# Section 1

# Introduction and Changes in Law

#### Introduction

This report contains complete individual income tax data for Tax Year 1997. The statistics are based on a stratified probability sample of individual income tax returns, selected before audit, which represents a population of over 122 million Forms 1040, 1040A, 1040EZ, and 1040PC, including electronic returns, filed for Tax Year 1997.

Table A on the following pages presents selected income and tax items for Tax Years 1993, 1994, 1995, 1996, and 1997 as they appear on the forms and provides the percentage change for each item between 1996 and 1997. When comparing income and tax items from different years, it is important to consider any changes in the tax law which may have affected the data. These tax law changes are explained below. To assist inter-year comparisons, Table A includes the items in both current dollars and constant 1990 dollars, as adjusted by the U.S. Department of Labor's consumer price index (CPI-U).

For Tax Year 1997, the number of individual tax returns filed increased by over 2.0 million, or 1.7 percent. Adjusted gross income (AGI) grew

\$434.0 billion, or 9.6 percent from 1996 to 1997, compared to the 8.3 percent growth recorded from 1995 to 1996. Total tax liability increased 10.9 percent to \$768.3 billion. Several components of AGI showed sizable increases for 1997: net capital gain less loss increased 44.8 percent; penalty on early withdrawal of savings increased 39.8 percent; and self-employed health insurance increased 38.9 percent.

This report is divided into six sections. Section 1 explains the requirements for filing, changes in the law for 1997, and the 1979 Income Concept. Section 2 describes the sample of individual income tax returns upon which the statistics are based. Section 3 contains tables of detailed aggregate statistics on individual tax returns. Section 4 provides explanations of the terms used in the tables. The tax forms appear in Section 5, and Section 6 contains a subject index.

Michael Parisi was responsible for the text and production of this report. Technical assistance was provided by Michael Strudler. This report was prepared under the direction of Jeff Hartzok, Chief, Individual Returns Analysis Section, Individual Statistics Branch

Table A--Selected Income and Tax Items for Selected Years, 1993-1997, in Current and Constant 1990 Dollars<sup>1</sup>

		1	Current dollars			
ltem	1993	1994	1995	1996	1997	Percent change 1996 to 1997
	(1)	(2)	(3)	(4)	(5)	(6)
All returns*	114,601,819	115,943,131	118,218,327	120,351,208	122,421,991	1.7
Form 1040 returns	66,358,259	66,390,696	64,774,724	66,264,999	68,781,991	3.8
Electronically filed returns	3,858,800	3,562,384	4,130,001	4,905,975	6,972,994	42.1
form 1040A returns	27,850,427	26,051,305	24,463,262	24,579,173	24,780,076	0.8
Electronically filed returns	7,707,100	5,639,602	5,975,664	7,083,225	8,475,296	19.7
form 1040EZ returns	20,393,132	20,507,577	21,644,177	21,196,154	21,154,656	-0.2
Electronically filed returns	2,524,937	2,700,590	4.618.555	6.964.704	8.839.265	26.9
form 1040PC returns	4,215,400	2,993,313	7,102,740	8,310,882	7,705,268	-7.3
alaries & wages  Number of returns	98,003,356	99,356,244	101,138,551	102,748,874	104,404,985	1.6
Amount	2,892,120,390	3,026,777,706	3,201,456,569	3,376,871,545	3,613,918,456	7.0
axable interest received	, , ,			, , ,		
Number of returns	65,233,312	65,340,012	67,028,830	67,159,338	67,300,571	0.2
Amount	131,140,527	126,169,276	154,780,536	165,672,564	171,700,242	3.6
ax-exempt interest  Number of returns	4,691,129	5,061,511	5,006,129	5,000,839	4.925.914	-1.5
Amount	46,459,032	48,296,834	48,518,428	48,216,666	49,016,921	1.7
Dividends in AGI		]		,		
Number of returns	24,690,816 79,728,631	25,235,082 82,410,237	26,214,195 94,592,325	27,709,581 104,254,986	29,507,639 120,493,432	6.5 15.6
tate income tax refund						
Number of returns	17,272,312	17,771,636	18,261,317	18,352,565	19,218,388	4.7
Amountlimony received	11,237,850	11,853,690	12,235,548	12,751,223	14,094,351	10.5
Number of returns	418,739	421,716	427,060	415,593	413,109	-0.6
Amount	4,208,182	4,397,932	4,339,781	4,592,121	4,965,883	8.1
usiness or profession net income, less loss						
Number of returns	15,633,049 155,704,680	15,944,127 166,203,589	16,172,851 169,343,327	16,735,827 176,903,956	16,937,575 186,741,216	1.2 5.6
let capital gain in AGI less loss  Number of returns	14,465,599	14,808,542	15,284,562	16,636,286	24,240,112	45.7
Amount	141,576,763	139,544,718	166,758,085	245,960,751	356,083,267	44.8
apital gain distributions reported on Form 1040					, ,	
Number of returns	3,942,860	4,014,164	4,678,363	5,428,435	N/A	
Amount	2,595,138	2,743,634	3,657,121	5,856,183	N/A	-
ales of property other than capital assets, net gain less loss						
Number of returns	1,705,943	1,774,653	1,777,233	1,822,036	1,744,602	-4.2
Amount	-3,825,285	-3,188,731	-3,010,038	-2,284,494	-1,460,402	36.1
otal IRA distributions	5 400 544	5 500 505	5 050 004	0.450.000	0.704.000	
Number of returns Amount	5,130,514 48,717,807	5,502,525 55,312,555	5,858,634 59,840,199	6,456,820 70,006,464	6,761,089 79,009,673	4.7 12.9
axable IRA distributions in AGI	40,717,007	00,012,000	00,040,100	70,000,404	70,000,070	12.0
Number of returns	4,382,772	4,777,297	5,255,882	5,831,146	6,214,044	6.6
Amount	27,080,640	33,106,103	37,316,169	45,538,743	55,182,520	21.2
otal pensions & annuities	10 524 505	19.063.270	19.778.915	20 675 450	20.040.404	4.2
Number of returns Amount	18,534,595 270,507,408	288,967,847	311,264,612	20,675,450 344,907,107	20,948,184 382,935,981	1.3 11.0
axable pensions & annuities in AGI			,	,		
Number of returns	17,441,114	17,893,606	18,414,601	19,272,307	19,496,575	1.2
Amount	194,014,034	205,442,984	221,053,045	238,786,811	259,711,251	8.8
tents, royalties, partnerships, estates, trusts, etc.						
Number of returns	13,778,329	13,995,757	14,158,755	14,371,185	14.480.636	0.8
Amount	110,852,259	135,860,869	148,999,462	175,060,227	198,823,191	13.6
arm net income less loss						
Number of returns	2,272,407	2,242,324	2,219,244 -7,849,640	2,188,025	2,160,954	-1.2
Amountnemployment compensation in AGI	-3,666,447	-7,378,101	-7,049,040	-7,111,985	-6,847,443	3.7
Number of returns	9,655,286	8,530,794	7,985,322	7,995,015	7,124,100	-10.9
Amount	27,586,208	20,285,055	19,336,423	19,326,824	17,230,102	-10.8
ocial security benefits (received)  Number of returns	10,412,635	10,040,115	10,292,449	10,961,473	11,351,510	3.6
Amount	112,359,437	112,332,115	119,291,657	130,679,153	139,958,629	7.1
axable social security benefits in AGI						
Number of returns	5,688,191	5,891,912	6,598,033	7,365,955	8,307,938	12.8
Amountoreign earned income exclusion <sup>2</sup>	24,649,668	38,639,292	45,715,361	53,203,171	61,557,689	15.7
Number of returns	243,928	257,240	266,129	279,004	297,534	6.6
Amount	10,657,053	11,096,943	12,284,935	11,982,578	13,170,179	9.9

Table A--Selected Income and Tax Items for Selected Years, 1993-1997, in Current and Constant 1990 Dollars--Continued<sup>1</sup>

lkom			Current dollars	1	ı	Percent change	
Item	1993	1994	1995	1996	1997	Percent change, 1996 to 1997	
	(1)	(2)	(3)	(4)	(5)	(6)	
Net operating loss <sup>2</sup> Number of returns  Amount	367,330	431,277	505,303	503,913	568,443	12.8	
	44,021,921	47,045,252	49,330,982	49,749,182	51,343,546	3.2	
Other income, net gain less loss <sup>2</sup> Number of returns	5,225,702	5,453,748	4,623,440	4,698,360	4,737,237	0.8	
Amount  Total income, net gain less loss  Number of returns	19,639,891 114,524,280	21,915,214 115.831.790	15,518,117 118,113,441	16,741,080 120,289,122	19,085,136 122,332,599	14.0	
Amount	3,759,964,153	3,946,621,274	4,230,493,192	4,578,621,425	5,016,904,666	9.6	
Number of returns	4,385,422	4,319,153	4,300,722	4,374,281	4,068,958	-7.0	
	8,527,400	8,388,771	8,338,014	8,627,534	8,662,694	0.4	
One-half of self-employment tax  Number of returns  Amount	12,486,990	12,734,753	12,849,084	13,204,164	13,513,228	2.3	
	11,867,147	13,104,801	13,341,810	14,044,148	14,868,362	5.9	
Self-employed health insurance Number of returns	2,944,725	1,483,167	3,011,145	3,147,032	3,284,842	4.4	
Amount	2,101,234	1,183,635	2,601,145	2,785,382	3,869,842 1,189,981	38.9	
Number of returns  Amount  Penalty on early withdrawal of savings	947,949 8,160,190	995,844 8,194,688	1,032,102 8,734,145	1,079,413 8,979,382	10,237,623	10.2 14.0	
Number of returns	691,586	636,445	803,838	708,631	918,302	29.6	
	105,227	137,032	203,861	167,528	234,237	39.8	
Number of returns	628,100	639,000	567,947	597,157	623,646	4.4	
	5,305,227	5,513,611	5,225,564	5,668,169	6,311,455	11.3	
Foreign housing deductions  Number of returns  Amount	2,479	4,312	5,765	4,055	654	-83.9	
	17,248	50,994	114,619	75,059	16,361	-78.2	
Other adjustments  Number of returns  Amount	103,801	125,020	126,323	120,561	118,629	-1.6	
	540,601	981,245	860,329	618,170	884,074	43.0	
Total statutory adjustments  Number of returns	17,179,519	17,859,335	18,208,887	18,424,901	18,785,760	2.0	
Amount	36,624,273	39,103,321	41,139,577	42,646,933	46,954,680	10.1	
	3,723,339,880	3,907,517,953	4,189,353,615	4,535,974,492	4,969,949,986	9.6	
Total itemized deductions  Number of returns  Amount	32,821,464	33,017,754	34,007,717	35,414,589	36,624,595	3.4	
	490,403,708	493,654,068	527,374,034	572,541,293	620,810,172	8.4	
Total standard deduction  Number of returns	80,840,916	81,947,182	83,222,737	83,996,917	84,844,302	1.0	
Amount  Basic standard deduction  Number of returns	382,134,445	397,106,389	413,584,632	426,102,973	441,695,925	3.7	
	80,840,916	81,947,182	83,222,737	83,996,917	84,844,302	1.0	
AmountAdditional standard deduction	370,905,395	385,027,102	401,265,344	412,808,983	428,362,726	3.8	
Number of returns	10,547,983	10,621,983	10,809,600	11,042,761	11,136,379	0.8	
	11,229,050	12,079,287	12,319,288	13,293,990	13,333,199	0.3	
Number of returns	102,468,642	104,288,562	106,211,028	107,919,330	110,720,898	2.6	
	2,925,681,033	3,092,849,174	3,326,498,893	3,615,875,867	3,984,130,897	10.2	
Number of exemptions  Exemption amount  Taxable income	232,920,023	232,716,395	237,164,486	238,626,393	241,279,259	1.1	
	540,540,132	562,559,033	584,509,487	598,860,677	627,825,050	4.8	
Number of returns	90,831,069	92,793,239	94,612,292	96,576,755	99,314,519	2.8	
	2,453,542,706	2,597,980,066	2,813,826,386	3,089,667,389	3,429,109,165	11.0	
Tax from table, rate schedules, etc.  Number of returns  Amount	90,737,061	92,689,014	94,482,512	96,513,834	99,217,292	2.8	
	508,359,262	540,938,022	595,744,087	666,575,498	738,819,027	10.8	
Additional taxes  Number of returns	73,274 534,701	100,985	65,179	36,237	59,250 663,002	63.5	
Amount Income tax before credits  Number of returns	90,754,509	633,313 92,701,755	424,567 94,497,909	148,670 96,522,237	99,225,503	346.0 2.8	
AmountChild care credit  Number of returns	508,893,963	541,571,335	596,168,654	666,724,167	739,482,029	10.9	
	6,090,070	6,011,648	5,964,253	5,974,146	5,795,530	-3.0	
AmountCredit for elderly or disabled	2,559,319	2,525,652	5,964,253 2,517,962	2,531,383	2,464,005	-2.7	
Number of returns Amount Foreign tax credit	223,053	222,358	251,524	168,012	190,343	13.3	
	49,019	46,601	48,028	31,836	41,281	29.7	
Number of returns	1,292,596	1,545,691	1,730,566	2,105,799	2,334,015	10.8	
	2,217,865	2,308,948	2,965,313	3,538,835	4,073,461	15.1	

