</td>
</tr>
<tr>
<td>20-30</td>
<td>4.6</td>
<td>-0.7</td>
<td>4.3</td>
<td>414.0</td>
<td>3.8</td>
<td>0.0</td>
<td>0.6</td>
</tr>
<tr>
<td>30-40</td>
<td>9.9</td>
<td>-0.2</td>
<td>0.7</td>
<td>142.0</td>
<td>2.3</td>
<td>0.0</td>
<td>0.3</td>
</tr>
<tr>
<td>40-50</td>
<td>17.0</td>
<td>-0.3</td>
<td>0.7</td>
<td>10.9</td>
<td>0.1</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>50-75</td>
<td>33.4</td>
<td>-0.7</td>
<td>4.3</td>
<td>1,084.0</td>
<td>5.8</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td>75-100</td>
<td>49.4</td>
<td>-1.4</td>
<td>10.9</td>
<td>2,163.0</td>
<td>5.9</td>
<td>0.6</td>
<td>7.2</td>
</tr>
<tr>
<td>100-200</td>
<td>64.1</td>
<td>-1.9</td>
<td>45.7</td>
<td>3,964.0</td>
<td>4.7</td>
<td>0.2</td>
<td>23.3</td>
</tr>
<tr>
<td>200-500</td>
<td>67.0</td>
<td>-1.8</td>
<td>29.1</td>
<td>5,194.0</td>
<td>2.4</td>
<td>-0.1</td>
<td>9.4</td>
</tr>
<tr>
<td>500-1,000</td>
<td>54.2</td>
<td>-1.0</td>
<td>6.2</td>
<td>4,351.0</td>
<td>0.4</td>
<td>-0.8</td>
<td>24.1</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>37.3</td>
<td>-0.2</td>
<td>2.7</td>
<td>1,375.0</td>
<td>3.7</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td>All</td>
<td>40.4</td>
<td>-1.3</td>
<td>100.0</td>
<td>1,375.0</td>
<td>3.7</td>
<td>0.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

### Baseline Distribution of Income and Federal Taxes by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Tax Units 3</th>
<th>Average Income (Dollars)</th>
<th>Average Federal Tax Burden (Dollars)</th>
<th>Average After-Tax Income 4</th>
<th>Average Federal Tax Rate 5</th>
<th>Share of Pre-Tax Income Percent of Total</th>
<th>Share of Post-Tax Income Percent of Total</th>
<th>Share of Federal Taxes Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10</td>
<td>2,060</td>
<td>4,792</td>
<td>315</td>
<td>4,477</td>
<td>6.6</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>10-20</td>
<td>3,558</td>
<td>16,842</td>
<td>615</td>
<td>16,227</td>
<td>3.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td>20-30</td>
<td>4,571</td>
<td>27,168</td>
<td>1,977</td>
<td>25,191</td>
<td>7.3</td>
<td>1.4</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>30-40</td>
<td>4,291</td>
<td>37,909</td>
<td>3,879</td>
<td>34,030</td>
<td>10.2</td>
<td>1.8</td>
<td>2.2</td>
<td>0.7</td>
</tr>
<tr>
<td>40-50</td>
<td>3,967</td>
<td>48,817</td>
<td>6,287</td>
<td>42,530</td>
<td>12.0</td>
<td>2.2</td>
<td>2.5</td>
<td>1.1</td>
</tr>
<tr>
<td>50-75</td>
<td>8,948</td>
<td>67,956</td>
<td>10,979</td>
<td>56,977</td>
<td>16.2</td>
<td>6.8</td>
<td>7.6</td>
<td>4.3</td>
</tr>
<tr>
<td>75-100</td>
<td>8,607</td>
<td>94,924</td>
<td>18,843</td>
<td>76,081</td>
<td>19.9</td>
<td>9.1</td>
<td>9.8</td>
<td>7.0</td>
</tr>
<tr>
<td>100-200</td>
<td>18,038</td>
<td>149,444</td>
<td>36,891</td>
<td>112,553</td>
<td>24.7</td>
<td>30.0</td>
<td>30.3</td>
<td>28.9</td>
</tr>
<tr>
<td>200-500</td>
<td>6,273</td>
<td>306,699</td>
<td>84,807</td>
<td>221,892</td>
<td>27.7</td>
<td>21.4</td>
<td>20.8</td>
<td>23.1</td>
</tr>
<tr>
<td>500-1,000</td>
<td>1,018</td>
<td>739,899</td>
<td>215,476</td>
<td>524,423</td>
<td>29.1</td>
<td>8.4</td>
<td>8.0</td>
<td>9.5</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>530</td>
<td>3,153,293</td>
<td>1,080,797</td>
<td>2,072,495</td>
<td>34.3</td>
<td>18.6</td>
<td>16.4</td>
<td>24.9</td>
</tr>
<tr>
<td>All</td>
<td>62,127</td>
<td>3,967,495</td>
<td>1,060,797</td>
<td>2,906,702</td>
<td>25.6</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.

