

Individual Income Tax Returns, 1995

by *Therese Cruciano*

Taxpayers filed 118.2 million U.S. individual income tax returns for Tax Year 1995, 2.0 percent more than for 1994. For 1995, adjusted gross income (AGI) exceeded \$4 trillion for the first time, increasing 7.2 percent to nearly \$4.2 trillion. The largest components of AGI, salaries and wages and taxable pensions and annuities, increased 5.8 percent and 7.6 percent, respectively. Other sizable increases included taxable interest (22.7 percent), net capital gain (less loss) (19.8 percent), taxable social security benefits (18.3 percent), and dividends (14.8 percent). The total exemption deduction increased 3.9 percent to \$584.5 billion and total deductions (itemized and standard) increased 5.6 percent to almost \$941.0 billion. With these deductions, taxable income increased 8.3 percent to equal \$2.8 trillion. All of these increases exceeded the 2.8 percent rate of inflation for 1995.

Total income tax rose 10.0 percent to \$588.4 billion, and the average tax rate increased 0.3 percentage points to 14.0 percent. Total tax credits increased 12.5 percent to \$10.0 billion, and the total earned income credit (EIC) increased 23.0 percent to reach nearly \$26.0 billion. The large increase in the amount of the EIC was primarily a result of the continued phase-in of changes contained in previous tax legislation.

Adjusted Gross Income and Selected Sources of Income

As shown in Figure A, AGI for 1995 increased 7.2 percent to nearly \$4.2 trillion. This growth rate was substantially higher than the 2.8 percent annual inflation rate for the same period [1]. The principal components of AGI and statutory adjustments to AGI are presented in Figure B and Table 1. The largest component of AGI, salaries and wages, increased \$174.7 billion, or 5.8 percent, for 1995. The second largest component of AGI, taxable pensions and annuities, increased 7.6 percent, to \$221.1 billion. The largest percentage increase of any income item was for taxable interest, which increased 22.7 percent to \$154.8 billion. This increase, which reversed a four-year downward trend, may be partially due to interest rates being higher during most of 1995 than they were for 1994 [2].

Other income items with large percentage increases included net capital gain (less loss), which increased 19.8 percent to \$170.4 billion and taxable social security

Figure A

Adjusted Gross Income, Taxable Income, and Total Income Tax, Tax Years 1994 and 1995

(Number of returns is in thousands—money amounts are in millions of dollars)

Item	1994		1995		Percentage increase in amount
	Number of returns	Amount	Number of returns	Amount	
	(1)	(2)	(3)	(4)	(5)
Adjusted gross income (less deficit).....	115,943	3,907,518	118,218	4,189,354	7.2
Taxable income.....	92,793	2,597,980	94,612	2,813,826	8.3
Total income tax.....	87,619	534,856	89,253	588,419	10.0
Alternative minimum tax.....	369	2,212	414	2,291	3.6

benefits, which increased 18.3 percent to \$45.7 billion. In addition, partnership and S Corporation net income (less loss) increased 9.9 percent to \$125.8 billion, and dividends increased 14.8 percent to \$94.6 billion. Unemployment compensation declined 4.7 percent to \$19.3 billion, reflecting the 5.6 percent national unemployment rate for 1995, the lowest since 1990 [3].

Losses

Total negative income includes net negative income line items from individual tax returns [4]. Total negative income, i.e., net loss, included in AGI increased for 1995 by 3.5 percent to \$177.5 billion (Figure C). Accounting for 27.8 percent of total net losses, net operating loss increased 4.9 percent to \$49.3 billion [5]. Partnership and S Corporation net loss, the second largest component of the total, increased 1.9 percent to nearly \$40.7 billion. Other increases included total rent and royalty net loss, which increased 1.4 percent to \$26.1 billion; business or profession net loss, which increased 7.0 percent to \$22.5 billion; and farm net loss, which rose 1.7 percent to reach \$16.0 billion. Net capital loss, which decreased 7.0 percent to \$9.7 billion, was the only net loss item showing a substantial decline for 1995.

Statutory Adjustments

Statutory adjustments, which are subtracted from total income in the computation of AGI, increased 5.2 percent to \$41.1 billion for 1995 (Figure D). The largest of all statutory adjustments was the self-employment tax deduction, representing 32.4 percent of the total. This adjustment increased 1.8 percent to \$13.3 billion for 1995. Payments to a self-employed retirement (Keogh) plan increased 6.6 percent to \$8.7 billion, while deductible payments to Individual Retirement Arrangements (IRAs) declined 0.6 percent to \$8.3 billion, continuing the

Therese Cruciano is an economist with the Individual Returns Analysis Section. This article was prepared under the direction of Jeff Hartzok, Chief.

Individual Income Tax Returns, 1995

Figure B

Comparison of Total and Selected Sources of Adjusted Gross Income, Tax Years 1994 and 1995

(Number of returns is in thousands—money amounts are in millions of dollars)

Item	1994		1995		Percentage increase in amount	Increase in amount
	Number of returns	Amount	Number of returns	Amount		
	(1)	(2)	(3)	(4)	(5)	(6)
Adjusted gross income (less deficit) ¹	115,943	3,907,518	118,218	4,189,354	7.2	281,836
Salaries and wages.....	99,356	3,026,778	101,139	3,201,457	5.8	174,679
Taxable interest.....	65,340	126,169	67,029	154,781	22.7	28,612
Dividends.....	25,235	82,410	26,214	94,592	14.8	12,182
Business or profession net income (less loss).....	15,944	166,204	16,173	169,343	1.9	3,139
Net capital gain (less loss) ²	18,823	142,288	19,963	170,415	19.8	28,127
Net gain (less loss), sales of property other than capital assets.....	1,775	-3,189	1,777	-3,010	5.6	179
Taxable social security benefits.....	5,892	38,639	6,598	45,715	18.3	7,076
Total rent and royalty net income (less loss) ³	10,126	15,967	10,224	17,193	7.7	1,226
Partnership and S Corporation net income (less loss).....	5,590	114,386	5,622	125,752	9.9	11,366
Estate and trust net income (less loss).....	508	5,493	548	6,054	10.2	561
Farm net income (less loss).....	2,242	-7,378	2,219	-7,850	-6.4	-472
Unemployment compensation.....	8,531	20,285	7,985	19,336	-4.7	-949
Taxable pensions and annuities.....	17,894	205,423	18,415	221,053	7.6	15,630
Taxable Individual Retirement Arrangement distributions.....	4,777	33,106	5,256	37,316	12.7	4,210
Other net income (less loss) ⁴	5,454	21,915	n.a.	23,385	6.7	1,470
Gambling earnings ⁵	n.a.	n.a.	1,021	7,867	n.a.	n.a.

n.a. - Not available.

¹ Sources of adjusted gross income shown are incomplete and, therefore, do not add to total adjusted gross income.

² Includes capital gain distributions not reported on Schedule D.

³ Includes farm rental net income (less loss).

⁴ Other net income (less loss) represents data reported on Form 1040, line 21, except net operating loss and the foreign-earned income exclusion.

⁵ Newly edited item for 1995, included in other net income (less loss).

downward trend that began with 1986.

Deductions

The total standard deduction claimed on 1995 individual income tax returns, i.e., the basic standard deduction plus the additional standard deduction for age or blindness, increased 4.1 percent to \$413.6 billion (Figure E). Total deductions, the sum of the total standard deduction and total itemized deductions (after limitation), equaled \$941.0 billion, an increase of 5.6 percent. (See the Changes in Law section of this article for a definition of the itemized deduction limitation.)

The number of returns claiming a standard deduction increased 1.6 percent for 1995, accounting for 70.4 percent of all returns filed and 44.0 percent of the total deductions amount. The 1995 average standard deduction equaled \$4,970, up \$124 from the average for 1994. The increase was largely due to inflation-indexing of the standard deduction amounts.

Statistics for returns with itemized deductions are presented in Figure E and Table 3. Itemized deductions were claimed on 28.8 percent of all returns filed and represented 56.0 percent of the total deductions amount

[6]. The average total for itemized deductions (after limitation) equaled \$15,507, up \$556 from the average for 1994.

Total itemized deductions (before limitation) increased 7.1 percent for 1995. All of the itemized deductions for 1995 increased, except for casualty and theft losses, which decreased 49.0 percent to \$1.8 billion. Interest paid constituted the largest portion (39.6 percent) of the total, with home mortgage interest accounting for 94.4 percent of total interest paid. The remaining portion of interest paid was divided between investment interest and deductible points paid on a mortgage. The home mortgage interest deduction increased 9.4 percent and the total interest paid deduction increased 9.0 percent to \$215.1 billion. The taxes paid deduction increased 7.3 percent to \$188.6 billion, and comprised 34.7 percent of total itemized deductions (before limitation). Among the other deductions, charitable contributions increased 6.3 percent to \$75.0 billion, medical and dental expenses increased 2.2 percent to almost \$27.0 billion, and gambling losses and other unlimited miscellaneous deductions increased 24.6 percent to \$4.5 billion.

The AGI threshold for the limitation of itemized deduc-

Individual Income Tax Returns, 1995

Figure C

Comparison of Total and Selected Sources of Net Losses Included in Adjusted Gross Income, Tax Years 1994 and 1995

[Number of returns is in thousands--money amounts are in millions of dollars]

Item	1994		1995		Percentage increase in amount
	Number of returns	Amount	Number of returns	Amount	
	(1)	(2)	(3)	(4)	(5)
Total net losses.....	n.a.	171,593	n.a.	177,514	3.5
Business or profession net loss.....	3,762	21,005	3,956	22,466	7.0
Net capital loss ¹	5,617	10,442	5,134	9,715	-7.0
Net loss, sales of property other than capital assets.....	973	8,757	975	8,745	-0.1
Total rent and royalty net loss ²	4,699	25,783	4,766	26,140	1.4
Partnership and S Corporation net loss.....	2,098	39,891	2,055	40,666	1.9
Estate and trust net loss.....	44	598	41	817	36.6
Farm net loss.....	1,485	15,775	1,493	16,042	1.7
Net operating loss ³	431	47,045	505	49,331	4.9
Other net loss ⁴	172	2,297	210	3,592	56.4

n.a. - Not available.

¹ Includes only the portion of capital losses deducted during the calculation of adjusted gross income.

² Includes farm rental net loss.

³ See footnote 5 of this article for a definition of net operating loss.

⁴ Other net loss represents losses reported on Form 1040, line 21, except net operating loss and the foreign-earned income exclusion.

Figure D

Selected Statutory Adjustments, Tax Years 1994 and 1995

[Number of returns is in thousands--money amounts are in millions of dollars]

Item	1994		1995		Percentage increase in amount
	Number of returns	Amount	Number of returns	Amount	
	(1)	(2)	(3)	(4)	(5)
Total statutory adjustments ¹.....	17,859	39,103	18,209	41,140	5.2
Payments to an Individual Retirement Arrangement.....	4,319	8,389	4,301	8,338	-0.6
Moving expenses.....	799	1,549	880	1,720	11.0
Self-employment tax deduction.....	12,735	13,105	12,849	13,342	1.8
Self-employed health insurance deduction ²	1,483	1,184	3,011	2,601	119.7
Payments to a self-employed retirement (Keogh) plan.....	996	8,195	1,032	8,734	6.6
Forfeited interest penalty.....	636	137	804	204	48.9
Alimony paid.....	639	5,514	568	5,226	-5.2

¹ Includes adjustments not shown separately.

² This deduction expired in 1993 and was not reinstated and made permanent until April 1995. Taxpayers who wished to claim this deduction for 1994 but had already filed their returns, had to file amended returns, which are not reflected in these statistics. Therefore, the number of returns claiming the deduction and the amount of the deduction for 1994 are understated.

tions increased to \$114,700 (\$57,350 if married filing separately) for 1995. Due to this limitation, 3.7 million higher-income taxpayers were unable to deduct nearly \$15.6 billion in itemized deductions, an increase of 16.5 percent from the 1994 amount.

Taxable Income and Total Income Tax

For 1995, AGI grew at a lower annual rate than taxable income, 7.2 percent compared to 8.3 percent (Figure A). Since taxable income is the result of AGI less exemptions

and deductions, smaller increases in deductions (5.6 percent) and exemption amounts deducted (3.9 percent) resulted in a larger percentage increase in taxable income. Taxable income totaled over \$2.8 trillion, and total income tax increased 10.0 percent to \$588.4 billion. The alternative minimum tax rose 3.6 percent to \$2.3 billion.

Average AGI reported on 1995 individual income tax returns was \$35,438, and average taxable income was \$29,741 [7]. These amounts represent a growth of 5.2 percent and 6.2 percent, respectively, from the 1994

Individual Income Tax Returns, 1995

Figure E

Selected Itemized Deductions and the Standard Deduction, Tax Years 1994 and 1995

[Number of returns is in thousands--money amounts are in millions of dollars]

Item	1994		1995		Percentage increase in amount
	Number of returns ¹	Amount	Number of returns ¹	Amount	
	(1)	(2)	(3)	(4)	(5)
Total itemized deductions before limitation.....	33,018	507,010 ²	34,008	542,931	7.1
Medical and dental expenses.....	5,229	26,378	5,351	26,964	2.2
Taxes paid.....	32,569	175,848	33,530	188,644	7.3
Interest paid ³	27,873	197,240	28,705	215,078	9.0
Home mortgage interest.....	27,518	185,709	28,350	203,074	9.4
Charitable contributions.....	29,849	70,545	30,541	74,992	6.3
Casualty and theft losses.....	225	3,484	152	1,776	-49.0
Miscellaneous deductions after AGI limitation.....	7,977	29,496	7,979	31,027	5.2
Gambling losses and other unlimited miscellaneous deductions.....	665	3,572	752	4,450	24.6
Itemized deductions in excess of limitation.....	3,378	13,356	3,710	15,557	16.5
Total itemized deductions after limitation.....	33,018	493,654	34,008	527,374	6.8
Total standard deduction.....	81,947	397,106	83,223	413,585	4.1
Total deductions (after itemized deduction limitation).....	114,965	890,760	117,230	940,959	5.6

¹ Returns with no adjusted gross income are excluded from the deduction counts. For this reason, the sum of the number of returns with total itemized deductions and the number of returns with total standard deduction is less than the total number of returns for all filers.

² Total deductions for 1994 include \$448 million in prior-year moving expenses.

³ Includes investment interest and deductible mortgage "points" not shown separately.

amounts of \$33,702 (average AGI) and \$27,998 (average taxable income). Figure F shows that the average tax rate for 1995 (i.e., total income tax divided by AGI reported on all returns, taxable and nontaxable) was 14.0 percent, 0.3 percentage points more than for 1994. In the statistics, all income size classes except the highest had average tax rates that were the same as, or lower than, those shown for 1994. The increased average tax rate for 1995 most likely resulted from taxpayers, as a whole, earning more income and, thus, moving into higher tax brackets. For example, the highest income size class ("\$1,000,000 or more") had an increased number of taxpayers (up 24.3 percent) and AGI (up 25.2 percent). Consequently, these taxpayers faced higher tax rates and higher average taxes. This income size class showed a 31.4 percent average tax rate, 0.3 percentage points higher than the 1994 rate. These highest-income taxpayers comprised less than 1 percent of all taxpayers for 1995. The constant or lower average tax rates for the remaining income size classes for 1995 were mainly the result of inflation-indexing of the size of the standard deduction, the size of the deduction for personal exemptions, and the width of the tax rate brackets.

Tax Credits

Statistics for the earned income credit (EIC) and the other tax credits are shown in Tables 2 and 4. Total tax credits increased 12.5 percent, or \$1.1 billion, for 1995 to over

\$10.0 billion (Figure G). With the exception of the child care credit, which decreased 0.3 percent, all of the tax credits increased for 1995. The change in total tax credits was primarily a result of increases in the earned income credit (used to offset income tax before credits) and the foreign tax credit, the two largest credits. The portion of the earned income credit used to offset income tax before credits increased 12.9 percent to \$3.1 billion, and the foreign tax credit increased 28.4 percent to nearly \$3.0 billion.

Unlike other tax credits, the EIC may not only offset income tax before credits, but may also offset all other taxes and may even be refundable. The refundable portion, the largest segment of the EIC, was treated as a refund and paid directly to taxpayers who had no tax against which to apply the credit, or whose EIC exceeded income tax (and other income-related taxes). The refundable portion of the EIC totaled \$20.8 billion for 1995, an increase of 25.5 percent from 1994 (Figure H).