Table A--Selected Income and Tax Items for Selected Years, 1993-1997, in Current and Constant 1990 Dollars--Continued<sup>1</sup>

			Current dollars	1		B
Item	1993	1994	1995	1996	1997	Percent change, 1996 to 1997
	(1)	(2)	(3)	(4)	(5)	(6)
General business credit  Number of returns  Amount	255,132	301,244	267,527	297,511	306,254	2.9
	578,304	690,038	702,906	742,891	826,320	11.2
Prior year minimum tax credit Number of returns	60,158	77,133	106,592	117,414	118,571	1.0
Amount Total credits <sup>3</sup>	256,340	376,558	468,755	669,545	681,282	1.8
Number of returns  Amount	7,928,776	8,120,873	8,263,198	8,583,103	8,712,146	1.5
	5,858,492	6,141,494	6,894,461	7,740,814	8,410,868	8.7
Number of returns	90,175,136	92,092,322	94,020,926	96,051,501	98,794,570	2.9
	503,035,471	535,429,841	589,274,192	658,983,353	731,071,161	10.9
Self-employment tax Number of returns Amount	12,501,349	12,748,808	12,850,372	13,217,169	13,515,150	2.3
	23,753,616	26,227,746	26,678,859	28,094,894	29,738,153	5.8
Alternative minimum tax  Number of returns  Amount	334,615	368,964	414,106	477,898	618,072	29.3
	2,052,790	2,212,094	2,290,576	2,812,746	4,005,101	42.4
Recapture taxes  Number of returns	9,699	7,280	7,416	12,207	26,922	120.5
AmountSocial security, Medicare tax on tip income not reported	30,014	34,596	51,517	70,167	133,018	89.6
Number of returns	280,979	347,712	267,601	286,946	267,055	-6.9
	37,372	33,599	43,651	32,100	27,826	-13.3
Number of returns	2,673,956	2,832,705	3,039,096	3,434,814	3,415,245	-0.6
	1,392,898	1,501,808	1,780,113	2,189,148	2,335,845	6.7
Advanced earned income credit payments  Number of returns  Amount	35,196	220,447	193,751	192,014	239,664	24.8
	10,316	75,243	124,693	91,737	122,398	33.4
Total tax liability 11.4  Number of returns	93,330,455	95,432,579	97,461,757	99,665,343	102,359,516	2.7
	530,328,396	565,560,681	620,965,863	693,027,778	768,290,921	10.9
Income tax withheld Number of returns	98,688,932	100,436,904	102,436,220	104,213,605	106,483,908	2.2
	426,405,232	460,687,479	495,484,153	533,284,434	582,124,212	9.2
Estimated tax payments  Number of returns	12,379,549	12,083,839	11,903,592	12,333,764	12,766,410	3.5
Amount  Earned income credit <sup>1</sup> Number of returns	116,326,360	115,983,568	122,489,252	141,571,020	162,584,233	14.8
	15,117,389	19,017,357	19,334,397	19,463,836	19,391,179	-0.4
Amount Payment with an extension request	15,536,762	21,105,158	25,955,575	28,825,258	30,388,582	5.4
Number of returns  Amount  Excess social security tax withheld	1,167,281	1,249,234	1,368,994	1,422,648	1,597,435	12.3
	11,830,005	19,752,634	24,929,343	32,447,235	38,918,434	19.9
Number of returns	897,355	930,953	1,033,189	1,178,757	1,267,562	7.5
	925,295	935,083	1,081,454	1,313,451	1,399,705	6.6
Number of returns	51,004	30,165	42,037	87,976	68,097	-22.6
	63,897	44,384	67,482	60,178	55,227	-8.2
Form 4136 Number of returns	584,651	575,317	519,653	513,815	445,633	-13.3
Amount  Total payments  Number of returns	155,319	157,098	123,815	108,650	101,328	-6.7
	107,125,726	109,152,732	111,098,864	112,926,241	115,138,784	2.0
Amount Overpayment, total	579,499,432	618,682,380	670,131,074	737,610,226	815,571,720	10.6
Number of returns Amount Overpayment refunded	82,403,149	85,089,436	85,348,771	86,492,206	88,311,237	2.1
	98,875,046	112,924,413	119,462,121	128,964,442	140,110,378	8.6
Number of returns	79,275,446	82,136,645	82,744,440	83,668,927	85,381,040	2.0
	84,776,869	98,539,553	104,537,379	111,680,967	119,706,937	7.2
Refund credited to next year  Number of returns  Amount	4,624,588	4,347,767	3,671,556	3,862,330	4,109,601	6.4
	14,098,178	14,384,861	14,924,742	17,283,475	20,403,441	18.1
Tax due at time of filing  Number of returns  Amount	28,637,871	27,639,693	29,734,331	30,601,619	31,198,382	2.0
	50,330,900	60,507,961	71,153,015	85,337,201	93,909,641	10.0
Tax penalty  Number of returns  Amount	4,972,115	4,707,696	5,177,201	5,530,812	5,920,839	7.1
	626,890	705,246	856,106	955,207	1,080,062	13.1

Table A--Selected Income and Tax Items for Selected Years, 1993-1997, in Current and Constant 1990 Dollars--Continued<sup>1</sup>

		T	Constant 1990 dollars			
Item	1993	1994	1995	1996	1997	Percent change, 1996 to 1997
	(7)	(8)	(9)	(10)	(11)	(12)
All returns*	114,601,819	115,943,131	118,218,327	120,351,208	122,421,991	1.7
Form 1040 returns	66,358,259	66,390,696	64,774,724	66,264,999	68,781,991	3.8
Electronically filed returns	3,858,800	3,562,384	4,130,001	4,905,975	6,972,994	42.1
Form 1040A returns	27,850,427	26,051,305	24,463,262	24,579,173	24,780,076	0.8
Electronically filed returns	7,707,100	5,639,602	5,975,664	7,083,225	8,475,296	19.7
Form 1040EZ returns	20,393,132	20,507,577	21,644,177	21,196,154	21,154,656	-0.2
Electronically filed returns	2,524,937	2,700,590	4,618,555	6,964,704	8,839,265	26.9
Form 1040PC returns	4,215,400	2,993,313	7,102,740	8,310,882	7,705,268	-7.3
Salaries & wages	1,=10,100	_,,,,,,,,	1,10=,110	2,212,22	*,****,=**	
Number of returns	98,003,356	99,356,244	101,138,551	102,748,874	104,404,985	1.6
Amount	2,614,937,061	2,669,116,143	2,745,674,587	2,814,059,621	2,942,930,339	4.6
Taxable interest received  Number of returns	65,233,312	65,340,012	67,028,830	67,159,338	67,300,571	0.2
Amount	118,571,905	111,260,384	132,744,885	138,060,470	139,821,044	1.3
Tax-exempt interest	, ,	]		. , .	. ,-	
Number of returns	4,691,129	5,061,511	5,006,129	5,000,839	4,925,914	-1.5
Amount	42,006,358	42,589,801	41,611,002	40,180,555	39,916,059	-0.7
Dividends in AGI  Number of returns	24,690,816	25,235,082	26,214,195	27,709,581	29,507,639	6.5
Amount	72,087,370	72,672,167	81,125,493	86,879,155	98,121,687	12.9
State income tax refund						
Number of returns	17,272,312	17,771,636	18,261,317	18,352,565	19,218,388	4.7
Amount	10,160,805	10,452,989	10,493,609	10,626,019	11,477,485	8.0
Number of returns	418,739	421,716	427,060	415,593	413,109	-0.6
Amount	3,804,866	3,878,247	3,721,939	3,826,768	4,043,879	5.7
Business or profession net income, less loss						
Number of returns	15,633,049 140,781,808	15,944,127 146,564,011	16,172,851 145,234,414	16,735,827 147,419,963	16,937,575 152,069,394	1.2 3.2
Amount  Net capital gain in AGI less loss	140,761,006	140,364,011	145,254,414	147,419,963	152,009,594	3.2
Number of returns	14,465,599	14,808,542	15,284,562	16,636,286	24,240,112	45.7
Amount	128,007,923	123,055,307	143,017,226	204,967,293	289,970,087	41.5
Capital gain distributions reported on Form 1040	0.040.000	4.04.4.04	4.070.000	5 400 405	N1/A	
Number of returns Amount	3,942,860 2,346,418	4,014,164 2,419,430	4,678,363 3,136,467	5,428,435 4,880,153	N/A N/A	
Sales of property other than capital assets, net	2,010,110	2,110,100	5,100,101	1,000,100	14//	
gain less loss						
Number of returns Amount	1,705,943 -3,458,666	1,774,653 -2,811,932	1,777,233 -2,581,508	1,822,036 -1,903,745	1,744,602 -1,189,252	-4.2 37.5
Total IRA distributions	-3,430,000	-2,011,332	-2,301,300	-1,303,743	-1,103,232	37.3
Number of returns	5,130,514	5,502,525	5,858,634	6,456,820	6,761,089	4.7
Amount	44,048,650	48,776,504	51,320,925	58,338,720	64,340,125	10.3
Taxable IRA distributions in AGI  Number of returns	4,382,772	4,777,297	E 255 002	5,831,146	6,214,044	6.6
Amount	24,485,208	29,194,094	5,255,882 32,003,575	37,948,953	44,936,906	6.6 18.4
Total pensions & annuities	,,	., . ,	,,,,,,,	7, 2,22	,,	
Number of returns	18,534,595	19,063,270	19,778,915	20,675,450	20,948,184	1.3
Amount	244,581,743	254,821,735	266,950,782	287,422,589	311,837,118	8.5
Taxable pensions & annuities in AGI  Number of returns	17,441,114	17,893,606	18,414,601	19,272,307	19,496,575	1.2
Amount	175,419,561	181,166,653	189,582,371	198,989,009	211,491,247	6.3
Rents, royalties, partnerships, estates,						
trusts, etc.	40 770 000	40.005.757	44450.755	44.074.405	44 400 000	
Number of returns Amount	13,778,329 100,228,082	13,995,757 119,806,763	14,158,755 127,786,846	14,371,185 145,883,523	14,480,636 161,908,136	0.8 11.0
Farm net income less loss	,	.,,	,,.	.,,	,,,,,,,	
Number of returns	2,272,407	2,242,324	2,219,244	2,188,025	2,160,954	-1.2
Amount	-3,315,052	-6,506,262	-6,732,110	-5,926,654	-5,576,094	5.9
Unemployment compensation in AGI Number of returns	9,655,286	8,530,794	7,985,322	7,995,015	7,124,100	-10.9
Amount	24,942,322	17,888,056	16,583,553	16,105,687	14,031,028	-12.9
Social security benefits (received)						
Number of returns	10,412,635	10,040,115	10,292,449	10,961,473	11,351,510	3.6
Amount  Taxable social security benefits in AGI	101,590,811	99,058,302	102,308,454	108,899,294	113,972,825	4.7
Number of returns	5,688,191	5,891,912	6,598,033	7,365,955	8,307,938	12.8
Amount	22,287,222	34,073,450	39,206,999	44,335,976	50,128,411	13.1
Foreign earned income exclusion <sup>2</sup>	040.000	057.040	000 400	070 004	007.504	
Number of returns Amount	243,928 9,635,672	257,240 9,785,664	266,129 10,535,965	279,004 9,985,482	297,534 10,724,901	6.6 7.4