(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.
(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see http://www.taxpolicycenter.org/TaxModel/income.cfm.
(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.
(4) After-tax income is cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); and estate tax.
(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, and the estate tax) as a percentage of average cash income.
### Table T11-0006
Repeal the Mortgage Interest Deduction
Baseline: Current Law
Distribution of Federal Tax Change by Cash Income Level, 2015
Detail Table - Head of Household Tax Units

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars) 2</th>
<th>Percent of Tax Units 1</th>
<th>Percent Change in After-Tax Income 4</th>
<th>Share of Total Federal Tax Change</th>
<th>Average Federal Tax Change</th>
<th>Share of Federal Taxes</th>
<th>Average Federal Tax Rate 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Tax Cut</td>
<td>With Tax Increase</td>
<td></td>
<td>Dollars</td>
<td>Percent</td>
<td>Change (% Under the Proposal)</td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>10-20</td>
<td>0.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
</tr>
<tr>
<td>20-30</td>
<td>0.0</td>
<td>1.9</td>
<td>-0.1</td>
<td>0.6</td>
<td>12.0</td>
<td>-0.1</td>
</tr>
<tr>
<td>30-40</td>
<td>0.0</td>
<td>8.7</td>
<td>-0.2</td>
<td>2.6</td>
<td>60.0</td>
<td>-0.3</td>
</tr>
<tr>
<td>40-50</td>
<td>0.0</td>
<td>20.4</td>
<td>-0.5</td>
<td>5.9</td>
<td>204.2</td>
<td>-0.2</td>
</tr>
<tr>
<td>50-75</td>
<td>0.0</td>
<td>42.1</td>
<td>-1.2</td>
<td>27.1</td>
<td>638.2</td>
<td>0.1</td>
</tr>
<tr>
<td>75-100</td>
<td>0.0</td>
<td>50.3</td>
<td>-1.8</td>
<td>23.2</td>
<td>1,289.9</td>
<td>0.3</td>
</tr>
<tr>
<td>100-200</td>
<td>0.0</td>
<td>62.1</td>
<td>-2.2</td>
<td>30.0</td>
<td>2,283.1</td>
<td>0.4</td>
</tr>
<tr>
<td>200-500</td>
<td>0.0</td>
<td>61.2</td>
<td>-2.0</td>
<td>8.6</td>
<td>4,421.0</td>
<td>0.1</td>
</tr>
<tr>
<td>500-1,000</td>
<td>0.0</td>
<td>50.1</td>
<td>-0.8</td>
<td>1.3</td>
<td>3,962.0</td>
<td>0.1</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>0.0</td>
<td>35.3</td>
<td>-0.2</td>
<td>0.6</td>
<td>4,185.0</td>
<td>0.0</td>
</tr>
<tr>
<td>All</td>
<td>0.0</td>
<td>17.0</td>
<td>-0.9</td>
<td>100.0</td>
<td>359.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