Over 19.3 million taxpayers claimed the earned income credit for 1995, an increase of 1.7 percent from 1994. The total earned income credit, however, increased 23.0 percent to nearly \$26.0 billion, largely due to the continued phase-in of eligibility levels and increased rates for taxpayers with qualifying children [8]. (See the Changes in Law section of this article for more details on the earned income credit.) For taxpayers with no qualifying children, the only changes in eligibility levels and rates were due to inflation-

Individual Income Tax Returns, 1995

Figure F

Number of Returns, Adjusted Gross Income, and Total Income Tax, by Size of Adjusted Gross Income, Tax Years 1994 and 1995

[Number of returns is in thousands—money amounts are in millions of dollars]

Tax year, item	Total	Size of adjusted gross income									
		Under \$1 ¹	\$1 under \$10,000	\$10,000 under \$20,000	\$20,000 under \$30,000	\$30,000 under \$50,000	\$50,000 under \$100,000	\$100,000 under \$200,000	\$200,000 under \$500,000	\$500,000 under \$1,000,000	\$1,000,000 or more
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Tax Year 1995:											
Number of returns.....	118,218	944	28,629	24,948	17,818	21,479	19,054	4,075	1,007	178	87
Adjusted gross income (less deficit).....	4,189,354	-55,254	142,208	367,736	438,600	837,130	1,286,855	532,030	292,118	120,347	227,583
Total income tax.....	588,419	88	2,491	17,415	34,672	86,037	167,991	97,240	74,630	36,316	71,540
Tax as a percentage of adjusted gross income (less deficit).....	14.0	(²)	1.8	4.7	7.9	10.3	13.1	18.3	25.5	30.2	31.4
Tax Year 1994:											
Number of returns.....	115,943	953	28,867	24,876	17,784	21,038	17,911	3,405	890	149	70
Adjusted gross income (less deficit).....	3,907,518	-53,629	144,698	366,640	438,970	821,909	1,203,690	446,517	256,193	100,695	181,833
Total income tax.....	534,856	102	2,602	17,543	35,481	85,474	158,393	82,665	65,582	30,376	56,637
Tax as a percentage of adjusted gross income (less deficit).....	13.7	(²)	1.8	4.8	8.1	10.4	13.2	18.5	25.6	30.2	31.1
Change in percentage points, tax as a percentage of adjusted gross income (less deficit), 1995 over 1994.....	0.3	(³)	(⁴)	-0.1	-0.2	-0.1	-0.1	-0.2	-0.1	(⁴)	0.3

¹Includes returns with adjusted gross deficit.

²Percentage not computed.

³Difference not computed.

⁴Difference is less than 0.05 percentage points.

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

indexing. The number of EIC returns with no qualifying children and the amount of EIC claimed on these returns decreased 13.7 percent and 10.2 percent, respectively. The phase-in of tax legislation only affected the maximum EIC rates for taxpayers with one qualifying child. The number of returns for this group increased 18.1 percent, and the amount of EIC claimed increased 12.7 percent. The phase-in of tax legislation for taxpayers with two or more qualifying children affected eligibility levels, the maximum EIC amount, and the maximum EIC rate. While the number of these taxpayers only increased 10.8 percent, the amount of EIC claimed by taxpayers with two or more qualifying children increased 38.6 percent. Similar percentage changes are shown in Figure H for the numbers of returns and amounts of the refundable portion of the EIC.

Historical Trends in Constant Dollars

As shown in Figure I, both AGI and salaries and wages showed large increases in constant dollars for 1995. Both salaries and wages and AGI decreased (in constant dollars) beginning with 1980, and continued to decline

until 1982. For 1983, AGI increased and continued to steadily increase through 1986. Between 1988 and 1993, constant dollar AGI fluctuated within a narrow band before increasing substantially for both 1994 and 1995. The trend for salaries and wages over this same period is comparable.

Over the same period, total income tax varied dramatically (Figure J). For 1980 and 1981, total income tax (in constant dollars) increased gradually, then declined sharply between 1981 and 1983, coinciding with the lower tax rates provided by the Economic Recovery Tax Act of 1981 (ERTA81). Although the ERTA81 tax reductions were still being phased in, total income tax increased for 1984, and continued to increase through 1986, as AGI began to steadily climb. Total income tax decreased for 1987, the first year under the Tax Reform Act of 1986 (TRA86), as the maximum tax rate was reduced from 50 percent to 38.5 percent. For 1988, total income tax rebounded as AGI increased. Between 1988 and 1991, total income tax (in constant dollars) declined modestly each year, mirroring the gradual decline of AGI. For 1992, total income tax increased, and continued to increase until

Individual Income Tax Returns, 1995

Figure G

Selected Tax Credits, Tax Years 1994 and 1995

[Number of returns is in thousands—money amounts are in millions of dollars]

Item	1994		1995		Percentage increase in amount
	Number of returns	Amount	Number of returns	Amount	
	(1)	(2)	(3)	(4)	(5)
Total tax credits ¹	15,042	8,927	15,240	10,040	12.5
Child care credit.....	6,012	2,526	5,984	2,518	-0.3
Credit for the elderly or disabled.....	222	47	252	48	3.1 ³
Earned income credit ²	7,756	2,786	7,851	3,146	12.9
Foreign tax credit.....	1,546	2,309	1,731	2,965	28.4
General business credit.....	301	690	268	703	1.9
Minimum tax credit.....	77	377	107	469	24.4

¹ Includes credits not shown separately.

² Represents portion of earned income credit used to offset income tax before credits.

³ Percentage increase calculated before rounding.

Figure H

Earned Income Credit, Tax Years 1994 and 1995

[Number of returns is in thousands—money amounts are in millions of dollars]

Item	1994		1995		Percentage increase in amount
	Number of returns	Amount	Number of returns	Amount	
	(1)	(2)	(3)	(4)	(5)
Total earned income credit (EIC).....	19,017	21,105	19,334	25,956	23.0
EIC for returns with no qualifying children.....	4,081	686	3,520	616	-10.2
EIC for returns with one qualifying child.....	6,996	10,172	8,264	11,465	12.7
EIC for returns with two or more qualifying children.....	6,813	10,014	7,550	13,875	38.6
Refundable earned income credit (EIC).....	14,654	16,598	15,178	20,829	25.5
EIC for returns with no qualifying children.....	2,622	477	2,249	420	-11.9
EIC for returns with one qualifying child.....	5,709	8,221	6,536	8,828	7.4
EIC for returns with two or more qualifying children.....	5,588	8,147	6,393	11,581	42.2

1995, reflecting higher AGI and higher tax rates (for 1993 and later years).

Net capital gain (less loss) is the sum of capital gain distributions reported on Form 1040 and sales of capital assets reported on Schedule D (net gain less loss).

Figure K shows that, in constant dollars, net capital gain (less loss) increased 16.5 percent and capital gain distributions (reported on Schedule D and Form 1040) increased 23.6 percent for 1995. Net capital gain (less loss) decreased 9.6 percent, 25.6 percent, and 13.7 percent for 1989, 1990, and 1991, respectively. The post-recession years of 1992 and 1993 were marked with double-digit growth in net capital gain (less loss), before 1994 saw a decline of 3.8 percent. The constant-dollar percentage changes in capital gain distributions for this same period were larger. After increasing 34.9 percent for 1989, these distributions declined 32.4 percent for 1990 and then

rebounded by 14.6 percent the following year. Similarly to net capital gain (less loss), 1992 and 1993 saw large increases in capital gain distributions (54.5 percent and 56.8 percent, respectively) before the decline reported for 1994. Although 1995 showed the highest capital gain distributions of recent years, net capital gain (less loss) was still below the constant-dollar level shown for 1988.

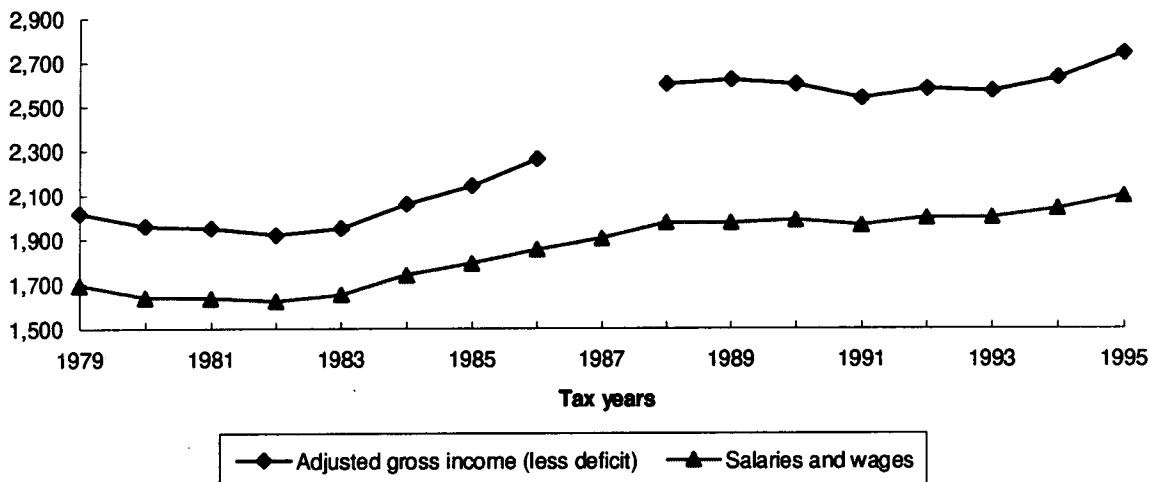
Figure L presents several income, deduction, and tax items (in constant dollars) over time. Real taxable interest declined annually between 1990 and 1994. For 1992 and 1993, these declines were substantial, 24.8 percent and 21.6 percent, respectively. The increase for 1995, while quite large, only brought the taxable interest amount to levels less than those reported for 1992, and far below (42.8 percent) the maximum amount reported for 1989. Dividends decreased for 1990, and continued to decline until 1994, when they showed a slight increase. However,

Individual Income Tax Returns, 1995

Figure I

Adjusted Gross Income and Salaries and Wages, Tax Years 1979-1995 ¹

Constant 1982-84 dollars (billions) ²



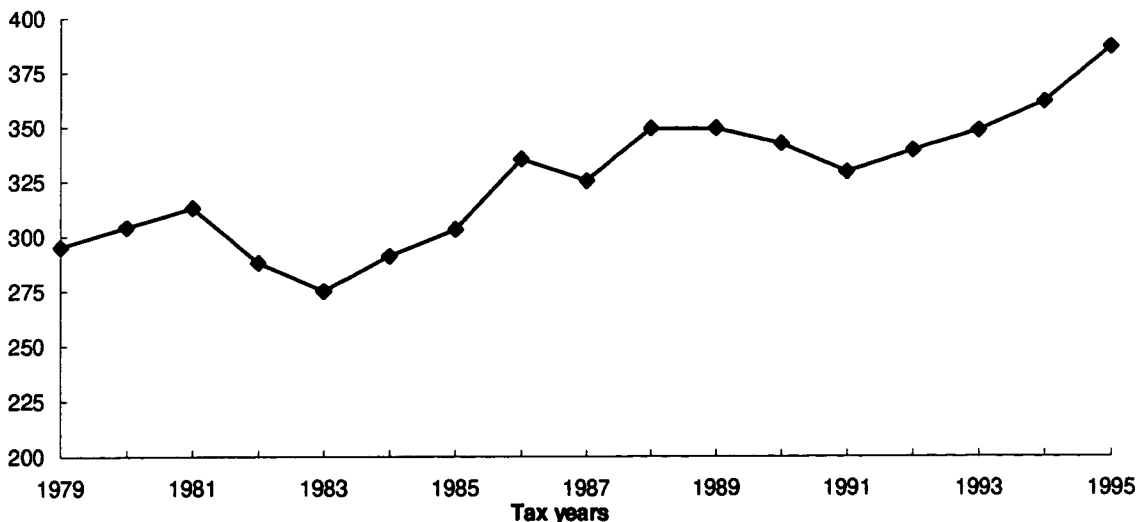
¹ The increase in adjusted gross income (less deficit) (AGI) is not shown for Tax Year 1987 because the definition of this item changed substantially beginning in 1987. Therefore, AGI should be examined separately from 1979 to 1986 and from 1988 to 1995.

² Constant dollars were calculated using the U.S. Bureau of Labor Statistics' consumer price index for urban consumers (CPI-U, 1982-84=100). See footnote 1 of this article for further details.

Figure J

Total Income Tax, Tax Years 1979-1995

Constant 1982-84 dollars (billions) ¹



¹ Constant dollars were calculated using the U.S. Bureau of Labor Statistics' consumer price index for urban consumers (CPI-U, 1982-84=100). See footnote 1 of this article for further details.

Individual Income Tax Returns, 1995

Figure K

Net Capital Gain and Capital Gain Distributions, Tax Years 1988-1995

[Number of returns is in thousands—money amounts are in millions of dollars]

Tax year	Net capital gain (less loss) ¹				Capital gain distributions ¹			
	Number of returns	Current dollars	Constant 1982-84 dollars ²		Number of returns	Current dollars	Constant 1982-84 dollars ²	
			Amount	Percentage increase			Amount	Percentage increase
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1988.....	14,309	153,768	129,981	N/A	4,274	3,879	3,279	N/A
1989.....	15,060	145,631	117,444	-9.6	5,191	5,483	4,422	34.9
1990.....	14,288	114,231	87,400	-25.6	5,069	3,905	2,988	-32.4
1991.....	15,009	102,776	75,460	-13.7	5,796	4,665	3,425	14.6
1992.....	16,491	118,230	84,269	11.7	5,917	7,426	5,293	54.5
1993.....	18,409	144,172	99,773	18.4	9,998	11,995	8,301	56.8
1994.....	18,823	142,288	96,011	-3.8	9,803	11,322	7,640	-8.0
1995.....	19,963	170,415	111,821	16.5	10,744	14,391	9,443	23.6

N/A - Not applicable.

¹ Includes capital gain distributions not reported on Schedule D.

² Constant dollars were calculated using the U.S. Bureau of Labor Statistics' consumer price index for urban consumers (CPI-U, 1982-84=100). See footnote 1 of this article for further details.

the 11.6-percent increase for 1995 still left the dividends amount slightly below the amount reported for 1989.

Constant-dollar business or profession net income (less loss) fluctuated with increases and decreases, within a narrow range, between 1988 and 1995. This trend continued with the 0.9 percent decline for 1995. Taxable Individual Retirement Arrangement (IRA) distributions showed substantial increases for recent years, with the 1995 amount more than double the level shown for 1988. Taxable social security benefits increased each year since 1988. The large increase for 1994 reflected the change in law requiring up to 85 percent of social security benefits to be included in taxable income for some beneficiaries. Taxable pensions and annuities increased annually since 1979, with double-digit growth for 1983 through 1987. Tax Year 1995 levels were nearly three times the amount reported for 1979. Total rent and royalty net income (less loss) and partnership and S Corporation net income (less loss) both showed large increases and large decreases over time. For most of the 1980's, rent and royalty net income (less loss) decreased annually, and for many years the total was negative. This trend changed with TRA86 and its passive loss rules [9]. For 1991, this item finally reached a level exceeding the amount reported for 1981, and continued to increase through 1995. Similarly, partnership and S Corporation net income (less loss) was negative from 1981 through 1986. For 1987, this item reached a level higher than the amount reported for 1979. Partnership and S Corporation net income (less loss) more than doubled between 1987 and 1988 and, despite a decline for 1991, steadily increased through 1995. Real Tax Year 1995 amounts were over four times the amount

reported for 1979.

The inflation-adjusted amount of total itemized deductions after limitation increased from 1979 through 1986, then declined for the next two years because of provisions in TRA86. The amounts increased slightly the next two years, but beginning with 1991, when itemized deductions were limited for taxpayers with AGI above certain income thresholds, total itemized deductions decreased again. The total itemized deduction amount reported for 1995 nearly matches the level shown for 1984. During this same period, the real itemized deduction for charitable contributions increased each year until 1987, when provisions of TRA86 reduced the total number of itemizers. Since 1987, this deduction increased for most years.

The fluctuations in alternative minimum tax shown for 1988 through 1995 reflect the changes in law. For 1989, when the AMT exclusion was phased out, AMT declined 22.9 percent. Likewise, AMT showed double-digit growth for both 1991 and 1993, coinciding with increases in the AMT rate introduced for these years.