Table A--Selected Income and Tax Items for Selected Years, 1993-1997, in Current and Constant 1990 Dollars--Continued<sup>1</sup>

			Constant 1990 dollars			
Item	1993	1994	1995	1996	1997	Percent change, 1996 to 1997
	(7)	(8)	(9)	(10)	(11)	(12)
Net operating loss <sup>2</sup> Number of returnsAmount	367,330	431,277	505,303	503,913	568,443	12.8
	39,802,822	41,486,113	42,307,875	41,457,652	41,810,705	0.9
Other income, net gain less loss <sup>2</sup> Number of returns	5,225,702	5,453,748	4,623,440	4,698,360	4,737,237	0.8
	17,757,587	19,325,586	13,308,848	13,950,900	15,541,642	11.4
Total income, net gain less loss  Number of returns	114,524,280	115,831,790	118,113,441	120,289,122	122,332,599	1.7
	3,399,605,925	3,480,265,674	3,628,210,285	3,815,517,854	4,085,427,252	7.1
Number of returns	4,385,422	4,319,153	4,300,722	4,374,281	4,068,958	-7.0
	7,710,127	7,397,505	7,150,955	7,189,612	7,054,311	-1.9
Number of returns	12,486,990	12,734,753	12,849,084	13,204,164	13,513,228	2.3
	10,729,789	11,556,262	11,442,376	11,703,457	12,107,787	3.5
Number of returns	2,944,725	1,483,167	3,011,145	3,147,032	3,284,842	4.4
	1,899,850	1,043,770	2,230,828	2,321,152	3,151,337	35.8
Number of returns  Amount  Penalty on early withdrawal of savings	947,949	995,844	1,032,102	1,079,413	1,189,981	10.2
	7,378,110	7,226,356	7,490,690	7,482,818	8,336,827	11.4
Number of returns	691,586	636,445	803,838	708,631	918,302	29.6
	95,142	120,840	174,838	139,607	190,747	36.6
Number of returns	628,100	639,000	567,947	597,157	623,646	4.4
	4,796,769	4,862,091	4,481,616	4,723,474	5,139,621	8.8
Number of returns	2,479	4,312	5,765	4,055	654	-83.9
	15,595	44,968	98,301	62,549	13,323	-78.7
Number of returns  Amount  Total statutory adjustments	103,801	125,020	126,323	120,561	118,629	-1.6
	488,789	865,295	737,846	515,142	719,930	39.8
Number of returns	17,179,519	17,859,335	18,208,887	18,424,901	18,785,760	2.0
	33,114,171	34,482,646	35,282,656	35,539,111	38,236,710	7.6
Amount  Total itemized deductions  Number of returns	3,366,491,754	3,445,783,027	3,592,927,629	3,779,978,743	4,047,190,542	7.1
	32,821,464	33,017,754	34,007,717	35,414,589	36,624,595	3.4
Amount	443,402,991 80,840,916	435,321,048 81,947,182	452,293,340 83,222,737	477,117,744 83,996,917	505,545,743 84,844,302	6.0
Amount.  Basic standard deduction  Number of returns	345,510,348 80,840,916	350,182,001 81,947,182	354,703,801 83,222,737	355,085,811 83.996.917	359,687,235 84,844,302	1.3
Amount	335,357,500	339,530,072 10,621,983	344,138,374 10,809,600	344,007,486 11,042,761	348,829,581 11,136,379	1.4
Amount.  AGI less deductions  Number of returns	10,152,848	10,651,929	10,565,427	11,078,325	10,857,654	-2.0 2.6
Amount. Number of exemptions. Exemption amount.	2,645,281,223	2,727,380,224	2,852,915,003	3,013,229,889	3,244,406,268	7.7
	232,920,023	232,716,395	237,164,486	238,626,393	238,626,393	0.0
	488,734,297	496,083,803	501,294,586	499,050,564	511,258,184	2.4
Number of returns	90,831,069 2,218,393,043	92,793,239 2,290,987,713	94,612,292 2,413,230,177	96,576,755 2,574,722,824	99,314,519 2,792,434,173	2.8 8.5
Tax from table, rate schedules, etc.  Number of returns  Amount	90,737,061	92,689,014	94,482,512	96,513,834	99,217,292	2.8
	459,637,669	477,017,656	510,929,749	555,479,582	601,644,159	8.3
Additional taxes  Number of returns  Amount	73,274	100,985	65,179	36,237	59,250	63.5
	483,455	558,477	364,123	123,892	539,904	335.8
Income tax before credits  Number of returns  Amount	90,754,509	92,701,755	94,497,909	96,522,237	99,225,503	2.8
	460,121,124	477,576,133	511,293,871	555,603,473	602,184,063	8.4
Child care credit Number of returns	6,090,070	6,011,648	5,964,253	5,974,146	5,795,530	-3.0
	2,314,032	2,227,206	2,159,487	2,109,486	2,006,519	-4.9
Credit for elderly or disabled  Number of returns  Amount	223,053	222,358	251,524	168,012	190,343	13.3
	44,321	41,094	41,190	26,530	33,616	26.7
Foreign tax credit  Number of returns  Amount	1,292,596	1,545,691	1,730,566	2,105,799	2,334,015	10.8
	2,005,303	2,036,109	2,543,150	2,949,029	3,317,151	12.5

N/A = Not applicable

#### Table A--Selected Income and Tax Items for Selected Years, 1993-1997, in Current and Constant 1990 Dollars--Continued<sup>1</sup>

[All figures are estimates based on samples--money amounts are in thousands of dollars]

140			Porcont change			
ltem	1993	1994	1995	1996	1997	Percent change, 1996 to 1997
	(7)	(8)	(9)	(10)	(11)	(12)
General business credit						
Number of returns	255,132	301,244	267,527	297,511	306,254	2.9
Amount	522,879	. 608,499	602,835	619,076	672,899	8.7
Prior year minimum tax credit  Number of returns	60,158	77,133	106,592	117,414	118,571	1.0
Amount	231,772	332,062	402,020	557,954	554,790	-0.6
Total credits <sup>3</sup>			,		22.,.22	""
Number of returns	7,928,776	8,120,873	8,263,198	8,583,103	8,712,146	1.5
Amount	5,297,009	5,415,780	5,912,917	6,450,678	6,849,241	6.2
Income tax less credits1						
Number of returns	90,175,136	92,092,322	94,020,926	96,051,501	98,794,570	2.9
Amount	454,824,115	472,160,354	505,380,954	549,152,794	595,334,822	8.4
Self-employment tax Number of returns	12,501,349	12,748,808	12,850,372	13,217,169	13,515,150	2.3
Amount	21,477,049	23,128,524	22,880,668	23,412,412	24,216,737	3.4
Alternative minimum tax	,,		,000,000	,,	,,-,-	
Number of returns	334,615	368,964	414,106	477,898	618,072	29.3
Amount	1,856,049	1,950,700	1,964,473	2,343,955	3,261,483	39.1
Recapture taxes						
Number of returns	9,699	7,280	7,416	12,207	26,922	120.5
Amount	27,137	30,508	44,183	58,473	108,321	85.3
Social security, Medicare tax on tip income not reported						
Number of returns	280,979	347,712	267,601	286,946	267,055	-6.9
Amount	33,790	29,629	37,437	26,750	22,660	-15.3
Tax on qualified retirement plans						
Number of returns	2,673,956	2,832,705	3,039,096	3,434,814	3,415,245	-0.6
Amount	1,259,401	1,324,346	1,526,684	1,824,290	1,902,154	4.3
Advanced earned income credit payments	05.400	000 447	400.754	400.044	000.004	
Number of returns	35,196	220,447	193,751	192,014	239,664	24.8 30.4
Amount	9,327	66,352	106,941	76,448	99,673	30.4
Number of returns	93,330,455	95,432,579	97,461,757	99,665,343	102,359,516	2.7
Amount	479,501,262	498,730,759	532,560,774	577,523,148	625,644,072	8.3
Income tax withheld						
Number of returns	98,688,932	100,436,904	102,436,220	104,213,605	106,483,908	2.2
Amount	385,538,184	406,249,981	424,943,527	444,403,695	474,042,518	6.7
Estimated tax payments						
Number of returns	12,379,549	12,083,839	11,903,592	12,333,764	12,766,410	3.5 12.2
Amount Earned income credit <sup>1</sup>	105,177,541	102,278,279	105,050,816	117,975,850	132,397,584	12.2
Number of returns	15,117,389	19,017,357	19,334,397	19,463,836	19,391,179	-0.4
Amount	14,047,705	18,611,250	22,260,356	24,021,048	24,746,402	3.0
Payment with an extension request						
Number of returns	1,167,281	1,249,234	1,368,994	1,422,648	1,597,435	12.3
Amount	10,696,207	17,418,549	21,380,226	27,039,363	31,692,536	17.2
Excess social security tax withheld	007.055	000.050	4 000 400	4 470 757	4 007 500	l
Number of returns Amount	897,355 836.614	930,953 824,588	1,033,189 927,491	1,178,757 1,094,543	1,267,562 1.139.825	7.5 4.1
Other payments:	030,014	024,300	927,491	1,094,545	1,139,623	4.1
Form 2439						
Number of returns	51,004	30,165	42,037	87,976	68,097	-22.6
Amount	57,773	39,139	57,875	50,148	44,973	-10.3
Form 4136						
Number of returns	584,651	575,317	519,653	513,815	445,633	-13.3
Amount	140,433	138,534	106,188	90,542	82,515	-8.9
Total payments  Number of returns	107,125,726	109,152,732	111,098,864	112,926,241	115,138,784	2.0
Amount	523,959,703	545,575,291	574,726,479	614,675,188	664,146,352	8.0
Overpayment, total	020,000,100	0.0,0.0,20.	07 1,7 20, 17 0	011,010,100	001,110,002	0.0
Number of returns	82,403,149	85,089,436	85,348,771	86,492,206	88,311,237	2.1
Amount	89,398,776	99,580,611	102,454,649	107,470,368	114,096,399	6.2
Overpayment refunded						
Number of returns	79,275,446	82,136,645	82,744,440	83,668,927	85,381,040	2.0
Amount	76,651,780	86,895,549	89,654,699	93,067,473	97,481,219	4.7
Refund credited to next year  Number of returns	4,624,588	4,347,767	3,671,556	3,862,330	4,109,601	6.4
Amount	4,624,588 12,746,996	12,685,063	12,799,950	3,862,330 14,402,896	16,615,180	6.4 15.4
Tax due at time of filing	,0,000	.2,000,000	.2,700,000	, 102,000	.0,010,100	'3.7
Number of returns	28,637,871	27,639,693	29,734,331	30,601,619	31,198,382	2.0
Amount	45,507,143	53,357,990	61,023,169	71,114,334	76,473,649	7.5
Tax penalty						
Number of returns	4,972,115	4,707,696	5,177,201	5,530,812	5,920,839	7.1
Amount	566,808	621,910	734,225	796,006	879,529	10.5

<sup>1</sup> All items correspond to the Form 1040 line items. Therefore, some may differ from the SOI items shown in the Basic Tables in Section 3.

