

**Table T15-0120**  
**Tax Benefit of Education credits and Student Loan Interest Deduction**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2015 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Level (thousands of 2015 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	With Provision	Without Provision	With Provision	Without Provision
Less than 10	6.1	93.9	1.0	4.0	51	13.6	0.2	0.2	6.7	7.6
10-20	7.5	92.5	0.4	7.5	54	12.3	0.4	0.5	2.9	3.3
20-30	9.4	90.6	0.3	8.8	80	7.0	0.9	0.9	4.7	5.0
30-40	12.3	87.7	0.4	10.3	121	4.2	1.7	1.7	8.4	8.7
40-50	12.2	87.8	0.3	8.1	113	2.3	2.4	2.4	11.0	11.2
50-75	14.2	85.8	0.3	17.3	137	1.7	6.9	7.0	13.3	13.5
75-100	13.0	87.0	0.2	12.2	149	1.1	7.6	7.6	15.9	16.1
100-200	14.2	85.8	0.2	29.2	208	0.8	24.5	24.5	18.9	19.0
200-500	3.6	96.4	0.0	2.5	49	0.1	22.8	22.7	23.0	23.0
500-1,000	0.2	99.8	0.0	0.0	1	0.0	8.6	8.5	28.1	28.1
More than 1,000	0.0	100.0	0.0	0.0	0	0.0	24.0	23.8	34.1	34.1
All	10.6	89.4	0.2	100.0	111	0.7	100.0	100.0	19.8	19.9

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2015 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2015 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	14,727	8.6	5,642	0.6	379	0.2	5,264	0.7	6.7
10-20	26,248	15.3	14,969	2.7	441	0.4	14,529	3.3	2.9
20-30	20,958	12.2	24,710	3.6	1,149	0.9	23,562	4.3	4.7
30-40	16,159	9.4	34,754	3.9	2,911	1.7	31,844	4.5	8.4
40-50	13,672	8.0	44,867	4.3	4,926	2.4	39,942	4.8	11.0
50-75	24,036	14.0	61,486	10.3	8,148	6.9	53,338	11.2	13.3
75-100	15,591	9.1	86,698	9.4	13,818	7.6	72,879	9.9	15.9
100-200	26,693	15.6	138,229	25.7	26,055	24.5	112,174	26.0	18.9
200-500	9,954	5.8	282,645	19.6	65,087	22.8	217,558	18.8	23.0
500-1,000	1,284	0.8	674,624	6.0	189,422	8.6	485,202	5.4	28.1
More than 1,000	673	0.4	2,963,371	13.9	1,011,094	24.0	1,952,276	11.4	34.1
All	171,259	100.0	83,723	100.0	16,582	100.0	67,140	100.0	19.8

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-1).

Number of AMT Taxpayers (millions). Baseline: 4.1

Proposal: 4.1

\* Less than 0.05

(1) Calendar year. Table shows the tax benefit under current law of the American Opportunity, Lifetime Learning tax credits and student loan interest deduction.

For a description of TPC's current law baseline, 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 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) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(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 T15-0120**  
**Tax Benefit of Education credits and Student Loan Interest Deduction**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2015 <sup>1</sup>**  
**Detail Table - Single Tax Units**

Expanded Cash Income Level (thousands of 2015 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	With Provision	Without Provision	With Provision	Without Provision
Less than 10	6.3	93.7	1.0	10.2	53	11.2	0.9	1.0	8.4	9.3
10-20	7.8	92.2	0.4	16.7	55	6.4	2.6	2.7	5.7	6.1
20-30	10.9	89.1	0.4	19.6	96	4.6	4.2	4.3	8.4	8.8
30-40	13.4	86.6	0.5	20.1	140	3.3	5.9	6.1	12.1	12.5
40-50	12.6	87.4	0.3	11.7	104	1.6	7.1	7.2	14.4	14.6
50-75	14.8	85.2	0.2	17.5	107	1.0	16.7	16.7	17.1	17.3
75-100	10.0	90.0	0.1	3.6	46	0.3	13.1	13.0	20.0	20.0
100-200	1.5	98.5	0.0	0.6	7	0.0	22.0	21.8	22.0	22.0
200-500	0.1	100.0	0.0	0.0	1	0.0	10.2	10.1	26.4	26.4
500-1,000	0.0	100.0	0.0	0.0	0	0.0	3.5	3.5	30.8	30.8
More than 1,000	0.0	100.0	0.0	0.0	0	0.0	13.5	13.4	36.8	36.8
All	9.6	90.4	0.2	100.0	77	1.0	100.0	100.0	18.1	18.2