With the exception of 1985, the real value of the total earned income credit declined from 1980 through 1986. Tax Year 1987 showed the largest percentage increase in the EIC, 89.0 percent, primarily due to the increases in both the rate and the base of the credit. Since 1987, total EIC increased each year, exhibiting double-digit growth for many of these years. The total EIC amount for 1995 was more than six times the level reported for 1979.

Summary

For 1995, both AGI and taxable income grew at over twice the annual rate of inflation (2.8 percent). AGI

Individual Income Tax Returns, 1995

Figure L

Selected Sources of Income, Deductions, and Tax Items, in Constant 1982-84 Dollars, Tax Years 1979-1995

(Money amounts are in millions of dollars)

Tax year	Taxable interest		Dividends		Business or profession net income (less loss)		Taxable Individual Retirement Arrangement distributions		Taxable social security benefits		Alternative minimum tax	
	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1988.....	158,057	N/A	65,367	N/A	106,782	N/A	9,398	N/A	12,140	N/A	869	N/A
1989.....	177,432	12.3	65,572	0.3	107,047	0.2	11,190	19.1	13,990	15.2	670	-22.9
1990.....	173,744	-2.1	61,338	-6.5	108,210	1.1	13,431	20.0	15,062	7.7	635	-5.2
1991.....	153,753	-11.5	56,743	-7.5	104,159	-3.7	15,145	12.8	15,682	4.1	891	40.3
1992.....	115,712	-24.7	55,542	-2.1	109,766	5.4	18,726	23.6	16,493	5.2	967	8.5
1993.....	90,755	-21.6	55,176	-0.7	107,754	-1.8	18,741	0.1	17,059	3.4	1,421	46.9
1994.....	85,134	-6.2	55,607	0.8	112,148	4.1	22,339	19.2	26,072	52.8	1,493	5.1
1995.....	101,562	19.3	62,068	11.6	111,118	-0.9	24,486	9.6	29,997	15.1	1,503	0.7

Tax year	Taxable pensions and annuities		Total rent and royalty net income (less loss)		Partnership and S Corporation net income (less loss)		Total itemized deductions after limitation ²		Charitable contributions deduction		Total earned income credit	
	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase	Amount (Constant 1982-84 dollars) ¹	Percentage increase
	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
1979.....	51,441	N/A	6,668	N/A	20,222	N/A	253,676	N/A	30,593	N/A	2,826	N/A
1980.....	52,597	2.2	4,982	-25.3	12,256	-39.4	264,597	4.3	31,322	2.4	2,410	-14.7
1981.....	57,081	8.5	3,368	-32.4	-1,050	(³)	282,121	6.6	33,884	8.2	2,103	-12.7
1982.....	62,304	9.2	-2,238	(³)	-1,822	-73.5	294,825	4.5	34,686	2.4	1,840	-12.5
1983.....	70,094	12.5	-5,409	-141.7	-530	70.9	310,877	5.4	37,829	9.1	1,801	-2.1
1984.....	77,428	10.5	-9,127	-68.7	-2,183	-311.9	345,405	11.1	40,539	7.2	1,574	-12.6
1985.....	88,379	14.1	-12,048	-32.0	-2,348	-7.6	376,416	9.0	44,575	10.0	1,940	23.3
1986.....	98,263	11.2	-13,953	-15.8	-5,346	-127.7	407,900	8.4	49,102	10.2	1,831	-5.6
1987.....	109,819	11.8	-8,147	41.6	21,403	(³)	345,088	-15.4	43,683	-11.0	3,460	89.0
1988.....	117,317	6.8	-1,081	86.7	48,250	125.4	334,080	-3.2	43,068	-1.4	4,984	44.0
1989.....	118,837	1.3	-1,160	-7.3	50,881	5.5	347,563	4.0	44,725	3.8	5,319	6.7
1990.....	121,878	2.6	2,880	(³)	51,279	0.8	350,792	0.9	43,797	-2.1	5,771	8.5
1991.....	129,590	6.3	3,814	32.4	46,395	-9.5	343,382	-2.1	44,474	1.5	7,676	33.0
1992.....	132,924	2.6	6,878	80.3	62,474	34.7	343,511	(³)	45,505	2.3	8,682	13.1
1993.....	134,266	1.0	9,280	34.9	64,269	2.9	339,380	-1.2	47,304	4.0	10,752	23.8
1994.....	138,625	3.2	10,774	16.1	77,183	20.1	333,100	-1.9	47,601	0.6	14,241	32.4
1995.....	145,048	4.6	11,281	4.7	82,515	6.9	346,046	3.9	49,207	3.4	17,031	19.6

N/A - Not applicable.

¹ Constant dollars were calculated using the U.S. Bureau of Labor Statistics' consumer price index for urban consumers (CPI-U, 1982-84=100). See footnote 1 of this article for further details.

² Itemized deductions for 1991 and later years were limited if adjusted gross income exceeded specified levels.

³ Percentage not calculated.

increased 7.2 percent and taxable income increased 8.3 percent. These substantial increases contributed to the 10.0 percent increase in total income tax. The average tax rate increased 0.3 percentage points for the highest income size class, but either declined or remained the same as the 1994 rate for all other income size classes. Overall, the average tax rate increased for 1995 from 13.7 percent to 14.0 percent.

The largest components of AGI, salaries and wages and taxable pensions and annuities, increased 5.8 percent and

7.6 percent, respectively. A number of other income items contributed to the growth of AGI: taxable interest increased 22.7 percent; net capital gain (less loss) increased 19.8 percent; taxable social security benefits increased 18.3 percent; and dividends increased 14.8 percent. While 1995 saw record levels reported for most of these items, taxable interest, net capital gain (less loss), and dividends were still below the 1988 level (in constant dollars). Between 1994 and 1995, the number of returns claiming the earned income credit increased only 1.7

Individual Income Tax Returns, 1995

percent, yet the total amount of the credit increased 23.0 percent, mainly as the result of the phase-in of changes enacted in 1993.

Changes in Law

The following is a list of Federal tax law and Internal Revenue Service administrative changes that had a major bearing on the 1995 data presented in this article. In general, the definitions used in this article are the same as those in section 4 of *Statistics of Income--Individual Income Tax Returns 1994--Publication 1304*.

Earned Income Credit--As with previous years, the maximum amount of the earned income credit increased, as did the amount of *earned income* and AGI an individual could have and still claim the credit. The maximum credit for taxpayers with no qualifying children increased (due to inflation-indexing) 2.6 percent, from \$306 to \$314. The EIC rate for these taxpayers remained 7.65 percent of EIC income. For taxpayers with no qualifying children, earned income and AGI had to be less than \$9,230 (up 2.6 percent from \$9,000 for 1994). For taxpayers with one qualifying child, the maximum credit increased (due to inflation-indexing) 2.7 percent, from \$2,038 to \$2,094. The EIC rate for these taxpayers increased from 26.3 percent to 34.0 percent of EIC income. For taxpayers with two or more qualifying children, the maximum credit rose 23.0 percent, from \$2,528 to \$3,110. The EIC rate for these taxpayers increased from 30.0 percent to 36.0 percent of EIC income. To be eligible for the credit, a taxpayer's earned income and AGI had to be less than \$24,396 (up 2.7 percent from \$23,755 for 1994) for one qualifying child, or less than \$26,673 (up 5.4 percent from \$25,296 for 1994) for two or more qualifying children.

Exemption Amount--Indexing for inflation allowed a taxpayer to claim a \$2,500 deduction for each exemption to which he or she was entitled for 1995, a \$50 increase over the amount allowed for 1994. The AGI threshold for the limitation of exemption amounts was also indexed for inflation, from \$111,800 to \$114,700 for single filers; \$167,700 to \$172,050 for married persons filing jointly and surviving spouses; \$139,750 to \$143,350 for heads of household; and \$83,850 to \$86,025 for married persons filing separately. For 1995, the phaseout of the deduction for exemptions was completed at AGI levels above \$237,200 for single filers; \$294,550 for married persons filing jointly and surviving spouses; \$265,850 for heads of household; and \$147,275 for married persons filing separately. Above these levels, no deduction for exemptions was allowed.

Form 1040EZ--For the first time, taxpayers were permitted to report unemployment compensation on Form 1040EZ.

Form 8615, Tax For Children Under Age 14 Who Have Investment Income of More Than \$1,300--The amount of investment income a child under age 14 could have without having to file Form 8615 increased from \$1,200 to \$1,300.

Household Employment Taxes--For 1995, taxpayers paying domestic employees \$1,000 or more generally had to pay social security and Medicare taxes for these employees. The taxes were paid with the income tax return by filing Schedule H, *Household Employment Taxes*. (Household employment taxes are reflected in the statistics for "total tax liability" and are tabulated in Table 2.) Previously, social security and Medicare taxes for household employees were reported quarterly on Form 942, *Employer's Quarterly Tax Return for Household Employees*.

Itemized Deductions--If a taxpayer's AGI was greater than \$114,700 (\$57,350 if married filing separately), some types of his or her itemized deductions were limited; this threshold increased from \$111,800 (\$55,900) for 1994, as a result of indexing for inflation. 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 deductions that were subject to the limitation, or (b) 3 percent of AGI in excess of the limitation threshold.

Self-employed Health Insurance Deduction--The self-employed health insurance deduction, which expired on December 31, 1993, was retroactively extended and made permanent. In addition, the percentage of health insurance premiums that self-employed taxpayers were able to deduct increased from 25 percent to 30 percent.

Self-employment Tax--The ceiling on taxable "self-employment income" was changed for 1995. The maximum amount of net earnings subject to the social security part of self-employment tax increased to \$61,200. This threshold was increased from \$60,600 for 1994, as a result of indexing for inflation.

Social Security Numbers--Taxpayers were required to provide the social security number for each dependent claimed on their income tax return and for each dependent listed on Schedule EIC, unless the dependent was born after October 1995.

Standard Deduction--The basic standard deduction and

Individual Income Tax Returns, 1995

additional standard deduction for age or blindness increased for 1995 as a result of inflation-indexing. For single filers, the basic standard deduction rose from \$3,800 to \$3,900; for married persons filing jointly or surviving spouses, from \$6,350 to \$6,550; for married persons filing separately, from \$3,175 to \$3,275; and for heads of household, from \$5,600 to \$5,750. The basic standard deduction claimed by filers who were dependents of other taxpayers increased from \$600 to \$650. The additional standard deduction for people age 65 or older or the blind remained \$950 for single filers and heads of households, and \$750 for married persons filing jointly, surviving spouses, and married persons filing separately.

Tax Brackets--To counterbalance the effects of inflation, the boundaries for the tax brackets were widened. The 15 percent bracket applied to taxable income equal to or below \$23,350 (\$22,750 for 1994) for single filers; \$39,000 (\$38,000 for 1994) for joint filers or surviving spouses; \$19,500 (\$19,000 for 1994) for married persons filing separately; and \$31,250 (\$30,500 for 1994) for heads of household. The 28 percent tax bracket applied to taxable income in excess of the 15 percent bracket ceiling and equal to or below \$56,550 (\$55,100 for 1994) for single filers; \$94,250 (\$91,850 for 1994) for joint filers or surviving spouses; \$47,125 (\$45,925 for 1994) for married persons filing separately; and \$80,750 (\$78,700 for 1994) for heads of household. The 31 percent tax bracket applied to taxable income in excess of the 28 percent bracket ceiling and equal to or below \$117,950 (\$115,000 for 1994) for single filers; \$143,600 (\$140,000 for 1994) for joint filers or surviving spouses; \$71,800 (\$70,000 for 1994) for married persons filing separately; and \$130,800 (\$127,500 for 1994) for heads of households. The 36 percent tax bracket applied to taxable income in excess of the 31 percent bracket ceiling and equal to or below \$256,500 (\$250,000 for 1994) for single filers, joint filers or surviving spouses, and heads of households and \$128,250 (\$125,000 for 1994) for married persons filing separately. The 39.6 percent tax rate applied to taxable income in excess of the upper boundary for the 36 percent tax bracket.

Data Sources and Limitations

These statistics are based on a sample of individual income tax returns (Forms 1040, 1040A, 1040EZ, 1040T, and 1040PC; including electronically-filed returns) filed during Calendar Year 1996. Returns in the sample were stratified based on: (1) the larger of positive income or negative income; (2) the size of business and farm receipts; (3) the presence or absence of specific forms or

schedules; and (4) the usefulness of returns for tax policy modeling purposes [10]. Returns were then selected at rates ranging from 0.02 percent to 100 percent. The 1995 data are based on a sample of 114,591 returns and an estimated final population of 118,650,252 returns. The corresponding sample and population for the 1994 data were 108,861 and 116,878,243 returns, respectively.

Since the data presented here are estimates based on a sample of returns filed, they are subject to sampling error. To properly use the statistical data provided, the magnitude of the potential sampling error must be known; coefficients of variation (CV's) are used to measure that magnitude. Estimated CV's for the numbers of returns and money amounts for selected income items are presented in Figure M. The reliability of estimates based on samples, and the use of coefficients of variation for evaluating the precision of estimates based on samples, are discussed in the appendix to this issue of the *Bulletin*.

Notes and References

- [1] U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*. The consumer price index (CPI-U) represents annual averages of monthly figures and reflects buying patterns of all urban consumers (1982-84=100):

Year	CPI-U	Year	CPI-U
1995	152.4	1986	109.6
1994	148.2	1985	107.6
1993	144.5	1984	103.9
1992	140.3	1983	99.6
1991	136.2	1982	96.5
1990	130.7	1981	90.9
1989	124.0	1980	82.4
1988	118.3	1979	72.6
1987	113.6		

- [2] "A26 Domestic Financial Statistics, Interest Rates," *Federal Reserve Bulletin*, July 1995, September 1995, December 1995, Volume 81; and March 1996, Volume 82.
- [3] U.S. Bureau of Labor Statistics as reported in *Economic Report of the President*, 1996, p. 346.
- [4] For purposes of this article, total negative income is a compilation of all income items on individual income tax returns (Forms 1040, 1040A, 1040EZ, 1040PC, and electronically-filed returns) for which a loss was reported by the taxpayer. The Form 1040 income tax return entry for Schedule E, *Supplemental Income*

Individual Income Tax Returns, 1995

Figure M

Coefficients of Variation for Selected Items, Tax Year 1995

[Number of returns is in thousands—money amounts are in millions of dollars—coefficients of variation are percentages]

Item	Number of returns	Coefficient of variation	Amount	Coefficient of variation
	(1)	(2)	(3)	(4)
Adjusted gross income (less deficit).....	118,218	0.06	4,189,354	0.17
Salaries and wages.....	101,139	0.18	3,201,457	0.28
Business or profession:				
Net income.....	12,217	0.68	191,810	1.16
Net loss.....	3,956	1.85	22,466	2.32
Net capital gain (less loss) reported on Schedule D:				
Net gain.....	10,151	1.18	176,473	0.87
Net loss.....	5,134	1.78	9,715	1.92
Taxable Individual Retirement Arrangement distributions.....	5,256	1.94	37,316	3.11
Taxable pensions and annuities.....	18,415	0.95	221,053	1.40
Partnership and S Corporation:				
Net income.....	3,567	1.74	166,419	1.05
Net loss.....	2,055	2.61	40,666	1.65
Estate and trust:				
Net income.....	507	5.20	6,871	4.81
Net loss.....	41	15.91	817	7.08
Unemployment compensation.....	7,985	1.74	19,336	2.35
Taxable social security benefits.....	6,598	1.56	45,715	1.89
Other income:				
Net income.....	4,413	1.99	19,111	2.70
Net loss.....	210	8.28	3,592	6.56
Payments to an Individual Retirement Arrangement.....	4,301	2.15	8,338	2.22
Moving expenses adjustment.....	880	5.22	1,720	7.45
Deduction for self-employment tax.....	12,849	0.75	13,342	1.13
Self-employed health insurance deduction.....	3,011	1.83	2,601	2.01
Total statutory adjustments.....	18,209	0.78	41,140	1.24
Total standard deduction.....	83,223	0.24	413,585	0.31
Interest paid deduction.....	28,705	0.65	215,078	0.72
Taxes paid deduction.....	33,530	0.57	188,644	0.50
Charitable contributions deduction.....	30,541	0.61	74,992	0.96
Total itemized deductions after limitation.....	34,008	0.56	527,374	0.55
Taxable income.....	94,612	0.24	2,813,826	0.22
Total earned income credit.....	19,334	0.98	25,956	1.20
Foreign tax credit.....	1,731	1.69	2,965	4.28
Total tax credits.....	15,240	1.17	10,040	1.67
Total income tax.....	89,253	0.27	588,419	0.24

and Loss (From rental real estate, royalties, partnerships, S Corporations, estates, trusts, REMICs, etc.), was separated into the following components: rent and royalty net loss, partnership and S Corporation net loss, and estate and trust net loss. When any of these components were negative on a return, the corresponding loss (rather than the netted total amount from Schedule E) was included in the statistics for total net loss. For example, if a return showed estate and trust net income of \$20,000 and rent and royalty net loss of \$12,000, total net loss would include the \$12,000 of estate and trust net loss, rather than the \$8,000 netted total of both sources of

supplemental income.