3 Total credits includes the values for mortgage interest tax credit and "other credits" not tabulated here.

4 Total tax liability includes the values for "other taxes" not tabulated here.

5 Total payments includes the value for the deferral of additional 1993 taxes, however, this is a value for 1993 only and is not included in table A. The value can be found in table 3.3.

<sup>&</sup>lt;sup>2</sup> Line 21 on Form 1040 consists of other income minus foreign earned income exclusion and net operating loss.

<sup>6</sup> Inflation-adjusted data were calculated using the consumer price index in the "Economic Report of the President," February 1997, Table B-59; based on 1990=100 when 1990 CPI-U = 130 1997 CPI-U = 160.5; 1996 CPI-U = 156.9; 1995 CPI-U = 152.4; 1994 CPI-U = 148.2; 1993 CPI-U = 144.5.

Marital Status	Filing Status	Age	Gross Income
	Single	under 65 65 or older	\$6,800 \$7,800
Single (including divorced and legally separated)	Head of household	under 65 65 or older	\$8,700 \$9,700
Married with a child and living apart from spouse during the last six months of 1997	Head of household	under 65 65 or older	\$8,700 \$9,700
Married and living with spouse at the end of 1997 (or on the date	Married, joint return	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$12,200 \$13,000 \$13,800
spouse died)	Married, separate return	any age	\$2,650
Married, not living with spouse at the end of 1997 (or on the date spouse died)	Married, joint or separate return	any age	\$2,650
	Single	under 65 65 or older	\$6,800 \$7,800
Widowed in 1995 or 1996 and not remarried in 1997	Head of household	under 65 65 or older	\$8,700 \$9,700
	Qualifying widow(er) with dependent child	under 65 65 or older	\$9,550 \$10,350

## **Requirements for Filing**

The filing requirements for Tax Year 1997 were based on gross income, marital status, age, and, to a lesser extent, dependency and blindness. Gross income included all income received in the form of money, property, and services that was not expressly exempt from tax. Generally, a citizen or resident of the United States was required to file a tax return if gross income for the year was at least as much as the amount shown for the appropriate filing status in Figure 1. If the taxpayer could be claimed as a dependent by another person (such as a parent), Figure 2 was used to determine the necessity for filing.

In addition to the general filing requirements, an individual was obligated to file a return for Tax Year 1997 if he or she:

- 1. was liable for any of the following taxes:
- social security or Medicare tax on unreported tip income;
  - uncollected social security, Medicare, or railroad retirement tax on reported tip income or group-term life insurance;
  - alternative minimum tax;
  - tax on an individual retirement arrangement (IRA) or a qualified retirement plan;
  - tax from the recapture of investment credit or low-income housing credit;

# Figure 2.-Filing Requirements for Children and Other Dependents

If someone (such as a parent) can claim the individual as a dependent, and any of the four conditions listed below applies, he or she must file a return.

In this chart unearned income includes taxable interest and dividends. Earned income includes wages, tips, and taxable scholarship and fellowship grants.

**Caution:** If an individual's gross income was \$2,650 or more, he or she generally could not be claimed as a dependent unless the individual was under age 19 or under age 24 and a full-time student.

#### 1. Single dependents under 65 must file a return if-

Unearned

income was: and

\$1 or more

\$0

The total of that income plus earned income was:

more than \$650 more than \$4,150

#### 2. Single dependents 65 or older or blind must file a return if-

- Earned income was more than \$5,150 (\$6,150 if 65 or older and blind), or
- Unearned income was more than \$1,650 (\$2,650 if 65 or older and blind), or
- Gross income was more than the total of earned income (up to \$4,150) or \$650, whichever is larger, plus \$1,000 (\$2,000 if 65 or older and blind).

#### 3. Married dependents under 65 must file a return if-

- Earned income was more than \$3,450, or
- Unearned income was more than \$0 and gross income was more than \$650, or
- Gross income was at least \$5 and spouse files a separate return on Form 1040 and itemizes deductions.

#### 4. Married dependents 65 or older or blind must file a return if-

- Earned income was more than \$4,250 (\$5,050 if 65 or older and blind), or
- Unearned was more than \$1,450 (\$2,250 if 65 or older and blind), or
- Gross income was more than the total of earned income (up to \$3,450) or \$650, whichever is larger, plus \$800 (\$1,600 if 65 or older and blind), or
- Gross income was at least \$5 and spouse files a separate return on Form 1040 and itemizes deductions.
  - tax from medical savings accounts (MSA);
  - 2. received any advanced earned income credit (AEIC) payments.
  - 3. had net earnings from self-employment of at least \$400; or
  - 4. had wages of \$108.28 or more from a church or qualified church-controlled

organization that was exempt from employer social security and Medicare taxes.

Data shown in this report include individuals who were not required to file tax returns, but did so for any of a number of reasons. For example, an individual might have filed a return to obtain a refund of tax withheld, or take advantage of the earned income credit.

## **Changes in Law**

Major changes in effect for Tax Year 1997 which influenced the Statistics of Income data are listed below. Section 4, Explanation of Terms, provides more detailed explanations and definitions of the terms used in this report.

## **Adoption Credit**

A taxpayer who paid qualified adoption expenses in 1997 and the adoption was final in or before 1997 was able to take a tax credit. The credit could have been as much as \$5,000 for each child (\$6,000 for a child with special needs).

# **Capital Gain Distributions**

Beginning with Tax Year 1997, all capital gain distributions had to be reported on the Schedule D, even if there were no other capital gains or losses.

## **Capital Gain Rate**

The maximum long-term capital gains tax rate for most sales or exchanges of properties after May 6, 1997 was reduced to 20 percent (10 percent for taxpayers in the 15-percent tax bracket). Sales or exchanges before May 7, 1997 or after July 28, 1997 for assets held more than a year but less than 18 months were still taxed at the 28-percent rate. Gains from the sale of certain depreciable real property was taxed at a 25-percent rate. Therefore, for 1997, the long-term capital gain tax rate could be 10-percent, 20-percent, 25-percent, or 28-percent.

#### **Earned Income Credit**

The income eligibility level and amount of the earned income credit (EIC) for 1997 was adjusted for inflation. If a taxpayer's "earned income" and modified adjusted gross income for 1997 were both less than \$25,760 and the taxpayer had one qualifying child living with them, the credit could be as much as \$2,210. If the taxpayer had two or more qualifying children living with them and earned less than \$29,290, the credit could be as much as \$3,656. For those taxpayers with no qualifying children and earned

less than \$9,770, the credit could be as much as \$332.

Modified AGI did not include the losses from sales of capital assets, estates and trusts, rents and royalties, and 50 percent of business losses. Also, taxpayers with investment income totaling more than \$2,250 were not eligible to receive the EIC. Investment income included interest (taxable and tax-exempt), dividend income, and capital gain net income.

### **Exemption Amount**

Indexing for inflation allowed a taxpayer to claim a \$2,650 deduction for each exemption to which he or she was entitled for 1997, an increase over the \$2,550 allowed for 1996. The AGI threshold for the limitation of exemption amounts was also indexed for inflation, increasing from \$117,950 to \$121,200 for single filers; \$176,950 to \$181,800 for married persons filing jointly and surviving spouses; \$147,450 to \$151,500 for heads of household; and \$88,475 to \$90,900 for married persons filing separately. The phaseout of the deduction for exemptions was completed at AGI levels above \$243,700 for single filers; \$304,300 for married persons filing jointly and surviving spouses; \$274,000 for heads of household; and \$152,150 for married persons filing separately. Above these levels, no deduction for exemptions was allowed.

# **Individual Retirement Arrangements**

Married couples filing a joint return could contribute up to \$2,000 to each spouses IRA, even if one spouse had minimal or no compensation. Therefore, the total combined IRA contributions could be up to \$4,000 for a year. In previous years the maximum contributions was \$2,250 if one spouse had no compensation

#### **Itemized Deductions**

If a taxpayer's AGI was greater than \$121,200 (\$60,600 if married filing separately), his or her itemized deductions may have been limited; the threshold was increased from \$117,950 (\$58,975) for 1996, as a result of

inflation indexing. The limitation did not apply to deductions for medical and dental expenses, investment interest expenses, casualty or theft losses, and gambling losses; all other deductions were subject to the limitation. To arrive at allowable itemized deductions, total itemized deductions were reduced by the smaller of: (a) 80 percent of the non-exempt deductions, or (b) 3 percent of the amount of AGI in excess of the limitation threshold.

## **Medical Savings Account Deduction**

Certain taxpayers who were covered only by a high-deductible health plan were able to participate in the medical savings account program. The taxpayer was allowed to take a deduction of up to \$1,462.50 (\$3,375 for a family) a year for contributions to a medical savings account.

#### Sale of a Home

Taxpayers who sold their main homes after May 6, 1997, were able to exclude from income up to \$250,000 (\$500,000 for married couples filing a joint tax return) of the gain on the sale of their homes.

## **Self-Employed Health Insurance Deduction**

The maximum percentage of self-employed health insurance premiums that a taxpayer could deduct as an adjustment to income rose to 40 percent, up from 30 percent in 1996.

# **Self-employment Tax**

The ceiling on taxable "self-employment income" was raised for 1997, to \$65,400 for the social security portion (12.4 percent) of the self-employment tax. The limit was \$62,700 for 1996. Also, all "net earnings" of at least \$400 (\$108.28 for church employees) were subject to the (2.9 percent) Medicare tax portion. (Self-employment taxes and Medicare taxes are reflected in the statistics for "total tax liability.")

#### **Standard Deduction**

The standard deduction increased for 1997 as a result of inflation indexing. For single filers, the standard deduction rose from \$4,000 to \$4,150; for married persons filing jointly or surviving spouses, from \$6,700 to \$6,900; for married persons filing separately, from \$3,350 to \$3,450; and for heads of household, from \$5,900 to \$6,050. The basic standard deduction claimed by filers who were dependent children of other taxpayers remained at \$650 for 1997. Taxpayers who were age 65 or over or blind could claim an additional standard deduction amount of \$800 or \$1000 depending on marital status.

# The 1979 Income Concept A Retrospective Income Definition

In order to analyze changes in income and taxes over a period of years, a consistent definition of income must be used. The income concept available from Federal income tax returns, AGI, was designed to facilitate tax administration, and its definition has changed over time to reflect modifications to the Internal Revenue Code. Tax laws of the 1980's (the Economic Recovery Tax Act of 1981, the Tax Equity and Fiscal Responsibility Act of 1982, the Tax Reform Act of 1984, and the Tax Reform Act of 1986) made significant changes to the components of AGI, which made it more difficult to use AGI for accurate comparisons of income from year to year. For this reason, it was decided to develop an income definition that would be applicable over several years, and allow comparisons both before and after the major tax legislation of the 1980's.

The result was a retrospective income definition known as the 1979 Income Concept, reflecting a base period from 1979 through 1986. It was calculated using only data available from individual income tax returns. By using the same income items in the calculation each year, its definition was consistent throughout the base years. In addition, this retrospective income definition could be used in future years to compare income by continuing to include the same components that were common to all years.