### Baseline Distribution of Income and Federal Taxes by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars) 2</th>
<th>Tax Units 3</th>
<th>Average Income (Dollars)</th>
<th>Average Federal Tax Burden (Dollars)</th>
<th>Average After-Tax Income 4</th>
<th>Average Federal Tax Rate 4</th>
<th>Share of Pre-Tax Income</th>
<th>Share of Post-Tax Income</th>
<th>Share of Federal Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number (thousands)</td>
<td>Percent of Total</td>
<td>6,521</td>
<td>-452</td>
<td>6,972</td>
<td>-6.9</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td>Less than 10</td>
<td>2,214</td>
<td>8.5</td>
<td>16,206</td>
<td>-692</td>
<td>16,898</td>
<td>-4.3</td>
<td>6.9</td>
<td>8.8</td>
</tr>
<tr>
<td>10-20</td>
<td>5,235</td>
<td>20.0</td>
<td>27,054</td>
<td>1,329</td>
<td>25,725</td>
<td>4.9</td>
<td>10.2</td>
<td>11.8</td>
</tr>
<tr>
<td>20-30</td>
<td>4,634</td>
<td>17.7</td>
<td>37,746</td>
<td>4,861</td>
<td>32,884</td>
<td>12.9</td>
<td>12.6</td>
<td>13.3</td>
</tr>
<tr>
<td>30-40</td>
<td>4,091</td>
<td>15.7</td>
<td>48,622</td>
<td>8,340</td>
<td>40,282</td>
<td>17.2</td>
<td>13.0</td>
<td>11.0</td>
</tr>
<tr>
<td>40-50</td>
<td>3,985</td>
<td>15.3</td>
<td>66,274</td>
<td>13,407</td>
<td>52,867</td>
<td>20.2</td>
<td>21.6</td>
<td>20.9</td>
</tr>
<tr>
<td>50-75</td>
<td>1,688</td>
<td>6.5</td>
<td>93,241</td>
<td>21,629</td>
<td>71,612</td>
<td>23.2</td>
<td>12.9</td>
<td>12.0</td>
</tr>
<tr>
<td>75-100</td>
<td>1,232</td>
<td>4.7</td>
<td>139,028</td>
<td>35,902</td>
<td>103,126</td>
<td>25.8</td>
<td>14.0</td>
<td>12.6</td>
</tr>
<tr>
<td>100-200</td>
<td>183</td>
<td>0.7</td>
<td>309,851</td>
<td>83,202</td>
<td>226,649</td>
<td>26.9</td>
<td>4.6</td>
<td>4.1</td>
</tr>
<tr>
<td>200-500</td>
<td>31</td>
<td>0.1</td>
<td>719,019</td>
<td>197,316</td>
<td>521,704</td>
<td>27.4</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td>500-1,000</td>
<td>14</td>
<td>0.1</td>
<td>2,995,273</td>
<td>1,057,505</td>
<td>1,937,768</td>
<td>35.3</td>
<td>3.3</td>
<td>2.6</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>26,118</td>
<td>100.0</td>
<td>46,858</td>
<td>8,208</td>
<td>38,650</td>
<td>17.5</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.

(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.
(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see http://www.taxpolicycenter.org/TaxModel/income.cfm.
(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.
(4) After-tax income is cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); and estate tax.
(5) Average federal tax includes individual and corporate income tax, payroll taxes for Social Security and Medicare, and the estate tax as a percentage of average cash income.

http://www.taxpolicycenter.org
### Table T11-0006
Repeal the Mortgage Interest Deduction
Baseline: Current Law

**Distribution of Federal Tax Change by Cash Income Level, 2015**

#### Detail Table - Tax Units with Children

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Percent of Tax Units With Tax Cut</th>
<th>Percent Change in After-Tax Income</th>
<th>Share of Total Federal Tax Change</th>
<th>Average Federal Tax Change</th>
<th>Share of Federal Taxes Change</th>
<th>Average Federal Tax Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Tax Cut</td>
<td>Without Tax Increase</td>
<td>Dollars</td>
<td>Percent</td>
<td>Points</td>
<td>Under the Proposal</td>
</tr>
<tr>
<td></td>
<td>2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>-0.1</td>
</tr>
<tr>
<td>10-20</td>
<td>0.0</td>
<td>0.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>-0.5</td>
</tr>
<tr>
<td>20-30</td>
<td>0.0</td>
<td>2.2</td>
<td>0.1</td>
<td>10</td>
<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>30-40</td>
<td>0.0</td>
<td>9.8</td>
<td>-0.2</td>
<td>0.5</td>
<td>65</td>
<td>-1.1</td>
</tr>
<tr>
<td>40-50</td>
<td>0.0</td>
<td>23.2</td>
<td>-0.5</td>
<td>1.3</td>
<td>213</td>
<td>-0.1</td>
</tr>
<tr>
<td>50-75</td>
<td>0.0</td>
<td>45.3</td>
<td>-1.2</td>
<td>7.6</td>
<td>676</td>
<td>0.0</td>
</tr>
<tr>
<td>75-100</td>
<td>0.0</td>
<td>62.8</td>
<td>-2.2</td>
<td>13.4</td>
<td>1,589</td>
<td>0.2</td>
</tr>
<tr>
<td>100-200</td>
<td>0.0</td>
<td>74.9</td>
<td>-2.5</td>
<td>42.7</td>
<td>2,739</td>
<td>0.6</td>
</tr>
<tr>
<td>200-500</td>
<td>0.0</td>
<td>79.0</td>
<td>-2.3</td>
<td>26.6</td>
<td>5,083</td>
<td>0.2</td>
</tr>
<tr>
<td>500-1,000</td>
<td>0.0</td>
<td>67.4</td>
<td>-1.4</td>
<td>5.5</td>
<td>7,016</td>
<td>-0.2</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>0.0</td>
<td>46.8</td>
<td>-0.3</td>
<td>2.3</td>
<td>6,079</td>
<td>-0.9</td>
</tr>
<tr>
<td>All</td>
<td>0.0</td>
<td>38.6</td>
<td>-1.6</td>
<td>100.0</td>
<td>1,323</td>
<td>0.0</td>
</tr>
</tbody>
</table>