- [5] Net operating loss is a carryover of the loss of a business when AGI for a prior year was less than zero. The loss could be applied to the AGI for the current year and carried forward for up to 15 years. Net operating loss is included in other income and edited separately for SOI purposes.
- [6] The remaining 0.8 percent of the returns did not claim either a standard deduction or itemized deductions because no AGI was reported.
- [7] Average AGI is defined as the amount of AGI

Individual Income Tax Returns, 1995

divided by the number of returns filed. Average taxable income is defined as the amount of taxable income divided by the number of returns with taxable income. Average total income tax is defined as the amount of total income tax divided by the number of taxable returns. Taxable returns are defined as returns with "total income tax" (the sum of income tax after credits and the alternative minimum tax) present.

- [8] U.S. Congress, *Omnibus Budget Reconciliation Act of 1993* (H.R. 2264, 103rd Congress; Public Law 103-66), August 10, 1993.
- [9] Losses generated by any "flow-through" business activity (i.e., such as partnerships or S Corporations for which profits and certain other amounts are passed through to the owners for taxation) in which the taxpayer did not "materially participate" (i.e., was not involved regularly and substantially in the operations

of the activity) are categorized as passive activity losses. TRA86 gradually eliminated the use of passive losses as offsets to nonpassive income, such as salaries and wages. TRA86 provided for a 5-year phase-in (ending in 1991) of the limitations on passive losses for investments made prior to 1987; since Tax Year 1991, the restrictions applied to all passive losses. However, exceptions up to \$25,000 were made for certain real estate losses. Under prior law, passive losses were fully deductible.

- [10] Returns in the sample were stratified based on the presence or absence of one or more of the following forms or schedules: Form 2555, *Foreign Earned Income*; Form 1116, *Foreign Tax Credit (Individual, Fiduciary, or Nonresident Alien Individual)*; Schedule C, *Profit or Loss from Business (Sole Proprietorship)*; and Schedule F, *Profit or Loss From Farming*.

Individual Income Tax Returns, 1995

Table 1.--All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income

(All figures are estimates based on samples--money amounts are in thousands of dollars)

Size of adjusted gross income	Number of returns	Adjusted gross income (less deficit)	Salaries and wages		Taxable interest		Tax-exempt interest ¹	
			Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
All returns.....	118,218,327	4,189,383,615	101,138,551	3,201,458,589	67,028,830	154,780,536	5,006,129	48,518,428
No adjusted gross income.....	944,141	-55,253,648	313,169	7,018,867	577,655	3,858,235	57,486	900,532
\$1 under \$5,000.....	14,848,131	37,604,828	11,808,697	32,697,088	5,032,708	2,563,059	149,163	312,366
\$5,000 under \$10,000.....	13,982,404	104,603,365	11,238,571	78,275,001	4,844,498	6,065,788	193,946	963,240
\$10,000 under \$15,000.....	13,582,088	169,317,443	10,831,185	125,644,313	5,400,204	9,295,208	262,021	975,005
\$15,000 under \$20,000.....	11,385,632	198,418,324	9,384,779	151,480,439	5,215,647	10,335,147	236,605	1,315,883
\$20,000 under \$25,000.....	9,970,099	223,400,219	8,751,394	182,784,795	4,912,925	7,407,192	185,743	750,411
\$25,000 under \$30,000.....	7,847,882	215,200,244	6,925,369	174,597,011	4,381,401	6,499,244	256,350	1,671,886
\$30,000 under \$40,000.....	12,380,339	430,491,242	11,335,829	363,702,906	8,087,061	11,829,380	408,731	2,418,688
\$40,000 under \$50,000.....	9,098,760	406,638,597	8,335,206	338,901,890	6,900,870	10,511,240	451,685	2,189,352
\$50,000 under \$75,000.....	13,679,023	828,349,278	12,540,311	685,128,754	11,567,477	20,189,527	932,802	6,049,959
\$75,000 under \$100,000.....	5,374,489	458,505,650	4,943,158	371,176,609	4,950,474	12,112,166	556,831	4,378,695
\$100,000 under \$200,000.....	4,074,852	532,030,480	3,664,279	384,652,966	3,902,507	18,491,942	785,123	8,403,476
\$200,000 under \$500,000.....	1,007,138	292,117,517	862,301	174,550,717	991,888	13,033,311	376,382	7,509,534
\$500,000 under \$1,000,000.....	178,374	120,347,093	151,390	60,203,950	176,965	6,376,459	95,776	3,774,664
\$1,000,000 or more.....	86,998	227,582,987	75,113	70,641,263	86,577	16,212,659	57,483	6,904,738
Taxable returns.....	89,252,989	4,007,680,441	77,749,665	3,009,986,778	58,677,881	141,385,412	4,622,276	45,114,932
Nontaxable returns.....	28,965,338	181,773,174	23,388,886	191,469,791	8,160,968	13,395,124	383,853	3,403,496

Size of adjusted gross income	Dividends		State income tax refunds		Alimony received		Business or profession	
	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.....	26,214,195	94,592,325	18,261,317	12,235,548	427,060	4,339,781	12,217,261	191,809,620
No adjusted gross income.....	259,249	1,063,112	51,689	109,423	2,078	16,659	125,976	1,590,787
\$1 under \$5,000.....	1,820,014	1,483,207	88,015	27,082	12,340	53,286	1,020,276	2,737,046
\$5,000 under \$10,000.....	1,538,487	2,456,591	177,038	68,076	37,542	164,430	1,414,667	8,120,694
\$10,000 under \$15,000.....	1,710,482	3,140,808	344,258	131,096	78,122	433,787	1,152,228	9,362,248
\$15,000 under \$20,000.....	1,682,300	3,327,617	562,488	186,704	55,319	371,727	983,371	9,372,282
\$20,000 under \$25,000.....	1,494,684	2,959,089	696,452	257,320	44,118	347,805	867,791	8,077,725
\$25,000 under \$30,000.....	1,468,569	3,039,781	890,797	357,976	39,299	385,540	716,416	7,883,153
\$30,000 under \$40,000.....	2,645,327	4,957,079	2,391,120	951,281	67,288	614,055	1,311,664	13,835,902
\$40,000 under \$50,000.....	2,395,630	5,127,801	2,509,984	1,097,677	39,551	465,968	1,112,910	12,938,607
\$50,000 under \$75,000.....	4,769,101	12,689,694	5,443,783	2,725,174	32,403	607,708	1,689,541	27,072,894
\$75,000 under \$100,000.....	2,707,485	8,228,353	2,588,804	1,618,548	8,161	299,396	773,396	18,855,756
\$100,000 under \$200,000.....	2,672,051	15,334,824	1,905,073	1,923,120	9,501	335,836	762,334	36,950,040
\$200,000 under \$500,000.....	811,619	11,203,483	472,878	1,217,568	2,998	217,571	234,955	23,714,793
\$500,000 under \$1,000,000.....	158,269	5,841,177	90,110	537,937	246	15,747	35,815	6,162,250
\$1,000,000 or more.....	80,930	13,739,752	48,828	1,028,556	92	30,266	15,921	5,135,462
Taxable returns.....	23,632,913	89,029,724	17,511,423	11,781,756	350,260	3,914,148	8,710,411	168,433,925
Nontaxable returns.....	2,581,282	5,562,601	749,894	453,792	76,800	425,633	3,506,850	23,375,694

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.--All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Business or profession--continued		Capital gain distributions reported on Form 1040		Sales of capital assets reported on Form 1040, Schedule D			
	Net loss				Taxable net gain		Taxable net loss	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
All returns.....	3,955,590	22,466,293	4,678,363	3,857,121	10,151,022	176,473,339	5,133,540	9,715,254
No adjusted gross income.....	310,895	5,227,254	15,588	12,083	122,971	5,822,336	196,886	443,441
\$1 under \$5,000.....	120,333	641,314	569,689	290,872	455,878	835,236	336,878	563,111
\$5,000 under \$10,000.....	197,948	955,036	249,884	141,470	550,702	1,284,296	315,105	567,093
\$10,000 under \$15,000.....	239,902	1,182,300	261,094	189,508	566,083	1,680,090	330,099	646,099
\$15,000 under \$20,000.....	255,084	1,049,185	249,458	161,638	539,373	1,936,916	323,489	597,181
\$20,000 under \$25,000.....	263,962	1,180,228	234,221	168,055	544,455	2,146,875	307,132	552,033
\$25,000 under \$30,000.....	270,520	1,196,417	299,187	244,649	488,044	1,893,490	275,321	504,695
\$30,000 under \$40,000.....	518,435	2,089,789	504,600	313,059	974,537	4,081,217	485,770	894,607
\$40,000 under \$50,000.....	445,520	1,683,725	472,340	291,735	846,085	4,729,197	429,235	721,831
\$50,000 under \$75,000.....	695,879	2,601,558	815,359	768,363	1,870,777	11,983,213	812,497	1,480,407
\$75,000 under \$100,000.....	324,334	1,177,383	573,252	448,648	1,118,170	10,252,127	460,123	929,889
\$100,000 under \$200,000.....	235,175	1,495,310	362,639	456,103	1,383,396	23,768,429	601,245	1,205,497
\$200,000 under \$500,000.....	60,251	816,922	63,185	126,018	516,738	25,263,773	203,001	461,533
\$500,000 under \$1,000,000.....	11,031	274,740	6,422	34,879	111,102	16,053,087	39,516	101,077
\$1,000,000 or more.....	6,322	895,132	1,444	10,041	62,712	64,743,055	17,244	46,759
Taxable returns.....	3,140,367	14,320,604	4,330,019	3,479,228	9,142,287	168,269,616	4,186,439	7,731,943
Nontaxable returns.....	815,223	8,145,689	348,343	177,893	1,008,735	8,203,723	947,101	1,983,312

Size of adjusted gross income	Sales of capital assets reported on Form 1040, Schedule D--continued							
	Short-term capital gain		Short-term capital loss		Short-term loss carryover		Short-term gain from other forms (Forms 2119, 6252, etc.)	
	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.....	4,460,401	36,863,756	3,812,067	46,397,171	884,104	24,451,425	152,643	1,686,148
No adjusted gross income.....	66,661	1,017,251	125,383	4,418,359	58,602	3,038,736	2,826	31,135
\$1 under \$5,000.....	180,634	192,083	163,898	1,194,562	45,379	860,639	*6,031	*3,988
\$5,000 under \$10,000.....	177,077	336,802	147,806	1,222,685	27,625	818,475	*4,967	*8,754
\$10,000 under \$15,000.....	194,653	666,243	194,074	1,364,648	47,785	912,915	*3,870	*27,218
\$15,000 under \$20,000.....	189,611	542,544	166,834	1,240,723	35,966	833,171	11,116	5,499
\$20,000 under \$25,000.....	188,921	544,596	170,941	1,328,501	39,351	868,909	10,188	52,079
\$25,000 under \$30,000.....	175,368	655,788	171,149	1,079,811	37,907	588,372	8,511	7,451
\$30,000 under \$40,000.....	347,738	1,302,980	287,158	2,169,677	73,148	1,085,093	12,485	51,251
\$40,000 under \$50,000.....	374,181	1,057,991	292,914	2,111,660	55,256	1,205,249	4,971	11,027
\$50,000 under \$75,000.....	799,123	3,187,040	614,022	4,604,693	128,802	2,455,144	26,122	102,993
\$75,000 under \$100,000.....	529,222	2,341,422	402,937	3,625,746	97,742	2,179,018	16,681	163,479
\$100,000 under \$200,000.....	750,862	6,045,453	641,932	6,986,643	132,076	3,480,484	24,844	170,645
\$200,000 under \$500,000.....	343,645	6,349,546	303,872	6,428,156	70,225	2,910,938	13,372	372,739
\$500,000 under \$1,000,000.....	88,215	3,478,550	79,175	3,226,171	21,127	1,336,904	3,377	178,089
\$1,000,000 or more.....	54,489	9,145,488	49,970	5,395,136	13,112	1,877,377	3,280	499,800
Taxable returns.....	4,078,430	34,619,149	3,333,154	37,191,995	701,766	18,164,352	140,468	1,617,385
Nontaxable returns.....	383,971	2,244,607	478,913	9,205,176	182,337	6,287,073	12,175	68,762

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.—All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income—Continued

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

Size of adjusted gross income	Sales of capital assets reported on Form 1040, Schedule D—continued							
	Short-term loss from other forms (Forms 4684, 6781, and 8824)		Long-term capital gain		Long-term capital loss		Long-term loss carryover	
	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.....	83,027	910,664	11,649,836	185,052,834	6,757,019	85,393,145	1,856,036	46,298,296
No adjusted gross income.....	4,685	58,976	188,337	7,818,857	170,748	10,326,545	90,474	7,033,871
\$1 under \$5,000.....	*2,416	*1,639	600,075	1,090,296	377,704	2,314,085	105,116	1,450,106
\$5,000 under \$10,000.....	*1,345	*5,749	643,338	1,575,725	365,346	3,170,634	121,692	1,922,572
\$10,000 under \$15,000.....	5,613	3,678	625,811	1,851,173	369,065	3,301,838	128,832	2,311,387
\$15,000 under \$20,000.....	*4,773	*8,855	623,947	2,163,157	344,202	3,528,491	90,296	2,399,995
\$20,000 under \$25,000.....	5,613	6,533	606,118	2,376,863	345,265	2,981,074	90,319	1,668,380
\$25,000 under \$30,000.....	3,526	25,774	555,226	2,192,990	304,703	2,464,842	81,595	1,311,532
\$30,000 under \$40,000.....	6,402	27,300	1,119,289	4,392,875	620,984	5,141,268	168,924	3,215,584
\$40,000 under \$50,000.....	1,884	16,999	949,842	5,042,730	519,178	3,747,993	120,409	2,070,689
\$50,000 under \$75,000.....	13,363	29,980	2,080,657	13,179,779	1,127,029	9,561,026	270,140	5,401,461
\$75,000 under \$100,000.....	5,387	35,875	1,235,086	11,003,221	708,230	6,689,542	176,733	3,705,483
\$100,000 under \$200,000.....	11,771	86,064	1,598,867	25,292,028	963,822	12,333,478	258,255	5,989,537
\$200,000 under \$500,000.....	7,506	117,353	612,743	26,191,012	393,668	8,833,676	112,658	4,126,034
\$500,000 under \$1,000,000.....	3,928	121,405	135,879	16,542,925	93,352	3,763,467	26,079	1,460,672
\$1,000,000 or more.....	4,614	364,483	74,620	64,339,203	53,723	7,235,186	14,515	2,230,994
Taxable returns.....	69,402	817,845	10,321,779	173,712,277	5,601,514	65,407,027	1,472,088	32,835,335
Nontaxable returns.....	13,625	92,819	1,328,056	11,340,657	955,505	19,986,118	383,948	13,462,961