# Figure 3.-Calculation of the 1979 Income Concept for 1997

#### 1979 Total Income Concept=

Salaries and wages1

#### plus (+):

- interest1
- dividends<sup>1</sup>
- taxable refunds<sup>1</sup>
- · alimony received1
- sale of capital assets, net gain less loss1
- other gains or losses (Form 4797)¹
- net business income or loss1
- net farm income or loss¹
- · rent net income or loss1
- net royalty income or loss1
- net partnership income or loss1
- net subchapter S corporation income or loss1
- net farm rental income or loss¹
- net estate and trust income or loss¹
- unemployment compensation<sup>1</sup>
- depreciation in excess of straight-line depreciation<sup>2</sup>
- · total pension income2
- other net income less loss1
- net operating loss<sup>1</sup>

#### minus (-):

- · disallowed passive losses3
- moving expenses<sup>1</sup>
- alimony<sup>1</sup>
- unreimbursed business expense3
- <sup>1</sup> Included in AGI for Tax Year 1997.
- <sup>2</sup> Not fully included in AGI for Tax Year 1997.
- <sup>3</sup> Not included in AGI for Tax Year 1997.

The calculation of the 1979 Income Concept is shown in Figure 3. Several items partially excluded from AGI for the base years were fully included in this new income measure, the largest of which was capital gains. The full amount of all capital gains, as well as all dividends and unemployment compensation, was included in the income calculation. Total pensions, annuities, IRA distributions, and roll-overs were added, including the non-taxable portions that were excluded from AGI. Social security benefits were omitted because they were not reported on tax returns until 1984. Also, any depreciation in excess of straight-line depreciation, which was subtracted in computing AGI, was added back.

Deductions that could be subtracted in the calculation of the 1979 Income Concept were limited to employee business expenses, alimony paid, and moving expenses. These same items were also subtracted in computing AGI until 1987 when unreimbursed business expenses and moving expenses were changed from adjustments to itemized deductions. Starting in 1994, moving expenses were once more made an adjustment to income. The amounts reported for employee business expenses by taxpayers who itemized deductions were subtracted in the calculation of the 1979 Income Concept. Taxpayers who did not itemize deductions, however, could not claim this expense (as well

# Table B--All Returns: Selected Income and Tax Items, by Size of Adjusted Gross Income and by 1979 Income Concept, 1997

[All figures are estimates based on samples-numbers of returns are in thousands and money amounts are in millions of dollars]

66,500

		Inc	ome			Salaries a	and wages	
Sing of	1997 Adjusted	Gross Income		ne Concept	1997 Adjusted	I Gross Income		ne Concept
Size of income	1997 Aujusted	Gloss income	1979 111001	ne Concept	1997 Aujusteu	I Gloss income	1979 111001	ne Concept
income	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
All returns, total	122,421,991	4,969,950	122,421,991	5,057,116	104,404,985	3,613,918	104,404,985	3,613,918
Under \$10,000		83,431	27,963,057	80,358	22,224,372	114,736	22,113,951	112,055
\$10,000 under \$20,000	24,567,930	363,126	24,390,630	361,275	19,941,162	274,341	19,875,221	273,849
\$20,000 under \$30,000		444,278	18.445.734	455,208	15,692,166	359.372	15.771.943	362,089
\$30,000 under \$40,000		450,252	13,415,987	465,185	11,668,852	371,925	11,920,729	379,969
\$40,000 under \$50,000		437,634	9,820,131	439,628	8,903,924	361,282	8,925,224	362,855
\$50,000 under \$60,000		408,355	7,344,278	402,324	6,818,541	335,046	6,711,601	335,029
\$60,000 under \$70,000		359,260	5,229,986	338,258	5,016,854	287,723	4,792,961	278,438
\$70,000 under \$80,000		296,334	3,770,803	281,615	3,600,611	238,313	3,493,813	232,051
\$80,000 under \$90,000		227,914	2,635,794	223,331	2,432,614	179,257	2,444,440	178,568
\$90,000 under \$100,000		187,064	1,928,983	182,919	1,784,248	147,277	1,734,992	143,394
\$100,000 under \$125,000		306,976	2,714,429	301,606	2,485,868	229,495	2,489,782	227,141
\$125,000 under \$150,000		181,378	1,373,706	187,359	1,195,991	128,389	1,232,889	126,577
\$150,000 under \$175,000		126,385	816,933	131,903	677,531	82,830	710,201	83,522
\$175,000 under \$200,000		93,072	533,520	99,718	434,810	59,619	460,668	60,124
\$200,000 under \$300,000		218,492	1,030,883	247,563	767,250	132,111	875,207	137,692
\$300,000 under \$400,000		111,471	359,957	123,929	274,758	63,238	302,940	65,021
\$400,000 under \$500,000\$		74,351	195,590	86,744	140,644	39,624	302,940 164,824	40,969
\$500,000 under \$1,000,000	261,708	176,670	293,705	198.919	222,459	85,575	250,180	88,088
\$1,000,000 drider \$1,000,000 \$1,000,000 or more	144,459	423,507	157,887	449,274	122,332	123,768	133,420	126,487
¥ · ;=== ;=== = :	,		rest received					· ·
O't	1997 Adjusted	Gross Income		ne Concept		ds in AGI I Gross Income	-	ne Concept
Size of income	1007 / (ajubico	Cross income	1070 111001	Г	1007 / tajuotoo	I	1070 111001	пе обпосре
income	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
All returns, total		171,700	67,300,571	171,700	29,507,639	120,493	29,507,639	120,493
Under \$10,000		10,886	9,046,202	10,762	3,689,590	4,333	3,599,666	4,356
\$10,000 under \$20,000		17,926	9,468,240	17,577	3,345,027	6,294	3,178,810	6,245
\$20,000 under \$30,000		14,167	9,020,671	16,502	2,907,674	6,060	3,170,010	7,254
\$30,000 under \$40,000		11,966	8,230,209	15,279	2,762,689	5,550	2,981,527	6,619
\$40,000 under \$50,000		11,679	6,950,230	11,268	2,719,875	5,773	2,759,557	6,416
\$50,000 under \$60,000		9,767	5,578,362	10,379	2,448,639	5,333	2,432,306	5,931
\$60,000 under \$70,000		9,238	4,360,123	7,728	2,207,032	5,563	2,001,250	5,250
\$70,000 under \$80,000		7,658	3,308,188	5,936	1,822,960	5,733	1,694,644	4,733
\$80,000 under \$90,000		6,069	2,382,212	5,045	1,301,049	4,872	1,315,197	4,670
\$90,000 under \$100,000		4,319	1,796,087	4,638	1,103,977	4,111	1,038,417	3,965
\$100,000 under \$125,000		9,540	2,562,593	8,267	1,760,354	8,242	1,713,236	7,321
\$125,000 under \$150,000		5,197	1,306,222	4,985	921,788	5,983	925,810	5,029
\$150,000 under \$175,000		4,373	783,565	4,229	577,821	4,204	612,754	4,275
\$175,000 under \$175,000	,	3,320	515,043	3,400	393,927	3,495	412,426	3,431
\$200,000 under \$300,000	,	8,812	1,000,513	8,691	741,205	8,907	809,674	8,587
			351,757	4,235		4,611		4,824
\$300,000 under \$400,000		4,111			278,941		310,842	
\$400,000 under \$500,000 \$500,000 under \$1,000,000	165,499 258,489	2,885	193,182 290,136	2,898 7,732	149,619	3,303	173,490 266,545	3,285
\$1,000,000 or more	143,620	7,759 22,029	290,136 157,035	7,732 22,148	238,766 136,709	7,856 20,272	266,545 149,452	7,858 20,443
\$1,000,000 or more					130,703			20,443
- ·		Gross Income	n net income less	ne Concept	1007 Adjusted	Sales of ca	apital assets	ne Concept
Size of income	Number of	Amount	Number of	Amount	Number of	Amount	Number of	Amount
	returns	Amount	returns	Amount	returns	Amount	returns	Amount
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
All returns, total	16,937,575	186,741	16,937,575	186,741	24,240,112	356,083	24,240,112	356,083
Under \$10,000		5,549	2,928,685	3,956	3,177,033	8,725	3,090,004	8,763
\$10,000 under \$20,000		17,554	2,754,147	16,103	2,503,579	4,705	2,396,338	4,478
\$20,000 under \$30,000		13,737	2,075,415	13,150	2,276,043	5,324	2,460,905	6,272
\$30,000 under \$40,000		13,093	1,854,403	11,984	2,162,427	5,359	2,345,997	6,343
\$40,000 under \$50,000		13,412	1,567,017	13,074	2,167,517	6,644	2,187,449	7,199
\$50,000 under \$60,000	1,272,503	11,762	1,294,410	10,585	1,845,205	6,752	1,868,549	7,556
\$60,000 under \$70,000	1,031,256	11,500	979,478	10,800	1,770,842	8,443	1,576,823	7,893
\$70,000 under \$80,000	708,675	6,189	690,897	8,120	1,439,081	7,228	1,353,333	7,223
\$80,000 under \$90,000		8,093	497,740	6,374	1,087,816	7,735	1,095,172	7,196
\$90,000 under \$100,000	395,484	6,382	402,179	6,899	941,469	6,504	882,101	6,450
\$100,000 under \$125,000		12,485	622,726	12,710	1,538,864	14,800	1,492,501	13,553
\$125,000 under \$150,000	341,726	11,420	338,477	11,247	878,816	11,792	856,440	11,300
\$150,000 under \$175,000		8,210	202,647	8,152	544,487	9,851	567,322	9,405
\$175,000 under \$200,000	128,421	7,295	143,947	7,613	383,418	7,609	392,906	7,306
\$200,000 under \$300,000	270,432	15,669	310,730	18,519	722,678	22,939	794,155	22,922
\$300,000 under \$400,000		7,645	102,536	8,134	276,903	14,758	300,949	14,931
\$400,000 under \$500,000		3,810	56,023	5,200	146,784	11,422	166,882	11,356
\$500,000 under \$1,000,000	66,500	6,906	76,303	7,735	239,014	32,166	261,795	31,783

76,303

239,014

# Table B--All Returns: Selected Income and Tax Items, by Size of Adjusted Gross Income and by 1979 Income Concept, 1997--Continued

[All figures are estimates based on samples-numbers of returns are in thousands and money amounts are in millions of dollars]