### Baseline Distribution of Income and Federal Taxes
by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Tax Units</th>
<th>Average Income (Dollars)</th>
<th>Average Federal Tax Burden (Dollars)</th>
<th>Average After-Tax Income (Dollars)</th>
<th>Average Federal Tax Rate (includes corporate income tax, payroll taxes (Social Security and Medicare); and estate tax)</th>
<th>Share of Pre-Tax Income</th>
<th>Share of Post-Tax Income</th>
<th>Share of Federal Taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(thousands)</td>
<td>Percent of Total</td>
<td></td>
<td></td>
<td></td>
<td>Percent of Total</td>
<td>Percent of Total</td>
<td>Percent of Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>2,574</td>
<td>5.1</td>
<td>6,243</td>
<td>-679</td>
<td>6,922</td>
<td>-10.9</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>10-20</td>
<td>5,365</td>
<td>10.7</td>
<td>16,408</td>
<td>-1,318</td>
<td>17,726</td>
<td>-8.0</td>
<td>1.6</td>
<td>2.3</td>
</tr>
<tr>
<td>20-30</td>
<td>5,534</td>
<td>11.1</td>
<td>27,039</td>
<td>960</td>
<td>26,079</td>
<td>3.6</td>
<td>2.8</td>
<td>3.6</td>
</tr>
<tr>
<td>30-40</td>
<td>4,955</td>
<td>9.9</td>
<td>37,825</td>
<td>4,588</td>
<td>33,237</td>
<td>12.1</td>
<td>3.5</td>
<td>4.1</td>
</tr>
<tr>
<td>40-50</td>
<td>3,934</td>
<td>7.9</td>
<td>48,736</td>
<td>8,105</td>
<td>40,631</td>
<td>16.6</td>
<td>3.5</td>
<td>3.9</td>
</tr>
<tr>
<td>50-75</td>
<td>7,427</td>
<td>14.8</td>
<td>67,323</td>
<td>12,948</td>
<td>54,375</td>
<td>19.2</td>
<td>9.2</td>
<td>10.0</td>
</tr>
<tr>
<td>75-100</td>
<td>5,589</td>
<td>11.2</td>
<td>94,752</td>
<td>20,802</td>
<td>73,950</td>
<td>22.0</td>
<td>9.8</td>
<td>10.2</td>
</tr>
<tr>
<td>100-200</td>
<td>10,335</td>
<td>20.6</td>
<td>148,467</td>
<td>37,885</td>
<td>110,582</td>
<td>25.5</td>
<td>28.3</td>
<td>28.2</td>
</tr>
<tr>
<td>200-500</td>
<td>3,472</td>
<td>6.9</td>
<td>305,913</td>
<td>86,859</td>
<td>219,054</td>
<td>28.4</td>
<td>19.6</td>
<td>18.7</td>
</tr>
<tr>
<td>500-1,000</td>
<td>523</td>
<td>1.0</td>
<td>738,730</td>
<td>226,119</td>
<td>512,610</td>
<td>30.6</td>
<td>7.1</td>
<td>6.6</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>249</td>
<td>0.5</td>
<td>3,141,388</td>
<td>1,121,293</td>
<td>2,020,105</td>
<td>35.7</td>
<td>14.4</td>
<td>12.4</td>
</tr>
<tr>
<td>All</td>
<td>50,095</td>
<td>100.0</td>
<td>108,069</td>
<td>27,056</td>
<td>81,013</td>
<td>25.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>


Note: Tax units with children are those claiming an exemption for children at home or away from home. Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.