Size of adjusted gross income	Sales of capital assets reported on Form 1040, Schedule D—continued						Sales of property other than capital assets	
	Long-term gain from other forms (Forms 2119, 4797, etc.)		Long-term loss from other forms (Forms 4684, 6781, and 8824)		Schedule D gain subject to 28 percent tax rate		Net gain	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
All returns.....	2,806,992	54,042,595	86,343	1,271,547	1,976,496	105,521,120	802,688	5,734,820
No adjusted gross income.....	82,555	3,517,653	5,365	88,257	—	—	37,839	564,656
\$1 under \$5,000.....	66,002	384,550	*1,178	*2,007	—	—	18,967	29,329
\$5,000 under \$10,000.....	114,274	373,684	2,602	17,377	—	—	49,715	162,486
\$10,000 under \$15,000.....	182,407	609,213	5,789	22,249	—	—	54,080	150,617
\$15,000 under \$20,000.....	179,810	857,448	5,026	27,764	—	—	56,064	195,685
\$20,000 under \$25,000.....	165,214	972,454	6,850	9,828	—	—	44,438	172,903
\$25,000 under \$30,000.....	143,050	708,545	4,633	42,802	—	—	52,177	161,867
\$30,000 under \$40,000.....	269,641	1,379,324	11,021	42,030	—	—	85,517	319,063
\$40,000 under \$50,000.....	225,793	1,773,580	1,882	8,980	—	—	75,823	375,439
\$50,000 under \$75,000.....	461,376	4,262,985	7,081	30,242	83,316	664,582	111,402	698,264
\$75,000 under \$100,000.....	276,831	3,530,100	7,945	21,887	173,477	1,869,626	60,285	443,091
\$100,000 under \$200,000.....	383,731	8,105,862	12,076	127,867	1,026,613	14,654,909	90,953	1,017,067
\$200,000 under \$500,000.....	180,371	9,019,453	7,064	164,898	525,196	20,061,079	44,326	652,127
\$500,000 under \$1,000,000.....	46,083	4,543,183	3,704	160,139	108,261	13,215,261	11,779	231,062
\$1,000,000 or more.....	29,854	14,004,560	4,157	505,218	59,633	55,055,663	9,324	561,163
Taxable returns.....	2,412,160	49,272,866	72,231	1,114,081	1,976,405	105,503,725	638,091	4,808,020
Nontaxable returns.....	394,832	4,769,729	14,111	157,465	91	17,394	164,597	926,800

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.—All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income—Continued

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

Size of adjusted gross income	Sales of property other than capital assets—continued		Total taxable IRA distributions		Pensions and annuities			
	Net loss				Total		Taxable	
	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.....	974,545	8,744,858	5,255,882	37,316,189	19,778,915	311,264,612	18,414,601	221,053,045
No adjusted gross income.....	83,890	3,873,499	18,366	302,385	118,591	1,321,459	101,782	778,163
\$1 under \$5,000.....	38,528	282,475	108,485	247,171	521,458	2,078,224	485,182	1,185,876
\$5,000 under \$10,000.....	44,181	158,275	386,596	943,497	1,819,730	10,853,271	1,768,673	8,424,607
\$10,000 under \$15,000.....	57,488	157,622	813,633	2,311,940	2,480,549	20,707,767	2,429,280	17,511,317
\$15,000 under \$20,000.....	49,487	240,278	617,675	2,421,215	2,157,815	22,841,182	2,098,134	19,609,968
\$20,000 under \$25,000.....	43,334	135,778	475,749	2,217,007	1,714,786	22,211,203	1,620,259	17,705,826
\$25,000 under \$30,000.....	37,613	175,161	385,201	2,016,892	1,478,783	21,274,884	1,400,112	17,027,698
\$30,000 under \$40,000.....	81,135	304,274	622,029	3,456,893	2,206,838	31,130,413	2,066,004	24,391,524
\$40,000 under \$50,000.....	62,000	303,967	475,952	3,569,918	1,757,285	29,773,926	1,599,944	22,459,133
\$50,000 under \$75,000.....	155,234	532,198	808,228	7,361,268	3,023,503	61,869,591	2,735,175	44,694,725
\$75,000 under \$100,000.....	74,117	360,240	359,016	3,749,102	1,249,972	31,740,500	1,081,645	21,005,508
\$100,000 under \$200,000.....	130,283	659,385	302,455	5,413,344	962,171	35,704,119	801,043	19,306,673
\$200,000 under \$500,000.....	79,252	654,169	67,132	2,362,035	229,753	13,328,179	180,543	4,801,114
\$500,000 under \$1,000,000.....	23,830	309,445	10,301	561,489	39,814	3,827,682	30,848	1,272,061
\$1,000,000 or more.....	16,197	598,095	5,063	382,411	20,067	2,602,211	15,977	878,852
Taxable returns.....	758,780	4,187,596	4,585,358	34,664,640	16,916,296	291,991,051	15,692,146	207,061,985
Nontaxable returns.....	215,765	4,557,262	670,524	2,651,529	2,862,619	19,273,561	2,722,455	13,991,060

Size of adjusted gross income	Rent				Royalty			
	Net income		Net loss		Net income		Net loss	
	(including nondeductible loss)							
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)	
All returns.....	4,358,760	35,165,713	4,903,387	27,437,709	1,096,821	5,010,334	36,679	84,550
No adjusted gross income.....	78,155	925,294	157,964	2,227,158	28,935	181,512	1,479	21,069
\$1 under \$5,000.....	133,331	313,953	130,728	576,401	32,459	28,379	*272	*159
\$5,000 under \$10,000.....	311,248	932,325	196,718	809,253	48,450	46,515	*407	*277
\$10,000 under \$15,000.....	362,685	1,343,277	236,995	941,409	80,758	122,146	*1,251	*581
\$15,000 under \$20,000.....	331,119	1,129,902	273,269	1,134,641	69,168	77,045	*2,378	*1,144
\$20,000 under \$25,000.....	301,178	1,451,225	255,153	1,160,599	71,283	168,750	*1,103	*8,695
\$25,000 under \$30,000.....	245,295	1,058,618	262,991	1,075,093	45,798	113,519	*1,140	*594
\$30,000 under \$40,000.....	444,600	1,914,816	563,680	2,723,091	115,335	199,165	*5,967	*4,673
\$40,000 under \$50,000.....	406,504	1,960,828	451,643	2,056,883	101,270	243,992	3,509	5,500
\$50,000 under \$75,000.....	688,856	4,284,402	1,072,550	5,259,741	194,673	501,558	4,466	4,070
\$75,000 under \$100,000.....	352,212	3,241,652	548,417	3,079,511	85,849	291,953	3,188	2,137
\$100,000 under \$200,000.....	485,995	6,455,007	549,685	3,934,247	131,966	891,786	5,906	11,504
\$200,000 under \$500,000.....	175,251	5,217,240	159,709	1,680,309	63,458	707,726	3,568	12,899
\$500,000 under \$1,000,000.....	39,800	2,240,245	29,665	435,035	16,010	460,221	1,256	4,664
\$1,000,000 or more.....	22,531	2,696,932	14,240	344,356	11,409	976,068	790	6,585
Taxable returns.....	3,644,027	32,058,631	4,231,157	22,606,182	949,927	4,620,467	32,533	61,488
Nontaxable returns.....	714,733	3,107,082	672,229	4,831,527	146,895	389,868	4,147	23,061

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.—All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income—Continued

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

Size of adjusted gross income	Farm rental				Total rental and royalty			
	Net income		Net loss		Net income		Net loss	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(65)	(66)	(67)	(68)	(69)	(70)	(71)	(72)
All returns.....	492,358	3,795,299	127,151	490,956	5,458,156	43,333,490	4,766,157	26,140,481
No adjusted gross income.....	7,775	53,769	5,125	38,265	99,527	1,063,839	161,714	2,415,678
\$1 under \$5,000.....	15,962	37,045	*9,785	*14,777	171,083	375,493	131,038	513,296
\$5,000 under \$10,000.....	28,454	117,462	*13,739	*17,252	371,453	1,084,656	207,127	832,655
\$10,000 under \$15,000.....	50,934	192,805	*3,191	*2,362	456,536	1,651,363	230,311	914,318
\$15,000 under \$20,000.....	50,328	297,930	14,491	39,941	421,044	1,490,431	276,142	1,167,473
\$20,000 under \$25,000.....	36,177	274,007	7,419	*28,170	379,366	1,857,419	257,819	1,135,539
\$25,000 under \$30,000.....	30,535	188,111	11,833	33,598	301,561	1,338,572	273,928	1,123,495
\$30,000 under \$40,000.....	45,239	401,749	7,659	36,035	571,397	2,496,873	561,392	2,689,532
\$40,000 under \$50,000.....	48,617	356,779	13,745	53,998	511,042	2,538,233	461,289	2,096,496
\$50,000 under \$75,000.....	77,704	558,137	22,399	158,751	890,129	5,317,264	1,064,343	5,457,603
\$75,000 under \$100,000.....	47,462	472,369	5,376	11,431	443,871	3,951,738	545,826	2,980,035
\$100,000 under \$200,000.....	38,808	621,048	9,632	32,471	550,918	7,844,731	478,037	3,010,987
\$200,000 under \$500,000.....	11,724	173,969	1,889	14,940	211,752	5,973,638	89,089	1,175,209
\$500,000 under \$1,000,000.....	1,656	27,097	562	3,313	49,725	2,691,366	17,787	303,136
\$1,000,000 or more.....	985	23,023	305	5,652	28,754	3,657,836	10,315	325,027
Taxable returns.....	427,477	3,490,828	100,182	412,172	4,802,827	39,673,288	4,084,583	21,183,934
Nontaxable returns.....	64,881	304,471	26,969	78,784	855,329	3,660,152	681,575	4,956,547

Size of adjusted gross income	Partnership and S Corporation				Estate and trust			
	Net income		Net loss		Net income		Net loss	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
All returns.....	3,566,632	166,418,667	2,055,062	40,866,189	506,584	6,870,734	41,050	816,719
No adjusted gross income.....	46,802	1,202,332	138,338	15,353,080	11,166	102,182	1,222	217,400
\$1 under \$5,000.....	80,754	207,514	72,339	528,542	17,302	41,502	*398	*3,223
\$5,000 under \$10,000.....	134,982	511,481	84,585	515,322	28,707	73,829	*1,605	*14,851
\$10,000 under \$15,000.....	161,618	749,063	63,259	480,791	32,073	104,589	*2,785	*2,524
\$15,000 under \$20,000.....	161,553	1,058,067	99,135	640,931	28,571	67,847	**45	**882
\$20,000 under \$25,000.....	145,718	1,228,869	81,753	793,980	27,816	116,459	**	**
\$25,000 under \$30,000.....	154,492	1,415,206	111,186	660,743	22,402	74,014	*5,317	*7,461
\$30,000 under \$40,000.....	272,399	2,643,162	181,233	891,396	47,879	211,893	*3,663	*3,969
\$40,000 under \$50,000.....	259,686	3,124,034	178,989	1,211,234	41,450	174,393	3,135	2,808
\$50,000 under \$75,000.....	548,069	7,670,427	366,703	2,434,999	69,306	447,726	2,757	18,765
\$75,000 under \$100,000.....	393,161	8,356,903	192,079	1,885,704	48,840	318,960	5,818	46,043
\$100,000 under \$200,000.....	695,611	25,315,166	305,754	3,770,341	77,396	1,288,626	7,583	40,003
\$200,000 under \$500,000.....	369,647	36,118,147	130,046	3,934,387	38,228	1,076,193	4,295	56,984
\$500,000 under \$1,000,000.....	91,083	22,387,339	31,827	2,042,372	8,665	780,606	1,313	39,276
\$1,000,000 or more.....	51,068	54,430,959	17,834	5,722,368	6,782	1,991,915	1,113	362,529
Taxable returns.....	3,216,530	163,769,665	1,712,341	23,501,846	461,571	6,668,034	37,519	594,447
Nontaxable returns.....	350,101	2,649,002	342,720	17,164,343	45,013	202,700	3,531	222,271

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.--All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Farm				Unemployment compensation		Social security benefits	
	Net income		Net loss		Number of returns	Amount	Total	
	Number of returns	Amount	Number of returns	Amount			Number of returns	Amount
	(81)	(82)	(83)	(84)	(85)	(86)	(87)	(88)
All returns.....	726,065	8,192,174	1,493,178	16,041,814	7,885,322	19,336,423	10,292,449	119,291,657
No adjusted gross income.....	20,580	170,342	128,382	3,249,841	12,489	34,983	76,411	734,879
\$1 under \$5,000.....	40,166	70,883	87,594	807,440	268,711	387,389	439,069	3,912,217
\$5,000 under \$10,000.....	70,898	256,784	98,851	784,824	1,009,688	1,927,897	968,488	9,830,759
\$10,000 under \$15,000.....	75,606	569,975	133,459	844,518	1,253,992	2,857,820	1,055,955	11,225,616
\$15,000 under \$20,000.....	83,724	407,828	106,283	1,055,370	983,521	2,271,184	883,910	10,198,323
\$20,000 under \$25,000.....	72,778	484,857	126,133	829,491	827,843	1,862,513	798,131	9,717,497
\$25,000 under \$30,000.....	54,369	547,015	92,825	617,477	653,015	1,755,609	889,897	9,847,945
\$30,000 under \$40,000.....	77,157	897,118	182,347	1,405,858	1,008,562	2,650,800	1,312,587	14,710,742
\$40,000 under \$50,000.....	87,990	1,091,399	172,833	1,483,649	742,089	2,042,913	1,035,704	11,704,822
\$50,000 under \$75,000.....	88,810	1,289,854	192,749	1,554,487	869,572	2,445,693	1,598,022	18,858,697
\$75,000 under \$100,000.....	45,851	823,448	98,295	724,787	249,688	696,830	600,351	8,383,668
\$100,000 under \$200,000.....	38,680	1,127,761	77,303	1,318,275	111,720	368,535	509,822	7,555,191
\$200,000 under \$500,000.....	8,020	298,035	22,654	717,171	13,115	49,281	132,181	2,188,758
\$500,000 under \$1,000,000.....	1,745	104,028	6,307	348,739	1,053	3,954	23,792	394,403
\$1,000,000 or more.....	889	73,051	3,401	402,307	285	1,042	12,330	230,138
Taxable returns.....	527,189	7,121,404	1,079,510	10,204,682	5,916,661	15,032,544	8,694,306	101,938,577
Nontaxable returns.....	198,876	1,070,769	413,668	5,837,132	2,068,661	4,303,879	1,598,143	17,353,080

Size of adjusted gross income	Social security benefits--continued		Foreign-earned income exclusion ^a		Other income ^a			
	Taxable		Number of returns	Amount	Net income		Net loss	
	Number of returns	Amount			Number of returns	Amount	Number of exemptions	Amount
	(89)	(90)	(91)	(92)	(93)	(94)	(95)	(96)
All returns.....	6,598,033	45,715,361	266,129	12,284,935	4,412,970	19,110,515	210,470	3,592,398
No adjusted gross income.....	1,368	12,584	60,248	2,111,046	43,082	652,727	16,884	967,045
\$1 under \$5,000.....	9,626	23,068	50,028	1,948,690	351,762	502,489	10,554	137,201
\$5,000 under \$10,000.....	22,695	85,471	14,398	688,861	312,088	610,231	*4,291	*34,460
\$10,000 under \$15,000.....	28,954	98,171	18,760	987,332	298,394	531,340	20,100	133,203
\$15,000 under \$20,000.....	99,741	283,276	8,822	475,433	312,587	770,459	22,000	106,777
\$20,000 under \$25,000.....	436,526	483,451	15,148	718,999	222,217	572,809	*3,995	*12,548
\$25,000 under \$30,000.....	780,502	1,847,380	*4,241	*104,266	280,723	575,161	*2,872	*29,779
\$30,000 under \$40,000.....	1,308,427	4,871,599	18,228	898,745	437,086	1,099,485	17,334	233,325
\$40,000 under \$50,000.....	1,035,704	6,883,647	7,563	357,388	395,128	1,009,280	12,706	49,865
\$50,000 under \$75,000.....	1,598,022	15,389,765	16,720	926,156	756,923	1,923,568	32,796	327,696
\$75,000 under \$100,000.....	600,351	7,125,854	12,655	814,947	387,065	1,494,871	20,232	241,828
\$100,000 under \$200,000.....	509,822	8,421,486	26,690	1,572,112	413,098	2,431,317	29,128	593,324
\$200,000 under \$500,000.....	132,181	1,859,071	9,617	655,361	160,243	2,705,232	13,018	382,523
\$500,000 under \$1,000,000.....	23,792	335,187	2,234	158,736	39,959	1,342,404	2,803	171,509
\$1,000,000 or more.....	12,321	196,393	979	68,884	24,854	2,889,086	1,758	171,315
Taxable returns.....	6,472,016	45,118,607	117,908	6,190,881	3,757,115	17,112,760	157,480	2,288,760
Nontaxable returns.....	126,017	596,754	148,221	6,094,053	655,856	1,997,755	52,990	1,303,637

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.—All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income—Continued