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2015 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2015 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	12,823	14.8	5,607	1.9	470	0.9	5,137	2.2	8.4
10-20	20,274	23.4	14,829	8.0	849	2.6	13,980	9.2	5.7
20-30	13,499	15.6	24,612	8.9	2,078	4.2	22,534	9.9	8.4
30-40	9,553	11.0	34,693	8.9	4,196	5.9	30,497	9.5	12.1
40-50	7,482	8.6	44,799	9.0	6,429	7.1	38,369	9.4	14.4
50-75	10,875	12.6	60,830	17.7	10,388	16.7	50,442	17.9	17.1
75-100	5,173	6.0	85,880	11.9	17,157	13.1	68,723	11.6	20.0
100-200	5,169	6.0	130,821	18.1	28,800	22.0	102,022	17.2	22.0
200-500	971	1.1	269,658	7.0	71,273	10.2	198,385	6.3	26.4
500-1,000	112	0.1	683,749	2.1	210,749	3.5	473,000	1.7	30.8
More than 1,000	81	0.1	3,056,287	6.6	1,126,040	13.5	1,930,247	5.1	36.8
All	86,656	100.0	43,186	100.0	7,797	100.0	35,389	100.0	18.1

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-1).

\* Less than 0.05

(1) Calendar year. Table shows the tax benefit under current law of the American Opportunity, Lifetime Learning tax credits and student loan interest deduction.

For a description of TPC's current law baseline, 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 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) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(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 T15-0120**  
**Tax Benefit of Education credits and Student Loan Interest Deduction**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2015 <sup>1</sup>**  
**Detail Table - Married Tax Units Filing Jointly**

Expanded Cash Income Level (thousands of 2015 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	With Provision	Without Provision	With Provision	Without Provision
Less than 10	5.5	94.5	1.0	0.4	46	44.2	0.0	0.0	2.1	3.1
10-20	9.7	90.3	0.5	1.6	80	106.4	0.0	0.0	0.5	1.0
20-30	8.1	91.9	0.2	1.9	61	68.6	0.0	0.0	0.4	0.6
30-40	12.7	87.3	0.3	3.2	104	10.1	0.2	0.2	2.9	3.2
40-50	12.6	87.4	0.3	3.7	118	4.2	0.4	0.5	6.2	6.5
50-75	14.2	85.8	0.3	12.8	152	2.6	2.4	2.5	9.5	9.7
75-100	14.8	85.2	0.3	15.8	190	1.6	4.8	4.9	13.5	13.7
100-200	18.7	81.4	0.2	55.6	278	1.1	24.9	25.0	18.0	18.2
200-500	4.1	95.9	0.0	5.0	56	0.1	28.4	28.3	22.6	22.6
500-1,000	0.3	99.8	0.0	0.0	1	0.0	10.8	10.7	27.8	27.8
More than 1,000	0.0	100.0	0.0	0.0	0	0.0	27.9	27.8	33.7	33.7
All	13.0	87.0	0.1	100.0	167	0.5	100.0	100.0	21.6	21.7

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2015 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2015 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	839	1.4	4,948	0.1	105	0.0	4,843	0.1	2.1
10-20	1,960	3.4	15,596	0.3	75	0.0	15,521	0.4	0.5
20-30	2,937	5.1	24,999	0.8	89	0.0	24,910	1.0	0.4
30-40	2,955	5.1	34,975	1.1	1,021	0.2	33,954	1.4	2.9
40-50	3,032	5.2	45,080	1.5	2,789	0.4	42,291	1.8	6.2
50-75	8,113	14.0	62,635	5.6	5,917	2.4	56,718	6.4	9.5
75-100	8,040	13.8	87,457	7.7	11,775	4.8	75,682	8.5	13.5
100-200	19,326	33.3	141,066	29.9	25,322	24.9	115,744	31.3	18.0
200-500	8,681	14.9	284,339	27.1	64,275	28.4	220,064	26.7	22.6
500-1,000	1,133	2.0	673,359	8.4	186,897	10.8	486,462	7.7	27.8
More than 1,000	565	1.0	2,888,972	17.9	973,043	27.9	1,915,929	15.1	33.7
All	58,086	100.0	157,102	100.0	33,862	100.0	123,240	100.0	21.6

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-1).

\* Less than 0.05

(1) Calendar year. Table shows the tax benefit under current law of the American Opportunity, Lifetime Learning tax credits and student loan interest deduction.