(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.

(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see [http://www.taxpolicycenter.org/TaxModel/income.cfm](http://www.taxpolicycenter.org/TaxModel/income.cfm)

(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.

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

(5) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, and the estate tax) as a percentage of average cash income.
Table T11-0006
Repeal the Mortgage Interest Deduction
Baseline: Current Law
Distribution of Federal Tax Change by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Percent of Tax Units</th>
<th>Percent Change in After-Tax Income</th>
<th>Share of Total Federal Tax Burden</th>
<th>Average Federal Tax Change</th>
<th>Share of Federal Taxes</th>
<th>Average Federal Tax Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Tax Cut</td>
<td>With Tax Increase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>10-20</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>20-30</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>30-40</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>40-50</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>50-75</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>75-100</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>100-200</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>500-1,000</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>All</td>
<td>0.0</td>
<td>7.8</td>
<td>100.0</td>
<td>167.0</td>
<td>1.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Baseline Distribution of Income and Federal Taxes by Cash Income Level, 2015

<table>
<thead>
<tr>
<th>Cash Income Level (thousands of 2009 dollars)</th>
<th>Tax Units</th>
<th>Average Income (Dollars)</th>
<th>Average Federal Tax Burden (Dollars)</th>
<th>Average After-Tax Income (Dollars)</th>
<th>Average Federal Tax Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent of Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(thousands)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10</td>
<td>2,100</td>
<td>6.3</td>
<td>6,178</td>
<td>211</td>
<td>5,966</td>
</tr>
<tr>
<td>10-20</td>
<td>6,834</td>
<td>20.6</td>
<td>16,593</td>
<td>409</td>
<td>16,185</td>
</tr>
<tr>
<td>20-30</td>
<td>5,901</td>
<td>17.8</td>
<td>26,757</td>
<td>1,184</td>
<td>25,573</td>
</tr>
<tr>
<td>30-40</td>
<td>3,706</td>
<td>11.2</td>
<td>37,624</td>
<td>2,457</td>
<td>35,167</td>
</tr>
<tr>
<td>40-50</td>
<td>2,376</td>
<td>7.2</td>
<td>48,711</td>
<td>4,064</td>
<td>44,647</td>
</tr>
<tr>
<td>50-75</td>
<td>4,043</td>
<td>12.2</td>
<td>67,941</td>
<td>7,659</td>
<td>59,832</td>
</tr>
<tr>
<td>75-100</td>
<td>2,829</td>
<td>8.5</td>
<td>93,810</td>
<td>14,926</td>
<td>78,884</td>
</tr>
<tr>
<td>100-200</td>
<td>3,682</td>
<td>11.1</td>
<td>148,269</td>
<td>30,984</td>
<td>117,285</td>
</tr>
<tr>
<td>200-500</td>
<td>1,324</td>
<td>4.0</td>
<td>313,263</td>
<td>82,397</td>
<td>230,866</td>
</tr>
<tr>
<td>500-1,000</td>
<td>268</td>
<td>0.8</td>
<td>741,450</td>
<td>216,456</td>
<td>524,994</td>
</tr>
<tr>
<td>More than 1,000</td>
<td>162</td>
<td>0.5</td>
<td>3,283,256</td>
<td>1,163,173</td>
<td>2,120,082</td>
</tr>
<tr>
<td>All</td>
<td>31,251</td>
<td>100.0</td>
<td>83,172</td>
<td>17,199</td>
<td>65,974</td>
</tr>
</tbody>
</table>


Note: Elderly tax units are those with either head or spouse (if filing jointly) age 65 or older. Estimates assume that individuals pay down their mortgage in response to a smaller tax benefit for mortgage interest.

(1) Calendar year. Baseline is current law. Proposal eliminates the mortgage interest deduction.

(2) Tax units with negative cash income are excluded from the lowest income class but are included in the totals. For a description of cash income, see

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

(3) Includes both filing and non-filing units but excludes those that are dependents of other tax units.

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

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