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

Size of adjusted gross income	Net operating loss *		Gambling earnings *		Statutory adjustments			
					Total		Primary IRA payments	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(97)	(98)	(99)	(100)	(101)	(102)	(103)	(104)
All returns.....	505,303	49,330,982	1,021,201	7,866,919	18,208,887	41,139,577	3,889,574	5,944,655
No adjusted gross income.....	281,999	45,490,274	7,223	33,465	187,454	314,392	10,155	14,623
\$1 under \$5,000.....	52,289	455,138	25,880	36,108	1,076,835	488,448	104,076	149,322
\$5,000 under \$10,000.....	39,781	372,472	51,635	125,332	1,705,939	1,253,603	175,470	274,968
\$10,000 under \$15,000.....	30,134	272,894	86,669	227,374	1,605,036	1,601,578	258,389	391,869
\$15,000 under \$20,000.....	25,933	331,315	67,829	206,528	1,511,784	1,871,819	333,728	547,903
\$20,000 under \$25,000.....	8,052	84,522	72,296	232,052	1,374,130	2,239,774	454,166	709,489
\$25,000 under \$30,000.....	8,077	81,396	63,064	287,471	1,272,521	2,026,376	451,513	608,684
\$30,000 under \$40,000.....	13,509	204,880	104,891	461,421	2,190,772	3,876,853	728,933	1,035,367
\$40,000 under \$50,000.....	19,600	357,958	131,801	600,282	1,812,161	3,025,250	484,395	582,053
\$50,000 under \$75,000.....	10,703	263,718	202,067	1,229,755	2,411,675	5,666,591	376,935	666,568
\$75,000 under \$100,000.....	2,509	66,308	101,954	767,936	1,157,232	4,193,029	213,006	388,248
\$100,000 under \$200,000.....	7,383	372,929	78,829	1,280,518	1,273,036	7,659,820	203,187	390,139
\$200,000 under \$500,000.....	3,490	305,445	21,198	1,110,908	486,424	5,055,773	76,301	148,060
\$500,000 under \$1,000,000.....	1,039	176,922	3,885	485,729	94,410	1,149,666	13,664	26,514
\$1,000,000 or more.....	805	494,811	2,000	782,039	49,479	716,606	5,656	10,848
Taxable returns.....	106,234	9,182,982	893,983	7,416,813	14,259,118	37,760,469	3,609,718	5,522,207
Nontaxable returns.....	399,069	40,148,000	127,238	450,106	3,949,769	3,379,108	279,857	422,448

Size of adjusted gross income	Statutory adjustments—continued							
	Secondary IRA payments		Moving expenses adjustment		Deduction for self-employment tax		Payment to a Keogh plan	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(105)	(106)	(107)	(108)	(109)	(110)	(111)	(112)
All returns.....	1,661,103	2,393,359	879,626	1,720,092	12,849,084	13,341,810	1,032,102	8,734,145
No adjusted gross income.....	8,320	11,330	4,714	12,565	154,843	118,618	1,321	16,139
\$1 under \$5,000.....	4,858	7,398	5,003	6,215	930,522	205,580	5,156	16,422
\$5,000 under \$10,000.....	15,031	20,870	32,655	40,742	1,460,577	618,374	7,403	13,818
\$10,000 under \$15,000.....	44,739	68,051	70,756	67,112	1,219,515	739,226	19,000	39,324
\$15,000 under \$20,000.....	69,590	106,168	60,426	71,013	1,044,953	757,167	19,648	41,056
\$20,000 under \$25,000.....	123,966	183,507	61,082	89,380	861,412	673,159	24,043	53,674
\$25,000 under \$30,000.....	124,602	181,316	72,341	96,447	739,746	688,745	31,231	107,408
\$30,000 under \$40,000.....	304,278	441,127	108,935	196,775	1,334,329	1,169,298	49,193	177,647
\$40,000 under \$50,000.....	315,814	312,643	100,590	186,698	1,137,710	1,111,275	73,568	217,234
\$50,000 under \$75,000.....	264,547	411,700	176,197	366,452	1,740,131	2,198,310	189,118	786,097
\$75,000 under \$100,000.....	152,565	253,334	95,063	261,264	790,842	1,325,144	151,916	1,104,336
\$100,000 under \$200,000.....	156,557	271,930	75,314	225,163	961,043	2,160,089	294,809	3,129,492
\$200,000 under \$500,000.....	61,459	100,644	15,037	86,131	368,492	1,104,850	134,821	2,391,567
\$500,000 under \$1,000,000.....	10,456	16,582	962	9,496	68,814	269,825	22,523	471,976
\$1,000,000 or more.....	4,321	6,759	551	4,639	36,153	202,148	8,351	167,953
Taxable returns.....	1,566,465	2,268,536	812,604	1,610,943	9,313,159	11,519,732	1,007,037	8,637,955
Nontaxable returns.....	94,638	124,823	67,022	109,149	3,535,925	1,822,078	25,065	96,190

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 1.—All Returns: Sources of Income and Adjustments, by Size of Adjusted Gross Income—Continued

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

Size of adjusted gross income	Statutory adjustments—continued							
	Forfeited interest penalty		Alimony paid		Self-employed health insurance deduction		Other adjustments	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(113)	(114)	(115)	(116)	(117)	(118)	(119)	(120)
All returns.....	803,838	203,861	567,947	5,225,584	3,011,145	2,801,145	126,323	860,329
No adjusted gross income.....	10,213	2,844	6,580	87,577	45,592	33,198	1,818	17,498
\$1 under \$5,000.....	46,003	7,205	*2,436	*35,026	90,415	49,750	*5,721	*11,530
\$5,000 under \$10,000.....	66,211	25,555	28,126	124,118	186,181	98,609	*5,635	*36,549
\$10,000 under \$15,000.....	90,335	17,474	27,046	105,830	248,475	172,348	—	—
\$15,000 under \$20,000.....	107,168	25,826	23,794	89,329	239,885	172,520	*6,846	*60,611
\$20,000 under \$25,000.....	63,565	12,244	40,460	229,455	211,310	170,920	*5,906	*48,345
\$25,000 under \$30,000.....	41,940	11,048	30,058	149,815	199,544	158,613	*4,620	*24,300
\$30,000 under \$40,000.....	81,959	12,122	74,908	468,695	322,105	238,796	14,306	137,026
\$40,000 under \$50,000.....	74,229	26,558	53,341	248,084	268,370	216,024	32,971	124,681
\$50,000 under \$75,000.....	118,461	20,566	104,601	729,136	416,466	365,510	28,124	114,573
\$75,000 under \$100,000.....	58,567	26,042	64,460	491,378	223,600	234,867	10,743	108,404
\$100,000 under \$200,000.....	33,377	10,632	66,511	1,015,036	342,387	388,655	6,329	64,816
\$200,000 under \$500,000.....	9,789	4,003	34,359	887,318	160,097	216,498	2,736	92,962
\$500,000 under \$1,000,000.....	1,346	1,110	7,108	288,669	36,921	54,313	323	3,592
\$1,000,000 or more.....	676	633	4,158	275,899	19,799	30,523	246	15,442
Taxable returns.....	658,305	164,118	529,118	4,929,819	2,479,345	2,198,559	115,006	794,734
Nontaxable returns.....	145,532	39,743	38,829	295,745	531,800	402,585	11,318	65,595

Size of adjusted gross income	Basic standard deduction		Additional standard deduction		Total itemized deductions (after limitation)		Exemptions	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of exemptions	Amount
	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)
All returns.....	83,222,737	401,265,344	10,809,600	12,319,288	34,007,717	527,374,034	237,164,486	584,508,467
No adjusted gross income.....	—	—	—	—	—	—	1,671,758	4,168,474
\$1 under \$5,000.....	14,420,183	47,104,278	760,037	807,000	219,764	2,159,134	11,416,514	28,486,211
\$5,000 under \$10,000.....	13,450,823	61,733,522	1,974,620	2,088,543	519,196	5,089,708	20,193,383	50,417,246
\$10,000 under \$15,000.....	12,630,372	61,842,385	2,232,604	2,497,263	930,474	9,210,346	23,833,852	59,532,217
\$15,000 under \$20,000.....	10,165,160	51,189,511	1,833,515	1,909,083	1,215,854	12,212,870	21,575,174	53,903,909
\$20,000 under \$25,000.....	8,428,649	42,948,634	1,060,285	1,254,997	1,536,831	14,768,175	19,709,473	49,239,426
\$25,000 under \$30,000.....	6,057,097	31,732,852	716,373	834,099	1,789,527	17,745,680	16,188,289	40,438,151
\$30,000 under \$40,000.....	8,169,526	45,027,104	836,105	961,353	4,197,381	43,543,964	28,474,167	71,121,412
\$40,000 under \$50,000.....	4,641,511	27,226,844	550,400	664,968	4,457,249	51,310,336	23,372,188	58,390,940
\$50,000 under \$75,000.....	4,160,780	25,632,817	726,391	887,040	9,518,242	124,729,161	39,103,596	97,709,634
\$75,000 under \$100,000.....	723,241	4,499,812	190,470	250,980	4,651,248	78,996,306	15,923,621	39,793,760
\$100,000 under \$200,000.....	293,644	1,834,548	109,035	140,282	3,781,208	89,314,615	11,938,915	29,280,402
\$200,000 under \$500,000.....	60,933	368,335	15,292	18,541	946,203	40,385,814	3,001,187	2,027,703
\$500,000 under \$1,000,000.....	14,197	86,629	3,270	3,706	164,177	13,678,409	520,817	—
\$1,000,000 or more.....	6,621	40,072	1,203	1,433	80,362	24,229,514	241,551	—
Taxable returns.....	57,190,567	274,762,213	8,174,668	9,262,255	32,015,791	493,990,066	178,375,754	437,718,647
Nontaxable returns.....	26,032,170	126,503,131	2,634,902	3,037,033	1,991,925	33,383,969	58,788,733	146,790,839

* Estimate should be used with caution because of the small number of sample returns on which it is based.

** Data combined to avoid disclosure of information for specific taxpayers.

¹ Not included in adjusted gross income.

² Other income includes all items reported on line 21 of Form 1040, such as prizes, awards, recoveries of bad debts, insurance received as reimbursement for medical expenses taken as a deduction in the previous year, and any other income subject to tax for which no specific line was provided on the form. Any foreign-earned income exclusion or net operating loss in an earlier year (that was not carried forward and deducted for 1995) was entered as a negative amount on line 21 by the taxpayer but was edited into separate fields during service center processing. Beginning in 1995, gambling earnings entered on line 21 by the taxpayer were also edited into a separate field during service center processing.

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

Individual Income Tax Returns, 1995

Table 2.--All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income

(All figures are estimates based on samples--money amounts are in thousands of dollars)

Size of adjusted gross income	Number of returns	Taxable income		Income tax before credits		Tax credits	
		Number of returns	Amount	Number of returns	Amount	Total	
						Number of returns	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
All returns.....	118,218,327	94,612,292	2,613,826,388	94,497,909	596,168,654	18,240,064	10,040,198
No adjusted gross income.....	944,141	-	-	2,251	212	255	23
\$1 under \$5,000.....	14,648,131	4,036,138	2,289,683	3,827,331	391,456	85,899	1,859
\$5,000 under \$10,000.....	13,982,404	6,743,385	14,298,048	8,738,093	2,178,205	1,111,076	82,450
\$10,000 under \$15,000.....	13,562,088	10,093,137	47,088,063	10,091,298	7,280,063	1,972,199	555,443
\$15,000 under \$20,000.....	11,385,632	10,507,127	82,489,088	10,505,712	12,407,126	2,866,224	1,720,210
\$20,000 under \$25,000.....	9,970,099	9,735,699	118,821,302	9,735,699	17,504,116	2,578,204	1,359,331
\$25,000 under \$30,000.....	7,847,882	7,747,577	125,126,846	7,747,577	18,820,253	820,668	301,243
\$30,000 under \$40,000.....	12,380,339	12,309,288	270,556,510	12,309,540	42,889,530	1,119,197	470,885
\$40,000 under \$50,000.....	9,098,760	9,072,438	269,383,277	9,072,834	44,040,853	953,435	420,840
\$50,000 under \$75,000.....	13,678,023	13,857,764	579,762,827	13,657,783	101,124,693	1,718,660	925,082
\$75,000 under \$100,000.....	5,374,489	5,368,725	335,041,778	5,368,732	68,127,554	845,340	530,114
\$100,000 under \$200,000.....	4,074,852	4,072,039	411,834,591	4,072,045	97,722,076	765,535	895,777
\$200,000 under \$500,000.....	1,007,136	1,005,982	249,447,991	1,005,992	74,808,390	283,434	943,710
\$500,000 under \$1,000,000.....	178,374	178,164	106,841,422	178,165	36,821,761	74,428	620,034
\$1,000,000 or more.....	86,998	86,853	203,478,979	86,857	72,272,376	43,520	1,213,197
Taxable returns.....	89,252,989	89,220,165	2,797,311,551	89,239,466	593,666,556	9,981,621	7,639,100
Nontaxable returns.....	28,965,338	8,392,128	16,514,834	5,258,443	2,502,098	5,258,443	2,502,098

Size of adjusted gross income	Tax credits--continued							
	Child care credit		Credit for the elderly or disabled		Earned income credit used to offset income tax before credits		Minimum tax credit	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
All returns.....	5,964,263	2,517,962	251,824	48,028	7,850,841	3,145,736	106,592	468,755
No adjusted gross income.....	7	1	-	-	8	1	158	17
\$1 under \$5,000.....	-	-	-	-	3,384	338	1,238	38
\$5,000 under \$10,000.....	3,146	76	69,888	8,363	1,000,845	71,432	-	-
\$10,000 under \$15,000.....	283,348	76,261	94,126	23,205	1,633,858	446,701	42	37
\$15,000 under \$20,000.....	459,987	194,845	66,117	13,042	2,594,460	1,502,857	1,075	237
\$20,000 under \$25,000.....	542,216	248,595	21,592	3,419	2,339,920	1,079,772	212	126
\$25,000 under \$30,000.....	498,055	207,782	-	-	278,368	44,838	858	771
\$30,000 under \$40,000.....	964,028	391,599	-	-	-	-	4,798	3,724
\$40,000 under \$50,000.....	810,574	318,087	-	-	-	-	3,128	3,768
\$50,000 under \$75,000.....	1,388,070	627,616	-	-	-	-	15,632	20,682
\$75,000 under \$100,000.....	618,975	273,453	-	-	-	-	13,786	29,938
\$100,000 under \$200,000.....	337,843	148,141	-	-	-	-	31,063	58,731
\$200,000 under \$500,000.....	51,597	24,770	-	-	-	-	22,487	84,506
\$500,000 under \$1,000,000.....	6,930	3,847	-	-	-	-	7,527	78,687
\$1,000,000 or more.....	1,677	1,090	-	-	-	-	4,588	187,515
Taxable returns.....	5,119,248	2,171,630	163,898	27,784	3,063,033	1,175,535	98,911	448,267
Nontaxable returns.....	845,004	346,332	87,926	20,245	4,787,807	1,970,201	7,681	20,489

Footnotes at end of table.