	Rents, re	oyalties, and farm	rental net income	less loss	Partner	ship and S corpor	ation net income l	ess loss
Size of	1997 Adjusted	Gross Income	1979 Incom	ne Concept	1997 Adjusted	Gross Income	1979 Incor	ne Concept
income	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
All returns, total	10,176,040	22,366	10,176,040	22,366	6,032,483	168,323	6,032,483	168,323
Under \$10,000		-1,559	892,501	-1,598	507,761	-13,781	505,940	-13,956
\$10,000 under \$20,000	1,288,717	1,155	1,253,624	1,108	454,466	291	427,594	280
\$20,000 under \$30,000		473	1,250,161	772	437,720	1,499	446,611	1,203
\$30,000 under \$40,000		472	1,128,888	953	449,988	1,398	483,638	1,581
\$40,000 under \$50,000		252	1,034,866 822,188	55	442,623 423,785	1,682	452,137	1,444
\$50,000 under \$60,000 \$60,000 under \$70,000		53 408	652,071	153 582	423,785 358,692	2,866 2,266	417,321 353,297	2,338 2,775
\$70,000 under \$80,000		161	628,261	-197	333,953	2,595	292,385	2,472
\$80,000 under \$90,000		575	438,544	591	294,320	2,965	295,928	2,576
\$90,000 under \$100,000	335,045	485	319,947	661	243,146	3,166	249,696	2,025
\$100,000 under \$125,000		1,378	566,256	1,120	471,618	6,068	449,200	6,518
\$125,000 under \$150,000		1,284	334,593	1,271	327,720	6,407	326,109	6,536
\$150,000 under \$175,000 \$175,000 under \$200,000		1,678 1,071	180,272 123,237	1,443 1,043	227,895 161,808	6,521 5,787	227,657 155,463	5,812 5,861
\$200,000 under \$300,000		3,070	228,019	3,109	356,309	17,131	377,767	17,439
\$300,000 under \$400,000		2,130	105,671	1,987	165,971	11,877	171,837	12,486
\$400,000 under \$500,000		1,301	57,199	1,356	94,707	9,668	102,816	9,874
\$500,000 under \$1,000,000	91,373	3,174	96,795	3,169	170,316	27,489	180,318	27,971
\$1,000,000 or more	57,071	4,805	62,947	4,788	109,686	72,427	116,769	73,091
		Nondeductible	passive losses		I	Estate and trust ne	et income less los	5
Size of	1997 Adjusted	Gross Income	1979 Incom	ne Concept	1997 Adjusted	Gross Income	1979 Incor	ne Concept
income	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
All returns, total	1,249,942	11,155	1,249,942	11,155	508,135	8,134	508,135	8,134
Under \$10,000		1,424	106,210	3,973	50,690	-76	50,871	-64
\$10,000 under \$20,000	68,980	483	75,770	597	38,819	140	37,245	127
\$20,000 under \$30,000		208	63,946	206	42,849	113	49,016	132
\$30,000 under \$40,000		190	45,564	127	30,959	112	38,642	164
\$40,000 under \$50,000		191	46,741	106	42,238	228	36,895	201
\$50,000 under \$60,000 \$60,000 under \$70,000		823 256	51,382 51,562	115 226	27,420 26,872	138 232	25,206 32,667	218 297
\$70,000 under \$80,000		465	51,805	167	31,563	354	31,110	282
\$80,000 under \$90,000		123	64,542	202	21,671	132	15,430	124
\$90,000 under \$100,000	59,726	180	54,031	215	16,991	165	10,606	47
\$100,000 under \$125,000		764	108,142	390	41,060	371	43,337	360
\$125,000 under \$150,000 \$150,000 under \$175,000		600	84,721	482	30,011	395 374	26,391	397 377
\$175,000 under \$200,000		622 504	85,081 63,643	417 432	19,040 11,953	242	18,271 11,759	204
\$200,000 under \$300,000		1,059	130,020	977	30,102	605	33,279	647
\$300,000 under \$400,000		505	54,502	444	13,156	316	12,680	325
\$400,000 under \$500,000		534	32,605	338	6,213	368	7,414	394
\$500,000 under \$1,000,000		786	49,720	624	14,211	862	14,377	825
\$1,000,000 or more		1,437	29,955	1,117	12,314	3,064	12,941	3,077
	Pensions and a	innuities in AGI1	Pensions ar	nd annuities¹		Total statutor	y adjustments	
Size of	1997 Adjusted	Gross Income	1979 Incon	ne Concept	1997 Adjusted	Gross Income	1979 Incor	ne Concept
income	Number of	Amount	Number of	Amount	Number of	Amount	Number of	Amount
	returns		returns		returns		returns	
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
All returns, total	22,137,843	314,755	23,858,155	461,946	18,785,760	46,955	12,520,067	47,495
Under \$10,000		10,863	2,191,590	10,957	2,877,004	2,236	283,114	1,702
\$10,000 under \$20,000	4,747,567	39,719	4,659,404	39,154	3,120,834	3,804	646,972	3,108
\$20,000 under \$30,000	-,,	40,856	3,871,945	47,212	2,479,267	4,138	1,140,372	4,356
\$30,000 under \$40,000	,- ,-	33,764	2,959,810	42,524	2,132,977	3,627	1,627,058	4,923
\$40,000 under \$50,000		28,822	2,282,516	37,887	1,772,620	3,661	1,699,505	4,979
\$50,000 under \$60,000 \$60,000 under \$70,000		26,941 25,297	1,757,337 1,303,195	31,088 25,195	1,336,598 994,149	2,881 2,745	1,519,072 1,332,819	4,825 3,870
\$70,000 under \$80,000		20,725	1,017,944	21,447	682,022	1,766	1,026,312	3,197
\$80,000 under \$90,000		14,125	763,052	19,017	560,854	2,128	804,250	2,698
\$90,000 under \$100,000	478,173	12,016	534,480	15,209	421,949	1,592	574,767	1,967
\$100,000 under \$125,000		20,593	823,404	25,587	687,636	3,199	765,389	3,454
\$125,000 under \$150,000		9,519	480,768	20,749	425,314	2,497	352,379	1,807
\$150,000 under \$175,000		7,483	299,513	14,394	275,783	2,075	206,050	1,121
\$175,000 under \$200,000 \$200,000 under \$300,000		4,395 8,896	193,729 369,914	11,034 30,451	198,746 384,489	1,720 3,527	134,108 236,195	1,003 1,902
\$300,000 under \$400,000		2,836	117,663	12,033	364,469 149,561	3,527 1,696	71,044	781
Ψουυ,ουυ unuer φ+ου,υυυ				12,033	80,391	872	71,044 30,660	384
\$400,000 under \$500,000	38 256	1.702	/1./1h					
\$400,000 under \$500,000 \$500,000 under \$1,000,000		1,702 3,451	71,716 104,322	22,413	127,696	1,644	49,265	770

# Table B--All Returns: Selected Income and Tax Items, by Size of Adjusted Gross Income and by 1979 Income Concept, 1997--Continued

[All figures are estimates based on samples-numbers of returns are in thousands and money amounts are in millions of dollars]