For a description of TPC's current law baseline, see

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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 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) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(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 T15-0120**  
**Tax Benefit of Education credits and Student Loan Interest Deduction**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2015 <sup>1</sup>**  
**Detail Table - Head of Household Tax Units**

Expanded Cash Income Level (thousands of 2015 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	With Provision	Without Provision	With Provision	Without Provision
Less than 10	5.2	94.8	0.6	1.5	45	-6.3	-0.5	-0.5	-10.6	-9.9
10-20	5.2	94.8	0.3	5.9	43	-2.5	-4.7	-4.5	-11.0	-10.7
20-30	6.3	93.7	0.2	7.4	48	-3.7	-4.0	-3.8	-5.2	-5.1
30-40	10.1	89.9	0.3	11.5	95	16.4	1.4	1.6	1.7	1.9
40-50	12.0	88.1	0.3	14.8	141	4.8	6.1	6.3	6.5	6.8
50-75	14.7	85.3	0.4	33.1	201	3.2	21.1	21.4	10.5	10.8
75-100	15.6	84.4	0.4	20.3	266	2.1	19.7	19.7	15.0	15.3
100-200	5.7	94.3	0.1	5.5	82	0.3	33.6	33.1	19.4	19.5
200-500	0.1	99.9	0.0	0.0	1	0.0	11.3	11.1	24.2	24.2
500-1,000	0.0	100.0	0.0	0.0	0	0.0	3.2	3.2	29.1	29.1
More than 1,000	0.0	100.0	0.0	0.0	0	0.0	12.6	12.3	34.1	34.1
All	9.6	90.4	0.3	100.0	115	2.0	100.0	100.0	11.1	11.3

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2015 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2015 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	919	3.9	6,748	0.5	-716	-0.5	7,464	0.6	-10.6
10-20	3,727	15.8	15,392	4.7	-1,691	-4.7	17,082	5.9	-11.0
20-30	4,182	17.7	24,808	8.5	-1,300	-4.0	26,108	10.0	-5.2
30-40	3,290	13.9	34,738	9.4	581	1.4	34,157	10.3	1.7
40-50	2,840	12.0	44,828	10.4	2,923	6.1	41,905	10.9	6.5
50-75	4,482	19.0	61,026	22.4	6,376	21.1	54,650	22.5	10.5
75-100	2,069	8.8	85,747	14.5	12,860	19.7	72,888	13.9	15.0
100-200	1,806	7.6	129,990	19.2	25,209	33.6	104,781	17.4	19.4
200-500	235	1.0	270,186	5.2	65,393	11.3	204,793	4.4	24.2
500-1,000	22	0.1	681,258	1.2	198,427	3.2	482,832	1.0	29.1
More than 1,000	14	0.1	3,700,469	4.1	1,261,437	12.6	2,439,032	3.0	34.1
All	23,633	100.0	51,742	100.0	5,728	100.0	46,014	100.0	11.1

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-1).

\* Less than 0.05

(1) Calendar year. Table shows the tax benefit under current law of the American Opportunity, Lifetime Learning tax credits and student loan interest deduction.

For a description of TPC's current law baseline, 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 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) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(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 T15-0120**  
**Tax Benefit of Education credits and Student Loan Interest Deduction**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2015 <sup>1</sup>**  
**Detail Table - Tax Units with Children**

Expanded Cash Income Level (thousands of 2015 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	With Provision	Without Provision	With Provision	Without Provision
Less than 10	6.8	93.2	0.8	0.7	60	-7.9	-0.1	-0.1	-11.8	-10.9
10-20	6.6	93.4	0.3	2.4	54	-3.0	-0.7	-0.7	-11.7	-11.4
20-30	7.5	92.5	0.2	3.0	58	-3.9	-0.7	-0.7	-6.0	-5.7
30-40	12.5	87.5	0.3	4.3	106	69.1	0.1	0.1	0.4	0.8
40-50	14.2	85.9	0.4	5.5	154	6.5	0.8	0.8	5.3	5.7
50-75	19.0	81.0	0.4	16.0	232	3.9	3.7	3.8	9.6	10.0
75-100	21.6	78.4	0.4	15.7	316	2.6	5.4	5.5	13.9	14.3
100-200	26.5	73.5	0.4	48.0	452	1.8	24.0	24.2	17.9	18.2
200-500	6.5	93.5	0.0	4.4	92	0.1	28.2	28.0	22.7	22.8
500-1,000	0.1	99.9	0.0	0.0	1	0.0	10.9	10.8	28.0	28.0
More than 1,000	0.0	100.0	0.0	0.0	0	0.0	28.2	28.0	33.9	33.9
All	15.6	84.4	0.2	100.0	214	0.9	100.0	100.0	19.9	20.1