Individual Income Tax Returns, 1995

**Table 2.--All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income
--Continued**

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

Size of adjusted gross income	Tax credits--continued							
	Foreign tax credit		General business credit		Nonconventional source fuel credit		Other tax credits	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
All returns.....	1,730,566	2,965,313	267,527	702,906	25,851	33,642	32,823	68,855
No adjusted gross income.....	*56	*2	*23	*2	*3	*(1)	-	-
\$1 under \$5,000.....	81,277	1,483	-	-	-	-	-	-
\$5,000 under \$10,000.....	34,442	1,612	*4,107	*378	*1,238	*224	-	-
\$10,000 under \$15,000.....	54,926	5,804	*1,665	*619	*1,238	*32	*1,102	*189
\$15,000 under \$20,000.....	58,291	3,780	6,737	3,295	*1,238	*240	-	-
\$20,000 under \$25,000.....	60,930	11,169	11,568	13,545	*272	*1	-	-
\$25,000 under \$30,000.....	63,127	8,516	15,907	23,669	*1,103	*104	*4	*3
\$30,000 under \$40,000.....	117,339	36,917	15,632	17,708	*5,438	*1,386	*83	*38
\$40,000 under \$50,000.....	124,895	43,352	15,978	33,652	*1,142	*4,013	*1,001	*124
\$50,000 under \$75,000.....	282,990	160,825	48,102	86,997	*1,085	*50	8,958	8,853
\$75,000 under \$100,000.....	182,423	121,912	46,529	98,300	*3,667	*1,778	3,910	4,733
\$100,000 under \$200,000.....	372,386	545,401	54,314	122,186	3,600	2,318	9,173	17,458
\$200,000 under \$500,000.....	203,634	714,332	29,209	104,584	3,099	4,431	5,029	11,057
\$500,000 under \$1,000,000.....	58,157	457,711	10,748	66,834	1,469	3,729	2,131	6,468
\$1,000,000 or more.....	35,691	852,498	7,007	131,137	1,258	15,335	1,434	19,931
Taxable returns.....	1,706,503	2,878,065	236,733	652,713	24,692	29,388	32,602	68,585
Nontaxable returns.....	24,063	87,248	30,793	50,193	1,159	4,254	221	270

Size of adjusted gross income	Income tax after credits		Alternative minimum tax		Total income tax		All other taxes	
							Total	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
All returns.....	89,233,118	586,128,456	414,106	2,290,576	89,252,989	588,419,030	16,177,480	29,276,402
No adjusted gross income.....	2,044	188	4,484	87,778	6,507	87,965	178,808	279,591
\$1 under \$5,000.....	3,925,097	389,597	19,573	2,050	3,927,520	391,647	1,003,293	418,609
\$5,000 under \$10,000.....	6,337,646	2,095,755	5,481	3,992	6,338,735	2,099,747	1,621,694	1,283,579
\$10,000 under \$15,000.....	8,256,192	6,724,610	*54	*220	8,256,245	6,724,830	1,437,459	1,532,010
\$15,000 under \$20,000.....	8,240,343	10,686,916	*1,056	*3,052	8,241,006	10,689,967	1,278,886	1,600,366
\$20,000 under \$25,000.....	9,045,467	16,144,786	329	5,126	9,045,529	16,149,912	1,103,444	1,421,019
\$25,000 under \$30,000.....	7,715,912	18,519,010	4,349	2,975	7,716,940	18,521,985	990,057	1,481,827
\$30,000 under \$40,000.....	12,294,700	42,398,645	3,601	4,251	12,294,895	42,402,896	1,820,761	2,551,358
\$40,000 under \$50,000.....	9,062,120	43,620,013	11,988	14,438	9,064,682	43,634,450	1,534,569	2,490,674
\$50,000 under \$75,000.....	13,651,813	100,199,611	33,128	76,942	13,654,264	100,276,554	2,368,697	4,880,974
\$75,000 under \$100,000.....	5,361,427	67,597,440	58,945	116,758	5,363,365	67,714,198	1,124,276	3,038,843
\$100,000 under \$200,000.....	4,069,884	96,826,299	141,833	413,348	4,071,790	97,239,647	1,168,732	4,725,454
\$200,000 under \$500,000.....	1,005,593	73,864,680	102,380	764,967	1,006,366	74,629,647	422,740	2,367,927
\$500,000 under \$1,000,000.....	178,062	36,001,727	18,208	314,177	178,230	36,315,904	80,219	602,216
\$1,000,000 or more.....	86,818	71,059,179	8,699	480,501	86,914	71,539,681	43,845	601,953
Taxable returns.....	89,233,118	586,128,456	414,102	2,290,574	89,252,989	588,419,030	12,255,106	25,404,976
Nontaxable returns.....	-	-	*4	*1	-	-	3,922,374	3,871,426

Footnotes at end of table.

Individual Income Tax Returns, 1995

**Table 2.—All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income
—Continued**

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

Size of adjusted gross income	All other taxes—continued							
	Penalty tax on qualified retirement plans		Self-employment tax		Social security taxes on tip income		Household employment tax	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)
All returns.....	3,039,098	1,780,113	12,850,372	26,678,859	267,601	43,651	291,663	630,678
No adjusted gross income.....	17,873	19,506	154,843	237,153	*1,438	*234	7,879	20,850
\$1 under \$5,000.....	32,405	6,255	930,522	410,710	39,258	1,566	7	*40
\$5,000 under \$10,000.....	116,157	26,611	1,480,577	1,236,010	34,269	3,187	10,062	17,420
\$10,000 under \$15,000.....	154,407	35,661	1,219,515	1,477,865	52,041	11,604	6,494	6,474
\$15,000 under \$20,000.....	200,120	60,980	1,044,953	1,513,873	36,782	7,994	5,032	17,300
\$20,000 under \$25,000.....	221,785	70,334	861,412	1,345,922	*20,033	*2,199	4,299	2,419
\$25,000 under \$30,000.....	242,694	97,980	741,034	1,378,656	*15,383	*655	3,182	3,402
\$30,000 under \$40,000.....	481,528	183,326	1,334,329	2,337,909	24,009	2,633	14,695	27,032
\$40,000 under \$50,000.....	405,550	224,122	1,137,710	2,222,004	*8,253	*1,097	15,321	42,406
\$50,000 under \$75,000.....	636,445	408,325	1,740,131	4,395,744	22,347	10,519	29,088	65,164
\$75,000 under \$100,000.....	322,272	303,760	790,842	2,649,903	*7,453	*1,545	32,358	80,412
\$100,000 under \$200,000.....	177,290	273,344	961,043	4,319,700	*6,167	*340	77,207	125,710
\$200,000 under \$500,000.....	26,277	41,086	368,493	2,209,516	*167	*75	57,298	107,369
\$500,000 under \$1,000,000.....	3,032	11,495	68,814	539,615	—	—	15,970	45,052
\$1,000,000 or more.....	1,261	17,327	36,153	404,278	—	—	12,772	69,628
Taxable returns.....	2,748,917	1,688,485	9,313,159	23,034,899	161,664	32,583	263,763	508,012
Nontaxable returns.....	292,178	91,628	3,537,213	3,643,960	105,937	11,068	27,900	122,666

Size of adjusted gross income	Earned income credit used to offset other taxes		Total tax liability		Tax payments			
					Total		Income tax withheld	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(40)	(41)	(42)	(43)	(44)	(45)	(46)	(47)
All returns.....	2,909,053	1,980,998	91,473,653	615,806,186	108,241,729	644,175,500	102,436,220	495,484,153
No adjusted gross income.....	71,946	35,717	150,313	331,841	352,901	1,126,537	232,268	574,862
\$1 under \$5,000.....	529,299	154,552	4,635,371	657,384	10,876,592	2,121,598	10,609,865	1,875,393
\$5,000 under \$10,000.....	947,939	604,743	6,936,674	2,802,428	11,438,426	6,207,401	10,919,452	5,619,758
\$10,000 under \$15,000.....	667,382	700,300	8,522,037	7,605,615	11,939,438	12,358,675	11,144,668	11,072,538
\$15,000 under \$20,000.....	500,650	396,908	8,514,123	11,908,055	10,738,280	17,362,584	9,943,600	15,472,244
\$20,000 under \$25,000.....	186,299	87,750	9,195,676	17,485,703	9,704,696	22,356,321	9,188,685	20,460,369
\$25,000 under \$30,000.....	5,538	1,029	7,750,788	20,002,784	7,726,848	23,590,457	7,320,159	21,334,728
\$30,000 under \$40,000.....	—	—	12,321,251	44,954,254	12,244,422	51,697,500	11,707,227	47,501,634
\$40,000 under \$50,000.....	—	—	9,079,464	46,125,124	9,005,693	51,089,011	8,616,386	46,777,929
\$50,000 under \$75,000.....	—	—	13,659,186	105,157,528	13,567,422	112,255,053	12,933,532	100,479,334
\$75,000 under \$100,000.....	—	—	5,364,246	70,753,040	5,342,599	71,265,600	5,059,219	61,482,018
\$100,000 under \$200,000.....	—	—	4,072,602	101,965,101	4,040,038	99,094,606	3,679,875	75,235,063
\$200,000 under \$500,000.....	—	—	1,006,669	76,997,574	1,000,562	72,175,081	858,225	44,993,435
\$500,000 under \$1,000,000.....	—	—	178,289	36,918,120	177,085	34,284,908	149,308	18,687,818
\$1,000,000 or more.....	—	—	86,964	72,141,634	86,727	67,190,166	73,751	23,917,032
Taxable returns.....	—	—	89,252,989	613,824,006	85,581,769	630,018,892	80,710,162	483,504,268
Nontaxable returns.....	2,909,053	1,980,998	2,220,664	1,982,180	22,659,960	14,156,607	21,726,059	11,979,886

Footnotes at end of table.

Individual Income Tax Returns, 1995

**Table 2.—All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income
--Continued**

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

Size of adjusted gross income	Tax payments—continued							
	Estimated tax payments		Payments with request for extension of filing time		Excess social security taxes withheld		Credit for Federal tax on gasoline and special fuels	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(48)	(49)	(50)	(51)	(52)	(53)	(54)	(55)
All returns.....	11,903,592	122,489,252	1,368,994	24,929,343	1,033,189	1,081,454	519,653	123,815
No adjusted gross income.....	111,123	450,936	15,084	84,391	1,836	2,846	37,470	13,449
\$1 under \$5,000.....	260,793	209,655	71,210	30,409	*18	*24	36,704	6,118
\$5,000 under \$10,000.....	602,386	547,233	34,842	36,338	*3	*1	30,202	3,997
\$10,000 under \$15,000.....	965,341	1,215,455	51,411	49,980	*430	*110	58,378	15,376
\$15,000 under \$20,000.....	1,113,257	1,764,464	61,417	107,699	*359	*1,007	47,781	13,647
\$20,000 under \$25,000.....	849,542	1,782,548	63,970	103,423	*45	*86	54,235	9,889
\$25,000 under \$30,000.....	868,692	2,117,774	62,190	128,405	*1,051	*382	36,987	8,510
\$30,000 under \$40,000.....	1,278,955	3,946,516	93,324	231,704	*52	*217	51,944	12,096
\$40,000 under \$50,000.....	1,085,390	4,064,475	100,084	233,254	3,762	4,852	55,090	8,480
\$50,000 under \$75,000.....	1,889,084	10,865,513	206,339	831,382	194,939	57,153	70,739	19,116
\$75,000 under \$100,000.....	967,395	8,769,061	162,650	843,464	256,311	162,794	21,772	3,666
\$100,000 under \$200,000.....	1,258,019	20,908,282	249,055	2,434,713	421,909	507,611	12,408	5,413
\$200,000 under \$500,000.....	487,022	23,390,839	129,409	3,536,809	117,500	245,682	4,053	2,350
\$500,000 under \$1,000,000.....	104,847	12,743,559	37,114	2,782,071	22,850	62,027	1,201	568
\$1,000,000 or more.....	61,746	29,712,942	28,895	13,495,301	12,125	36,662	689	1,140
Taxable returns.....	10,886,935	120,554,353	1,265,427	24,738,073	1,028,824	1,076,233	342,128	78,781
Nontaxable returns.....	1,016,657	1,934,900	103,567	191,270	4,365	5,221	177,525	45,034

Size of adjusted gross income	Tax payments—continued				Overpayment			
	Credit from regulated investment companies		Earned income credit, refundable portion		Total		Refunded	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(56)	(57)	(58)	(59)	(60)	(61)	(62)	(63)
All returns.....	42,037	67,482	15,177,901	20,828,840	85,348,771	119,482,121	82,744,440	104,537,379
No adjusted gross income.....	450	53	69,721	57,348	349,398	1,001,906	311,452	830,243
\$1 under \$5,000.....	—	—	3,218,277	2,142,413	11,094,266	4,000,465	11,013,231	3,919,915
\$5,000 under \$10,000.....	*3,453	*75	4,572,893	7,561,954	11,117,170	11,810,386	10,982,033	11,663,983
\$10,000 under \$15,000.....	*781	*5,215	3,935,294	7,778,424	10,663,973	13,885,799	10,476,188	13,714,605
\$15,000 under \$20,000.....	*4,426	*3,522	2,662,423	2,926,861	8,936,749	10,074,832	8,703,796	9,762,914
\$20,000 under \$25,000.....	*1,102	*8	690,740	356,620	7,643,898	6,996,659	7,474,851	6,792,490
\$25,000 under \$30,000.....	*1,442	*857	28,553	5,219	5,743,568	5,503,705	5,585,030	5,276,399
\$30,000 under \$40,000.....	*7,698	*5,333	—	—	8,807,829	10,664,209	8,566,679	10,199,510
\$40,000 under \$50,000.....	*136	*22	—	—	6,241,509	9,149,313	6,015,000	8,718,866
\$50,000 under \$75,000.....	*5,693	*2,556	—	—	8,978,738	16,429,203	8,577,807	15,499,050
\$75,000 under \$100,000.....	*3,366	*4,597	—	—	3,045,273	7,511,226	2,838,365	6,677,293
\$100,000 under \$200,000.....	7,264	3,524	—	—	2,144,628	8,778,883	1,831,065	6,819,921
\$200,000 under \$500,000.....	4,219	5,968	—	—	458,610	5,263,572	310,219	2,618,935
\$500,000 under \$1,000,000.....	1,256	8,865	—	—	80,732	2,535,946	42,239	929,793
\$1,000,000 or more.....	751	27,089	—	—	42,427	5,856,017	16,485	1,113,462
Taxable returns.....	38,115	67,186	—	—	60,925,112	85,407,649	58,577,972	71,087,282
Nontaxable returns.....	3,922	296	15,177,901	20,828,840	24,423,659	34,054,472	24,166,468	33,450,097

Footnotes at end of table.

Individual Income Tax Returns, 1995

**Table 2.—All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income
—Continued**

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

Size of adjusted gross income	Overpayment—continued				Tax due at time of filing		Predetermined estimated tax penalty	
	Amount of refund applied to 1993 deferral installment		Credit to 1996 estimated tax					
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	of returns		of returns		of returns		of returns	
	(64)	(65)	(66)	(67)	(68)	(69)	(70)	(71)
All returns.....	66,137	372,978	3,671,556	14,924,742	29,734,331	71,153,015	5,177,201	856,106
No adjusted gross income.....	384	7,192	45,770	171,663	93,571	152,685	23,569	2,823
\$1 under \$5,000.....	—	—	139,128	80,550	2,252,953	396,249	78,597	2,411
\$5,000 under \$10,000.....	—	—	195,978	146,403	2,163,448	855,935	263,405	11,286
\$10,000 under \$15,000.....	—	—	301,423	171,194	2,499,467	1,375,891	372,217	21,558
\$15,000 under \$20,000.....	**1,142	**42	345,401	311,919	2,366,328	1,733,169	382,664	23,832
\$20,000 under \$25,000.....	**	**	240,002	204,170	2,290,368	1,804,457	353,483	27,420
\$25,000 under \$30,000.....	**	**	236,037	227,306	2,078,669	1,940,017	344,494	26,987
\$30,000 under \$40,000.....	*1,216	*1,888	330,964	464,699	3,550,701	3,975,188	601,205	51,860
\$40,000 under \$50,000.....	*5	*51	322,012	430,446	2,848,221	4,247,975	550,927	59,703
\$50,000 under \$75,000.....	*3,724	*34,778	537,082	930,152	4,672,013	9,453,161	919,989	120,796
\$75,000 under \$100,000.....	*1,945	*3,934	275,334	833,933	2,315,280	7,094,195	509,977	95,529
\$100,000 under \$200,000.....	12,249	21,024	424,410	1,958,962	1,918,511	11,810,194	533,031	160,708
\$200,000 under \$500,000.....	34,434	103,976	196,758	2,644,636	543,962	10,222,015	191,958	135,951
\$500,000 under \$1,000,000.....	7,698	75,119	48,986	1,606,153	96,751	5,224,939	35,708	55,781
\$1,000,000 or more.....	3,340	124,974	32,271	4,742,556	44,089	10,866,944	15,977	59,459
Taxable returns.....	64,473	364,710	3,261,074	14,320,387	28,208,209	70,064,931	4,853,195	835,793
Nontaxable returns.....	1,664	8,268	410,482	604,375	1,526,121	1,088,085	324,006	20,313

¹ Less than \$500.

* Estimate should be used with caution due to the small number of sample returns on which it is based.