		Total itemize	ed deductions			Taxable	ole income			
Size of	1997 Adjusted	Gross Income	1979 Incom	ne Concept	1997 Adjusted	Gross Income	1979 Incor	ne Concept		
income	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount		
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)		
All returns, total	36,624,595	620,810	36,611,682	593,125	99,314,519	3,429,109	99,314,519	3,429,109		
Under \$10,000	613,956	6,393	723,828	6,716	10,523,655	16,909	10,463,548	17,470		
\$10,000 under \$20,000	2,049,210	21,878	2,066,493	20,278	19,783,327	119,955	19,573,611	119,701		
\$20,000 under \$30,000	3,241,048	33,462	3,376,088	33,197	17,590,002	239,937	17,968,657	246,925		
\$30,000 under \$40,000	4,283,541	46,041	4,483,188	45,249	12,885,008	279,357	13,294,668	294,479		
\$40,000 under \$50,000	4,602,356	54,229	4,550,600	50,816	9,752,878	288,611	9,760,686	297,046		
\$50,000 under \$60,000	4,316,943	55,467	4,230,437	52,462	7,443,416	280,098	7,293,004	278,563		
\$60,000 under \$70,000	3,944,334	54,759	3,700,073	49,291	5,547,768	252,849	5,206,551	239,740		
\$70,000 under \$80,000	3,032,224	46,673	2,923,976	43,449	3,957,911	213,300	3,746,522	201,850		
\$80,000 under \$90,000	2,253,219	38,296	2,178,292	35,411	2,683,349	166,382	2,623,582	161,260		
\$90,000 under \$100,000	1,734,503	32,045	1,634,198	29,312	1,968,218	138,413	1,925,637	134,953		
\$100,000 under \$125,000	2,442,556	51,375	2,403,454	47,529	2,762,741	232,638	2,710,344	222,593		
\$125,000 under \$150,000	1,237,969	30,692	1,256,946	28,779	1,330,138	139,869	1,367,697	136,886		
\$150,000 under \$175,000	726,166	20,020	737,556	19,112	781,412	100,307	815,322	99,159		
\$175,000 under \$200,000	463,863	13,846	481,670	13,865	498,589	75,512	530,690	75,319		
\$200,000 under \$300,000	856,078	31,686	947,356	32,391	909,372	182,962	1,029,761	187,568		
\$300,000 under \$400,000	300,834	14,014	328,622	14,198	323,711	97,341	359,370	100,096		
\$400,000 under \$500,000	155,747	8,886	177,943	9,163	167,283	65,415	193,823	68,222		
\$500,000 under \$1,000,000	237,972	18,772	266,564	19,214	261,499	157,796	293,405	160,837		
\$1,000,000 or more	132,072	42,277	144,398	42,695	144,242	381,459	157,641	386,444		
				-						
		Total ta	x credits	•		Total inc	come tax			
Size of	1997 Adjusted	Total ta		ne Concept	1997 Adjusted			ne Concept		
Size of income	Number of		1979 Incom	ne Concept  Amount	Number of		1979 Incor	ne Concept Amount		
	Number of returns	Gross Income Amount	1979 Incom Number of returns	Amount	Number of returns	Gross Income Amount	1979 Incor Number of returns	Amount		
income	Number of returns (57)	Gross Income Amount (58)	1979 Incom Number of returns (59)	Amount (60)	Number of returns (61)	Gross Income Amount (62)	1979 Incor Number of returns (63)	Amount (64)		
	Number of returns	Gross Income Amount	1979 Incom Number of returns	Amount	Number of returns	Gross Income Amount	1979 Incor Number of returns	Amount		
income	Number of returns (57)	Gross Income Amount (58)	1979 Incom Number of returns (59)	Amount (60)	Number of returns (61)	Gross Income Amount (62)	1979 Incor Number of returns (63)	Amount (64)		
income  All returns, total	Number of returns (57) 16,194,821	Amount (58)	1979 Incom Number of returns (59) 16,194,821	Amount (60)	Number of returns (61) 93,471,200	Gross Income Amount (62) 731,321	1979 Incor  Number of returns  (63)  93,471,200	Amount (64) 731,321		
income  All returns, total  Under \$10,000	Number of returns (57) 16,194,821 1,268,678	Gross Income  Amount (58) 12,179 94 2,201 2,230	1979 Incon  Number of returns  (59)  16,194,821 1,230,563	Amount (60)  12,179 96 2,174 2,250	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136	Amount (64) 731,321 2,748		
income  All returns, total	Number of returns (57) 16,194,821 1,268,678 4,617,608 3,815,087 951,350	Gross Income  Amount (58) 12,179 94 2,201 2,230 397	1979 Incor Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751	Amount (60) 12,179 96 2,174 2,250 407	Number of returns (61) <b>93,471,200</b> 9,999,987 15,721,574 16,356,615 12,881,191	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289 16,690,136 13,288,072	Amount (64) 731,321 2,748 15,784 34,714 45,695		
income  All returns, total  Under \$10,000 \$10,000 under \$20,000 \$20,000 under \$30,000	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087	Gross Income  Amount (58) 12,179 94 2,201 2,230	1979 Incom  Number of returns (59)  16,194,821 1,230,563 4,596,743 3,842,065	Amount (60)  12,179 96 2,174 2,250	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136	Amount (64) 731,321 2,748 15,784 34,714		
income  All returns, total	Number of returns (57) 16,194,821 1,268,678 4,617,608 3,815,087 951,350	Gross Income  Amount (58) 12,179 94 2,201 2,230 397	1979 Incor Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751	Amount (60) 12,179 96 2,174 2,250 407	Number of returns (61) <b>93,471,200</b> 9,999,987 15,721,574 16,356,615 12,881,191	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289 16,690,136 13,288,072	Amount (64) 731,321 2,748 15,784 34,714 45,695		
income  All returns, total	Number of returns (57) 16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350	(60)  12,179  96  2,174  2,250  407  448  384  339	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055	Gross Income  Amount  (62)  731,321  2,636  15,779  33,662  43,079  46,714	1979 Incor Number of returns (63) 93,471,200 9,950,307 15,550,289 16,690,136 13,288,072 9,747,092	Amount (64) 731,321 2,748 15,784 34,714 45,695 48,250		
Income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190	Gross Income  Amount (58)  12,179 94 2,201 2,230 397 471 383 375 319	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853	Amount (60) 12,179 96 2,174 2,250 407 448 384	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582	Gross Income  Amount  (62)  731,321  2,636  15,779  33,662  43,079  46,714  46,027	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136  13,288,072  9,747,092  7,285,306	Amount (64) 731,321 2,748 15,784 34,714 45,695 48,250 46,176		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307	Gross Income  Amount (58)  12,179 94 2,201 2,230 397 471 383 375	1979 Incom Number of returns (59) <b>16,194,821</b> 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681	(60)  12,179  96  2,174  2,250  407  448  384  339	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517	1979 Incor  Number of returns  (63)  93,471,200  9,950,307 15,550,289 16,690,136 13,288,072 9,747,092 7,285,306 5,204,472	Amount (64) 731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054		
income  All returns, total Under \$10,000 \$10,000 under \$20,000 \$20,000 under \$30,000 \$30,000 under \$40,000 \$40,000 under \$50,000 \$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190	Gross Income  Amount (58)  12,179 94 2,201 2,230 397 471 383 375 319	1979 Incor Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600	Amount (60) 12,179 96 2,174 2,250 407 448 384 339 309	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763	1979 Incor  Number of returns  (63)  93,471,200 9,950,307 15,550,289 16,690,136 13,288,072 9,747,092 7,285,306 5,204,472 3,747,191	Amount (64) 731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426		
income  All returns, total	Number of returns (57) 16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217	1979 Incom  Number of returns  (59)  16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546	Amount  (60)  12,179  96  2,174  2,250  407  448  384  339  309  215	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136  13,288,072  9,747,092  7,285,306  5,204,472  3,747,191  2,625,201	Amount  (64)  731,321  2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856 294,303	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345  313	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692	(60)  12,179 96 2,174 2,250 407 448 384 339 309 215 177 234 214	Number of returns (61)  93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155 1,330,656	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651 32,176	1979 Incor  Number of returns  (63)  93,471,200  9,950,307 15,550,289 16,690,136 13,288,072 9,747,092 7,285,306 5,204,472 3,747,191 2,625,201 1,925,582 2,709,759 1,367,667	(64)  731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328 31,344		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692 468,405	Amount  (60)  12,179 96 2,174 2,250 407 448 384 339 309 215 177 234	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651	1979 Incor  Number of returns  (63)  93,471,200  9,950,307 15,550,289 16,690,136 13,288,072 9,747,092 7,285,306 5,204,472 3,747,191 2,625,201 1,925,582 2,709,759	Amount  (64)  731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856 294,303 167,399 117,721	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345  313  229  211	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692 468,405 271,774	Amount  (60)  12,179  96  2,174  2,250  407  448  384  339  309  215  177  234  214  156  246	Number of returns (61)  93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155 1,330,656	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651 32,176 24,404 19,037	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136  13,288,072  9,747,092  7,285,306  5,204,472  3,747,191  2,625,201  1,925,582  2,709,759  1,367,667  814,894  530,722	(64)  731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328 31,344		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856 294,303 167,399	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345  313  229	1979 Incom  Number of returns  (59)  16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692 468,405 271,774 161,511	Amount  (60)  12,179  96 2,174 2,250 407 448 384 339 309 215 177 234 214 156	Number of returns (61) 93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155 1,330,656 781,736	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651 32,176 24,404	1979 Incor  Number of returns  (63)  93,471,200 9,950,307 15,550,289 16,690,136 13,288,072 9,747,092 7,285,306 5,204,472 3,747,191 2,625,201 1,925,582 2,709,759 1,367,667 814,894	Amount  (64)  731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328 31,344 24,003		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856 294,303 167,399 117,721	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345  313  229  211	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692 468,405 271,774 161,511 124,742	Amount  (60)  12,179  96  2,174  2,250  407  448  384  339  309  215  177  234  214  156  246	Number of returns (61)  93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155 1,330,656 781,736 498,616	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651 32,176 24,404 19,037	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136  13,288,072  9,747,092  7,285,306  5,204,472  3,747,191  2,625,201  1,925,582  2,709,759  1,367,667  814,894  530,722	Amount  (64)  731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328 31,344 24,003 18,748		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856 294,303 167,399 117,721 247,774 105,273	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345  313  229  211  547	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692 468,405 271,774 161,511 124,742 266,213	Amount  (60)  12,179  96  2,174  2,250  407  448  384  339  309  215  177  234  214  156  246  743	Number of returns (61)  93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155 1,330,656 781,736 498,616 909,772	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651 32,176 24,404 19,037 50,005	1979 Incor  Number of returns  (63)  93,471,200  9,950,307 15,550,289 16,690,136 13,288,072 9,747,092 7,285,306 5,204,472 3,747,191 2,625,201 1,925,582 2,709,759 1,367,667 814,894 530,722 1,030,112	Amount  (64)  731,321  2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328 31,344 24,003 18,748 50,409		
income  All returns, total	Number of returns (57)  16,194,821 1,268,678 4,617,608 3,815,087 951,350 1,004,319 874,824 736,307 606,190 376,394 279,977 476,856 294,303 167,399 117,721 247,774 105,273	Gross Income  Amount  (58)  12,179  94  2,201  2,230  397  471  383  375  319  217  197  345  313  229  211  547  365	1979 Incom Number of returns (59) 16,194,821 1,230,563 4,596,743 3,842,065 1,007,751 1,009,350 892,853 704,681 562,600 369,546 299,692 468,405 271,774 161,511 124,742 266,213 112,593	Amount  (60)  12,179 96 2,174 2,250 407 448 384 339 309 215 177 234 214 156 246 743 345	Number of returns (61)  93,471,200 9,999,987 15,721,574 16,356,615 12,881,191 9,739,055 7,435,582 5,545,326 3,958,076 2,684,466 1,968,454 2,763,155 1,330,656 781,736 498,616 909,772 323,777	Gross Income  Amount  (62)  731,321  2,636 15,779 33,662 43,079 46,714 46,027 43,517 39,763 32,731 28,408 50,651 32,176 24,404 19,037 50,005 29,124	1979 Incor  Number of returns  (63)  93,471,200  9,950,307  15,550,289  16,690,136  13,288,072  9,747,092  7,285,306  5,204,472  3,747,191  2,625,201  1,925,582  2,709,759  1,367,667  814,894  530,722  1,030,112  359,425	Amount  (64)  731,321 2,748 15,784 34,714 45,695 48,250 46,176 42,054 37,426 31,661 27,856 48,328 31,344 24,003 18,748 50,409 29,699		

<sup>&</sup>lt;sup>1</sup> Individual Retirement Arrangements are included in the calculation of "Pensions and annuities."

NOTE: Detail may not add to totals because of rounding.

as moving expenses prior to 1994). For this reason, the deduction for these two expenses beginning in 1987 is not completely comparable to that for previous years.

# **Comparison of AGI with 1979 Income Concept**

The Tax Reform Act of 1986 (TRA 86) made extensive changes to the calculation of AGI

beginning with 1987. These changes made necessary a revision of the calculation of the 1979 Income Concept, in order to make tax years beginning with 1987 comparable to the base years, 1979 through 1986. The law changes limited the deduction of passive losses and eliminated unreimbursed employee business expenses and moving expenses as "adjustments" (moving expenses changed back for 1994) in

figuring AGI beginning with Tax Year 1987. Since passive losses had been fully deductible for both income measures prior to 1987, the disallowed passive losses had to be deducted in the 1979 Income Concept calculation for tax years after 1986.

Some income items, such as capital gains, that had been partially excluded from AGI under prior law were fully included. The new law also eliminated or restricted some deductions.

Therefore, if AGI is used to measure income, comparisons between 1986 income and tax data with that for years after 1986 are misleading. A more accurate comparison can be made using the 1979 Income Concept because it measures income in the same way for all years. Table B shows total income and selected tax items for 1997 using AGI and the 1979 Income Concept, classified by size of 1997 AGI.

Before TRA 86 became effective, a comparison of income measured by AGI with that measured by the 1979 Income Concept showed significant differences at income levels of \$200,000 or more. But, with the elimination of preferential treatment of various income items by TRA 86, such as the exclusion of a portion of capital gains, much of the difference disappeared. Under tax law prior to 1987, the capital gains exclusion accounted for the largest difference at the higher income levels between the two income measures. For 1997, 1979 Concept income was 1.8 percent higher than income as calculated using AGI. This difference was primarily attributed to the inclusion of more than \$147.2 billion in nontaxable pensions and annuities (including IRA distributions) in the 1979 Income Concept.

Income for all returns, using the 1979 Income Concept, increased 9.6 percent for 1997; income for the group \$200,000 and above increased 25.0 percent, after increasing 24.8 percent for 1996. Total income tax for all returns increased 11.1 percent; and total income tax reported for the \$200,000 and above income group increased 19.7 percent for 1997, following an increase of 24.6 percent for 1996.

The average tax rates (income tax as a percentage of total income) for each income class and both income concepts for years 1986 through 1997 are shown in Figure 4.

For the population as a whole, average tax rates for 1997 (based on the 1979 Income Concept) are higher than those for 1986 (before tax reform). However, between these 2 years, the average tax rates have declined in all income categories below \$300,000. The remaining four income categories show the following increases in average tax rates between 1986 and 1996: returns with income between \$300,000 and \$400,000 increased 1.4 percentage points; returns with income between \$400,000 and \$500,000 increased 0.9 percentage points; returns with income between \$500,000 and \$1,000,000 increased 2.4 percentage points; and returns with income exceeding \$1,000,000 increased 6.1 percentage points. Although the average tax rate for 1997 was calculated using a lower maximum marginal tax rate of 39.6 percent for 1997 compared to 50 percent for 1986, it was calculated on income which included all capital gains (long-term gains could be partially excluded from income for 1986). Also, certain deductions from income that were allowed for 1986 were limited or eliminated beginning with 1987.

SOURCE: IRS, Statistics of Income, Individual Income Tax Returns 1997, Publication 1304 (Rev. 4-2000).