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2015 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2015 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	1,201	2.4	6,477	0.1	-766	-0.1	7,243	0.2	-11.8
10-20	4,695	9.4	15,357	1.2	-1,800	-0.7	17,157	1.7	-11.7
20-30	5,453	10.9	24,859	2.3	-1,481	-0.7	26,340	3.0	-6.0
30-40	4,328	8.7	34,799	2.5	154	0.1	34,645	3.2	0.4
40-50	3,781	7.6	44,841	2.9	2,378	0.8	42,462	3.4	5.3
50-75	7,344	14.7	61,661	7.6	5,936	3.7	55,725	8.6	9.6
75-100	5,290	10.6	87,129	7.8	12,138	5.4	74,990	8.3	13.9
100-200	11,313	22.7	140,758	26.8	25,139	24.0	115,620	27.5	17.9
200-500	5,128	10.3	286,805	24.8	65,152	28.2	221,654	23.9	22.7
500-1,000	690	1.4	669,834	7.8	187,644	10.9	482,190	7.0	28.0
More than 1,000	341	0.7	2,897,339	16.6	980,743	28.2	1,916,595	13.7	33.9
All	49,840	100.0	119,143	100.0	23,760	100.0	95,383	100.0	19.9

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-1).

\* Less than 0.05

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

(1) Calendar year. Table shows the tax benefit under current law of the American Opportunity, Lifetime Learning tax credits and student loan interest deduction.

For a description of TPC's current law baseline, see

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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 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) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(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 T15-0120**  
**Tax Benefit of Education credits and Student Loan Interest Deduction**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Level, 2015 <sup>1</sup>**  
**Detail Table - Elderly Tax Units**

Expanded Cash Income Level (thousands of 2015 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	With Provision	Without Provision	With Provision	Without Provision
Less than 10	0.1	99.9	0.0	0.3	1	0.6	0.1	0.1	2.1	2.1
10-20	0.3	99.7	0.0	2.8	1	0.6	0.4	0.4	1.6	1.6
20-30	0.3	99.7	0.0	3.8	3	0.4	0.8	0.8	2.7	2.7
30-40	0.4	99.6	0.0	3.0	3	0.2	1.2	1.2	4.2	4.2
40-50	0.6	99.5	0.0	4.8	6	0.2	1.7	1.7	5.8	5.8
50-75	1.3	98.7	0.0	16.5	12	0.2	5.6	5.6	8.2	8.2
75-100	1.9	98.1	0.0	17.3	19	0.2	7.5	7.5	11.9	11.9
100-200	4.4	95.6	0.0	45.3	37	0.2	22.1	22.1	16.6	16.6
200-500	1.2	98.8	0.0	6.0	17	0.0	18.4	18.4	22.8	22.8
500-1,000	0.8	99.2	0.0	0.1	1	0.0	8.5	8.5	28.3	28.3
More than 1,000	0.0	100.0	0.0	0.0	0	0.0	33.4	33.4	35.0	35.0
All	1.2	98.9	0.0	100.0	10	0.1	100.0	100.0	17.2	17.2

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Level, 2015 <sup>1</sup>**

Expanded Cash Income Level (thousands of 2015 dollars) <sup>2</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	
Less than 10	1,990	5.0	5,666	0.4	120	0.1	5,546	0.5	2.1
10-20	7,796	19.5	15,198	4.0	241	0.4	14,956	4.8	1.6
20-30	6,134	15.3	24,525	5.1	668	0.8	23,857	6.0	2.7
30-40	4,079	10.2	34,834	4.8	1,452	1.2	33,381	5.6	4.2
40-50	3,280	8.2	44,907	5.0	2,588	1.7	42,319	5.7	5.8
50-75	5,702	14.3	61,521	11.9	5,025	5.6	56,496	13.1	8.2
75-100	3,732	9.3	86,294	10.9	10,238	7.5	76,056	11.6	11.9
100-200	5,020	12.6	134,991	22.9	22,391	22.1	112,600	23.1	16.6
200-500	1,456	3.6	281,044	13.8	64,135	18.4	216,910	12.9	22.8
500-1,000	218	0.5	701,136	5.2	198,117	8.5	503,018	4.5	28.3
More than 1,000	152	0.4	3,187,567	16.4	1,115,275	33.4	2,072,292	12.9	35.0
All	40,001	100.0	73,992	100.0	12,713	100.0	61,279	100.0	17.2

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0515-1).

\* Less than 0.05

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

(1) Calendar year. Table shows the tax benefit under current law of the American Opportunity, Lifetime Learning tax credits and student loan interest deduction.

For a description of TPC's current law baseline, 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 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) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(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.