Figure 4--Total Income Tax as a Percentage of Adjusted Gross Income and the 1979 Income Concept, 1986-1997

Size of				Total	income tax a	as a percent	age of adju	sted gross in	ncome			
1996 AGI	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
All returns, total	14.8	13.3	13.4	13.3	13.1	12.9	13.1	13.5	13.7	14.0	14.5	14.7
Under \$10,000	4.3	4.0	4.0	3.8	3.7	3.5	3.2	3.0	3.0	3.0	3.1	3.2
\$10,000 under \$20,000	7.8	6.8	6.5	6.4	6.1	5.5	5.1	4.9	4.8	4.7	4.6	4.3
\$20,000 under \$30,000	10.6	9.4	9.3	9.3	9.1	8.7	8.4	8.2	8.1	7.9	7.7	7.6
\$30,000 under \$40,000	12.2	10.6	10.9	10.9	10.6	10.5	10.2	10.1	10.0	9.8	9.7	9.6
\$40,000 under \$50,000	13.8	11.8	11.6	11.5	11.4	11.0	10.8	10.7	10.8	10.7	10.8	10.7
\$50,000 under \$60,000	15.5	13.5	13.2	12.9	12.4	12.1	11.6	11.5	11.4	11.4	11.3	11.3
\$60,000 under \$70,000	16.9	15.1	14.5	14.2	13.8	13.2	12.9	12.7	12.6	12.5	12.3	12.1
\$70,000 under \$80,000	18.7	16.5	15.6	15.3	14.9	14.4	14.0	13.9	13.8	13.6	13.6	13.4
\$80,000 under \$90,000	19.9	17.8	16.6	16.2	15.8	15.4	15.0	15.1	14.9	14.6	14.6	14.4
\$90,000 under \$100,000	20.8	18.8	17.4	17.3	16.6	16.0	15.9	15.7	15.9	15.8	15.4	15.2
\$100,000 under \$125,000	23.1	20.1	18.8	18.4	17.5	17.3	16.9	17.0	17.0	16.9	16.7	16.5
\$125,000 under \$150,000	25.2	21.8	20.3	19.8	19.2	18.6	18.7	18.6	18.6	18.3	18.4	17.7
\$150,000 under \$175,000	28.0	23.0	21.6	21.1	20.4	19.8	19.6	19.7	19.9	19.9	19.8	19.3
\$175,000 under \$200,000	29.3	23.9	22.5	21.8	21.1	21.0	20.7	21.2	21.4	20.9	20.9	20.5
\$200,000 under \$300,000	31.1	25.8	23.7	22.8	22.6	22.7	22.9	23.8	23.9	23.8	23.4	22.9
\$300,000 under \$400,000	33.7	27.0	24.0	23.6	23.7	24.3	24.4	26.9	26.9	26.8	26.6	26.1
\$400,000 under \$500,000	36.2	28.2	24.1	23.9	23.6	24.9	25.3	28.4	28.6	28.7	28.2	27.4
\$500,000 under \$1,000,000	38.4	29.0	24.6	24.0	24.0	25.7	26.0	30.0	30.2	30.2	30.1	29.0
\$1,000,000 or more	40.2	28.6	25.0	24.2	24.1	26.2	26.8	31.2	31.1	31.4	30.8	28.8
Size of			•	Total	income tax	as a percen	tage of 1979	Income Co	oncept		ī	
1996 AGI	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
All returns, total	13.3	13.1	13.3	13.2	13.0	12.7	12.8	13.3	13.5	13.8	14.3	14.5
Under \$10,000	4.9	4.2	4.4	4.3	4.3	4.0	3.5	3.2	3.2	3.1	3.2	3.4
\$10,000 under \$20,000	7.6	6.7	6.5	6.4	6.1	5.5	5.1	4.8	4.8	4.7	4.6	4.4
\$20,000 under \$30,000	10.0	9.3	9.3	9.3	9.1	8.7	8.3	8.2	8.1	7.9	7.8	7.6
\$30,000 under \$40,000	11.6	10.7	10.7	10.9	10.7	10.5	10.2	10.2	10.1	10.1	10.0	9.8
\$40,000 under \$50,000								10.2				
· ·	12.6	11.7	11.7	11.5	11.5	11.1	10.9	10.8	11.0	11.0	11.1	11.0
\$50,000 under \$60,000	12.6 13.8	11.7 13.4	11.7 13.2	11.5 12.9	11.5 12.5					11.0 11.6	11.1 11.6	11.0 11.5
						11.1	10.9	10.8	11.0			
\$50,000 under \$60,000	13.8 14.9	13.4	13.2	12.9	12.5	11.1 12.0	10.9 11.6	10.8 11.6	11.0 11.6	11.6	11.6	11.5
\$50,000 under \$60,000 \$60,000 under \$70,000	13.8 14.9	13.4 15.0	13.2 14.5	12.9 14.2	12.5 13.8	11.1 12.0 13.2	10.9 11.6 12.9	10.8 11.6 12.7	11.0 11.6 12.7	11.6 12.5	11.6 12.5	11.5 12.4
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000	13.8 14.9 15.8	13.4 15.0 16.2	13.2 14.5 15.4	12.9 14.2 15.2	12.5 13.8 14.6	11.1 12.0 13.2 14.2	10.9 11.6 12.9 13.7	10.8 11.6 12.7 13.7	11.0 11.6 12.7 13.6	11.6 12.5 13.6	11.6 12.5 13.5	11.5 12.4 13.3
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000 \$80,000 under \$90,000 \$90,000 under \$100,000	13.8 14.9 15.8 16.7	13.4 15.0 16.2 17.5	13.2 14.5 15.4 16.1	12.9 14.2 15.2 16.2 16.8	12.5 13.8 14.6 15.5	11.1 12.0 13.2 14.2 15.1	10.9 11.6 12.9 13.7 14.6 15.2	10.8 11.6 12.7 13.7 14.7	11.0 11.6 12.7 13.6 14.6	11.6 12.5 13.6 14.4	11.6 12.5 13.5 14.5	11.5 12.4 13.3 14.2
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000 \$80,000 under \$90,000	13.8 14.9 15.8 16.7 16.8	13.4 15.0 16.2 17.5 18.1	13.2 14.5 15.4 16.1 17.1	12.9 14.2 15.2 16.2	12.5 13.8 14.6 15.5 16.1	11.1 12.0 13.2 14.2 15.1 15.5	10.9 11.6 12.9 13.7 14.6	10.8 11.6 12.7 13.7 14.7 15.3	11.0 11.6 12.7 13.6 14.6 15.4	11.6 12.5 13.6 14.4 15.5	11.6 12.5 13.5 14.5 15.2	11.5 12.4 13.3 14.2 15.2
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000 \$80,000 under \$90,000 \$90,000 under \$100,000	13.8 14.9 15.8 16.7 16.8	13.4 15.0 16.2 17.5 18.1	13.2 14.5 15.4 16.1 17.1	12.9 14.2 15.2 16.2 16.8	12.5 13.8 14.6 15.5 16.1	11.1 12.0 13.2 14.2 15.1 15.5	10.9 11.6 12.9 13.7 14.6 15.2	10.8 11.6 12.7 13.7 14.7 15.3	11.0 11.6 12.7 13.6 14.6 15.4	11.6 12.5 13.6 14.4 15.5	11.6 12.5 13.5 14.5 15.2	11.5 12.4 13.3 14.2 15.2
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000 \$80,000 under \$90,000 \$90,000 under \$100,000 \$100,000 under \$125,000 \$125,000 under \$150,000	13.8 14.9 15.8 16.7 16.8 18.3	13.4 15.0 16.2 17.5 18.1 19.3 20.6	13.2 14.5 15.4 16.1 17.1 18.0 19.6	12.9 14.2 15.2 16.2 16.8 17.7	12.5 13.8 14.6 15.5 16.1 16.9	11.1 12.0 13.2 14.2 15.1 15.5 16.6 17.3	10.9 11.6 12.9 13.7 14.6 15.2 16.2 17.2	10.8 11.6 12.7 13.7 14.7 15.3 16.3 17.7	11.0 11.6 12.7 13.6 14.6 15.4 16.3 17.4	11.6 12.5 13.6 14.4 15.5	11.6 12.5 13.5 14.5 15.2 16.1 17.3	11.5 12.4 13.3 14.2 15.2 16.0 16.7
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000 \$80,000 under \$90,000 \$90,000 under \$100,000 \$100,000 under \$125,000 \$125,000 under \$150,000	13.8 14.9 15.8 16.7 16.8 18.3 19.0 19.3	13.4 15.0 16.2 17.5 18.1 19.3 20.6 21.2	13.2 14.5 15.4 16.1 17.1 18.0 19.6 20.6	12.9 14.2 15.2 16.2 16.8 17.7 18.8 20.0	12.5 13.8 14.6 15.5 16.1 16.9 18.0	11.1 12.0 13.2 14.2 15.1 15.5 16.6 17.3 18.3	10.9 11.6 12.9 13.7 14.6 15.2 16.2 17.2 17.8	10.8 11.6 12.7 13.7 14.7 15.3 16.3 17.7 18.0	11.0 11.6 12.7 13.6 14.6 15.4 16.3 17.4 18.5	11.6 12.5 13.6 14.4 15.5 16.2 17.4 18.1	11.6 12.5 13.5 14.5 15.2 16.1 17.3 18.4	11.5 12.4 13.3 14.2 15.2 16.0 16.7 18.2
\$50,000 under \$60,000	13.8 14.9 15.8 16.7 16.8 18.3 19.0 19.3 20.3 22.6	13.4 15.0 16.2 17.5 18.1 19.3 20.6 21.2 22.5 23.8	13.2 14.5 15.4 16.1 17.1 18.0 19.6 20.6 21.6 22.3	12.9 14.2 15.2 16.2 16.8 17.7 18.8 20.0 20.7 21.5	12.5 13.8 14.6 15.5 16.1 16.9 18.0 19.1 20.0 21.4	11.1 12.0 13.2 14.2 15.1 15.5 16.6 17.3 18.3 18.6 20.5	10.9 11.6 12.9 13.7 14.6 15.2 16.2 17.2 17.8 19.0 20.2	10.8 11.6 12.7 13.7 14.7 15.3 16.3 17.7 18.0 19.1 21.4	11.0 11.6 12.7 13.6 14.6 15.4 16.3 17.4 18.5 19.4 21.5	11.6 12.5 13.6 14.4 15.5 16.2 17.4 18.1 19.2 21.5	11.6 12.5 13.5 14.5 15.2 16.1 17.3 18.4 18.9 21.3	11.5 12.4 13.3 14.2 15.2 16.0 16.7 18.2 18.8 20.4
\$50,000 under \$60,000 \$60,000 under \$70,000 \$70,000 under \$80,000 \$80,000 under \$90,000 \$90,000 under \$100,000 \$100,000 under \$125,000 \$125,000 under \$150,000 \$150,000 under \$175,000 \$175,000 under \$200,000	13.8 14.9 15.8 16.7 16.8 18.3 19.0 19.3 20.3 22.6	13.4 15.0 16.2 17.5 18.1 19.3 20.6 21.2 22.5 23.8	13.2 14.5 15.4 16.1 17.1 18.0 19.6 20.6 21.6 22.3	12.9 14.2 15.2 16.2 16.8 17.7 18.8 20.0 20.7 21.5	12.5 13.8 14.6 15.5 16.1 16.9 18.0 19.1 20.0 21.4	11.1 12.0 13.2 14.2 15.1 15.5 16.6 17.3 18.3 18.6 20.5	10.9  11.6 12.9 13.7 14.6 15.2  16.2 17.2 17.8 19.0 20.2  21.6	10.8 11.6 12.7 13.7 14.7 15.3 16.3 17.7 18.0 19.1 21.4	11.0 11.6 12.7 13.6 14.6 15.4 16.3 17.4 18.5 19.4 21.5	11.6 12.5 13.6 14.4 15.5 16.2 17.4 18.1 19.2 21.5	11.6 12.5 13.5 14.5 15.2 16.1 17.3 18.4 18.9 21.3	11.5 12.4 13.3 14.2 15.2 16.0 16.7 18.2 18.8 20.4
\$50,000 under \$60,000	13.8 14.9 15.8 16.7 16.8 18.3 19.0 19.3 20.3 22.6	13.4 15.0 16.2 17.5 18.1 19.3 20.6 21.2 22.5 23.8	13.2 14.5 15.4 16.1 17.1 18.0 19.6 20.6 21.6 22.3	12.9 14.2 15.2 16.2 16.8 17.7 18.8 20.0 20.7 21.5	12.5 13.8 14.6 15.5 16.1 16.9 18.0 19.1 20.0 21.4	11.1 12.0 13.2 14.2 15.1 15.5 16.6 17.3 18.3 18.6 20.5	10.9 11.6 12.9 13.7 14.6 15.2 16.2 17.2 17.8 19.0 20.2	10.8 11.6 12.7 13.7 14.7 15.3 16.3 17.7 18.0 19.1 21.4	11.0 11.6 12.7 13.6 14.6 15.4 16.3 17.4 18.5 19.4 21.5	11.6 12.5 13.6 14.4 15.5 16.2 17.4 18.1 19.2 21.5	11.6 12.5 13.5 14.5 15.2 16.1 17.3 18.4 18.9 21.3	11.5 12.4 13.3 14.2 15.2 16.0 16.7 18.2 18.8 20.4