** Data combined to avoid disclosure of information for specific taxpayers.

Individual Income Tax Returns, 1995

Table 3.--Returns with Itemized Deductions, by Size of Adjusted Gross Income

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

Size of adjusted gross income	Number of returns	Total itemized deductions in taxable income	Itemized deductions in excess of limitation		Medical and dental expenses deduction		Medical and dental expenses	
			Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
All returns.....	34,007,717	527,374,034	3,709,717	15,557,237	5,351,068	26,964,295	5,351,068	41,364,474
Under \$5,000.....	219,784	2,159,134	-	-	126,520	707,397	126,520	734,314
\$5,000 under \$10,000.....	519,196	5,089,708	-	-	344,284	2,032,441	344,284	2,240,719
\$10,000 under \$15,000.....	930,474	9,210,346	-	-	577,099	3,228,439	577,099	3,771,829
\$15,000 under \$20,000.....	1,215,854	12,212,870	-	-	563,250	3,312,924	563,250	4,053,805
\$20,000 under \$25,000.....	1,536,831	14,768,175	-	-	547,077	2,136,431	547,077	3,055,828
\$25,000 under \$30,000.....	1,789,527	17,745,680	-	-	487,647	1,794,559	487,647	2,804,582
\$30,000 under \$35,000.....	2,034,649	20,725,551	-	-	454,300	1,893,930	454,300	2,998,750
\$35,000 under \$40,000.....	2,162,732	22,818,414	-	-	433,802	1,672,057	433,802	2,889,006
\$40,000 under \$45,000.....	2,323,902	25,899,602	-	-	401,257	1,398,460	401,257	2,676,534
\$45,000 under \$50,000.....	2,133,347	25,410,736	-	-	277,483	1,374,791	277,483	2,380,615
\$50,000 under \$55,000.....	2,291,182	27,838,774	-	-	231,802	1,143,271	231,802	2,051,646
\$55,000 under \$60,000.....	2,188,374	27,250,206	25,688	987	191,377	859,749	191,377	1,685,137
\$60,000 under \$75,000.....	5,038,706	69,840,180	41,683	10,260	387,203	1,942,784	387,203	3,772,649
\$75,000 under \$100,000.....	4,651,248	78,996,306	28,002	23,412	220,370	1,574,821	220,370	2,971,945
\$100,000 under \$200,000.....	3,781,208	89,314,615	2,423,975	2,189,998	114,112	1,373,818	114,112	2,448,499
\$200,000 under \$500,000.....	946,203	40,385,814	945,935	4,988,252	12,168	426,059	12,168	680,854
\$500,000 under \$1,000,000.....	164,177	13,678,409	164,162	2,734,039	1,138	74,085	1,138	128,272
\$1,000,000 or more.....	80,362	24,229,514	80,312	5,830,291	179	18,278	179	39,513
Taxable returns.....	32,015,791	493,990,066	3,707,017	15,541,401	4,166,685	15,126,797	4,166,685	28,192,164
Nontaxable returns.....	1,991,925	33,383,969	2,700	15,837	1,184,381	11,837,498	1,184,381	13,172,311

Size of adjusted gross income	Medical and dental expenses limitation		Taxes paid deduction					
			Total		State and local income taxes		Real estate taxes	
	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.....	5,351,068	14,400,179	33,530,277	188,643,888	28,840,536	113,996,119	30,110,701	66,999,956
Under \$5,000.....	126,520	26,918	198,879	489,435	80,450	54,961	168,975	391,822
\$5,000 under \$10,000.....	344,284	208,277	472,086	891,930	272,033	122,699	371,092	648,529
\$10,000 under \$15,000.....	577,099	543,390	859,366	1,707,450	508,796	334,842	722,929	1,272,777
\$15,000 under \$20,000.....	563,250	740,881	1,131,358	2,184,535	838,443	556,602	944,839	1,501,818
\$20,000 under \$25,000.....	547,077	918,397	1,500,495	3,197,420	1,191,751	1,054,449	1,260,019	1,945,221
\$25,000 under \$30,000.....	487,647	1,010,003	1,751,732	4,233,163	1,460,418	1,656,886	1,492,768	2,276,895
\$30,000 under \$35,000.....	454,300	1,104,820	2,003,364	5,383,050	1,718,577	2,387,264	1,722,447	2,652,172
\$35,000 under \$40,000.....	433,802	1,216,948	2,136,182	6,278,110	1,858,618	3,022,404	1,871,017	2,908,291
\$40,000 under \$45,000.....	401,257	1,278,073	2,304,780	7,200,026	2,020,719	3,662,833	1,978,561	3,139,984
\$45,000 under \$50,000.....	277,483	985,823	2,114,818	7,400,773	1,840,830	3,729,489	1,915,823	3,250,992
\$50,000 under \$55,000.....	231,802	908,374	2,277,191	8,729,375	2,007,419	4,714,599	2,041,509	3,558,432
\$55,000 under \$60,000.....	191,377	825,388	2,178,668	9,121,825	1,949,169	5,097,670	2,013,223	3,592,010
\$60,000 under \$75,000.....	387,203	1,829,865	5,022,042	24,006,708	4,424,218	13,376,675	4,627,889	9,416,611
\$75,000 under \$100,000.....	220,370	1,397,124	4,627,045	28,875,805	4,120,415	17,114,071	4,336,318	10,590,219
\$100,000 under \$200,000.....	114,112	1,074,682	3,764,823	36,303,438	3,289,114	22,946,564	3,520,874	12,186,619
\$200,000 under \$500,000.....	12,168	254,795	943,720	20,409,914	836,468	14,897,555	889,898	5,050,901
\$500,000 under \$1,000,000.....	1,138	54,168	163,668	8,237,589	149,366	6,657,065	156,172	1,430,322
\$1,000,000 or more.....	179	21,235	80,061	14,013,540	73,730	12,809,492	76,346	1,186,339
Taxable returns.....	4,166,685	13,066,366	31,724,847	183,971,163	27,519,294	113,095,290	28,507,822	63,576,643
Nontaxable returns.....	1,184,381	1,334,813	1,805,430	4,672,724	1,121,242	900,829	1,602,878	3,423,313

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 3.--Returns with Itemized Deductions, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Taxes paid deduction--continued				Interest paid deduction			
	Personal property taxes		Other taxes		Total		Home mortgage interest	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)
All returns.....	15,648,514	6,204,121	3,878,649	1,443,692	28,704,828	215,077,974	28,350,260	203,074,312
Under \$5,000.....	71,266	18,835	16,251	3,817	153,736	862,812	147,043	840,108
\$5,000 under \$10,000.....	195,094	108,564	39,026	12,137	306,206	1,520,421	299,288	1,477,380
\$10,000 under \$15,000.....	334,610	79,703	84,555	20,127	592,261	2,903,138	577,044	2,841,227
\$15,000 under \$20,000.....	447,434	105,842	79,201	20,273	829,245	4,412,869	824,149	4,339,377
\$20,000 under \$25,000.....	593,665	162,677	153,413	35,074	1,191,817	5,935,263	1,174,437	5,794,838
\$25,000 under \$30,000.....	802,355	239,568	220,098	59,814	1,484,148	8,046,633	1,471,084	7,912,936
\$30,000 under \$35,000.....	878,853	254,524	246,119	89,091	1,665,883	9,102,617	1,650,722	8,917,805
\$35,000 under \$40,000.....	983,600	285,747	235,930	61,668	1,858,005	10,201,418	1,843,132	10,099,029
\$40,000 under \$45,000.....	1,078,926	343,529	242,682	53,680	1,961,145	11,382,705	1,937,831	11,218,970
\$45,000 under \$50,000.....	1,048,598	355,313	225,976	64,980	1,868,742	11,607,501	1,864,796	11,403,695
\$50,000 under \$55,000.....	1,088,055	410,151	241,076	46,193	2,017,516	12,277,109	2,004,800	12,065,902
\$55,000 under \$60,000.....	985,337	358,321	259,586	73,624	1,950,611	12,168,036	1,942,110	12,004,578
\$60,000 under \$75,000.....	2,535,055	1,016,880	599,123	196,542	4,471,385	30,411,266	4,437,292	29,873,057
\$75,000 under \$100,000.....	2,249,009	991,767	538,715	179,748	4,126,376	33,734,469	4,099,002	32,806,297
\$100,000 under \$200,000.....	1,819,253	908,827	515,431	261,428	3,244,240	36,072,201	3,164,373	34,340,943
\$200,000 under \$500,000.....	429,789	330,380	141,762	131,078	784,946	14,555,122	743,103	12,572,067
\$500,000 under \$1,000,000.....	72,944	101,063	25,643	49,139	134,303	4,209,572	119,012	2,931,764
\$1,000,000 or more.....	34,671	132,428	14,061	85,280	64,264	5,674,821	51,043	1,634,340
Taxable returns.....	14,902,724	5,908,373	3,710,515	1,390,856	27,238,859	203,031,461	26,906,977	192,044,314
Nontaxable returns.....	745,790	295,747	168,134	52,836	1,465,969	12,046,513	1,443,283	11,029,998

Size of adjusted gross income	Interest paid deduction--continued				Investment interest deduction			
	Home mortgage interest--continued		Deductible points		Paid to financial institutions		Paid to individuals	
	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.....	27,711,750	196,766,242	2,102,816	6,308,069	2,634,481	1,588,945	1,529,532	10,414,717
Under \$5,000.....	143,845	829,104	8,003	11,004	11,758	1,864	13,282	20,840
\$5,000 under \$10,000.....	290,826	1,433,841	18,590	43,538	24,067	6,712	16,869	36,329
\$10,000 under \$15,000.....	551,488	2,731,806	37,658	109,421	26,152	13,399	30,969	48,513
\$15,000 under \$20,000.....	799,671	4,132,254	61,287	207,123	50,806	21,594	23,808	51,898
\$20,000 under \$25,000.....	1,145,288	5,542,821	87,447	252,017	70,792	52,661	41,313	87,764
\$25,000 under \$30,000.....	1,424,533	7,641,335	89,545	271,600	90,590	50,096	44,695	83,601
\$30,000 under \$35,000.....	1,613,668	8,692,457	99,032	225,348	103,860	85,377	41,568	99,435
\$35,000 under \$40,000.....	1,797,080	9,694,317	126,654	404,712	115,292	42,433	40,487	59,956
\$40,000 under \$45,000.....	1,878,435	10,789,126	150,959	429,844	161,459	95,232	53,658	68,502
\$45,000 under \$50,000.....	1,813,861	11,043,917	140,812	359,778	170,216	93,708	39,549	110,099
\$50,000 under \$55,000.....	1,959,677	11,771,086	138,688	294,816	164,649	89,712	53,440	121,495
\$55,000 under \$60,000.....	1,909,378	11,686,428	149,402	318,150	167,436	75,915	45,048	87,544
\$60,000 under \$75,000.....	4,361,234	29,082,426	318,364	790,631	414,090	242,724	178,302	295,484
\$75,000 under \$100,000.....	4,022,423	31,812,154	322,456	994,142	480,838	339,078	209,857	589,094
\$100,000 under \$200,000.....	3,105,607	33,315,723	265,832	1,025,219	419,131	249,808	372,992	1,481,450
\$200,000 under \$500,000.....	728,509	12,186,128	73,183	385,939	134,776	99,702	222,589	1,883,353
\$500,000 under \$1,000,000.....	116,608	2,823,472	10,593	108,292	20,324	18,426	61,328	1,259,382
\$1,000,000 or more.....	49,621	1,557,847	4,308	76,492	8,245	10,503	39,777	4,029,978
Taxable returns.....	26,308,160	186,229,440	1,996,639	5,814,874	2,529,121	1,526,087	1,446,494	9,461,060
Nontaxable returns.....	1,403,590	10,536,802	106,176	493,196	105,361	62,858	83,038	953,657

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 3.--Returns with Itemized Deductions, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Charitable contributions deduction							
	Total		Cash contributions		Other than cash contributions		Carryover from prior years	
	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.....	30,540,637	74,991,519	29,602,053	59,589,837	14,930,306	13,521,937	247,517	5,914,214
Under \$5,000.....	130,927	80,790	125,478	112,981	34,990	16,836	11,550	51,974
\$5,000 under \$10,000.....	374,443	375,618	357,814	340,749	128,896	44,521	20,760	68,643
\$10,000 under \$15,000.....	683,729	830,086	649,045	745,135	234,499	99,398	17,503	28,382
\$15,000 under \$20,000.....	949,437	1,314,484	897,216	1,177,555	360,955	202,290	19,877	52,420
\$20,000 under \$25,000.....	1,294,714	1,676,411	1,224,169	1,419,819	567,423	289,182	19,285	66,896
\$25,000 under \$30,000.....	1,540,329	1,878,581	1,471,716	1,647,712	655,009	226,509	10,705	36,112
\$30,000 under \$35,000.....	1,754,217	2,201,978	1,682,412	1,846,433	788,341	327,914	13,701	181,953
\$35,000 under \$40,000.....	1,868,661	2,393,542	1,799,181	2,001,417	894,699	373,014	8,799	44,289
\$40,000 under \$45,000.....	2,030,779	3,400,708	1,968,422	2,974,391	880,242	378,906	16,909	54,105
\$45,000 under \$50,000.....	1,909,173	3,152,227	1,853,451	2,724,775	952,479	417,180	6,509	47,353
\$50,000 under \$55,000.....	2,069,553	3,267,632	1,994,682	2,764,678	1,021,908	498,534	11,354	23,863
\$55,000 under \$60,000.....	2,028,549	3,430,040	1,969,062	2,937,476	948,905	477,785	2,408	30,314
\$60,000 under \$75,000.....	4,688,188	8,955,280	4,562,719	7,731,413	2,409,055	1,153,793	17,336	303,448
\$75,000 under \$100,000.....	4,464,590	10,337,317	4,357,759	8,653,165	2,462,495	1,664,010	29,560	315,276
\$100,000 under \$200,000.....	3,605,194	12,173,303	3,547,885	9,927,125	2,028,201	2,003,494	21,428	384,032
\$200,000 under \$500,000.....	910,113	7,488,066	904,480	5,689,738	459,118	1,387,220	13,452	690,672
\$500,000 under \$1,000,000.....	159,595	3,190,047	158,523	2,227,506	70,136	793,186	3,169	394,456
\$1,000,000 or more.....	78,447	8,845,408	78,038	4,667,770	32,956	3,168,163	3,210	2,836,025
Taxable returns.....	29,138,453	72,733,578	28,272,106	57,671,835	14,412,961	13,146,128	181,875	5,391,184
Nontaxable returns.....	1,402,183	2,257,942	1,329,947	1,918,002	517,345	375,810	65,642	523,030

Size of adjusted gross income	Miscellaneous deductions subject to 2% AGI limitation							
	Casualty or theft loss deduction		Total after AGI limitation		Unreimbursed employee business expense		Tax preparation fees	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
All returns.....	152,270	1,775,977	7,979,489	31,027,496	10,434,683	32,567,827	11,458,486	2,622,962
Under \$5,000.....	*1,140	*2,851	78,822	34,477	12,772	14,312	73,114	14,402
\$5,000 under \$10,000.....	*6,577	*56,026	121,547	189,539	55,833	99,398	168,956	31,770
\$10,000 under \$15,000.....	17,760	72,527	180,516	397,850	146,160	312,571	274,250	41,213
\$15,000 under \$20,000.....	*6,833	*53,738	268,049	862,134	213,944	706,769	395,398	66,901
\$20,000 under \$25,000.....	19,847	561,813	363,557	1,195,698	356,315	1,115,957	445,629	54,056
\$25,000 under \$30,000.....	*5,158	*55,840	460,071	1,569,711	523,638	1,524,404	578,410	81,432
\$30,000 under \$35,000.....	16,614	77,794	571,761	1,868,660	665,959	1,927,399	677,051	92,838
\$35,000 under \$40,000.....	*17,698	*203,036	575,564	1,914,119	735,782	2,008,148	720,712	119,091
\$40,000 under \$45,000.....	18,164	151,569	657,951	2,130,942	816,235	2,355,031	872,764	129,511
\$45,000 under \$50,000.....	*8,518	*17,883	515,809	1,672,543	714,476	1,816,819	706,345	119,405
\$50,000 under \$55,000.....	*8,002	*84,160	529,960	1,969,343	773,614	2,159,865	759,720	118,498
\$55,000 under \$60,000.....	*8,170	*6,950	472,206	1,514,834	719,435	1,757,300	686,443	121,969
\$60,000 under \$75,000.....	*6,493	*74,613	1,164,466	4,023,783	1,792,519	4,897,210	1,746,227	304,830
\$75,000 under \$100,000.....	5,416	44,750	1,059,352	3,941,942	1,651,163	4,967,072	1,639,326	357,938
\$100,000 under \$200,000.....	4,606	192,477	778,575	4,613,346	1,026,963	4,996,894	1,294,163	487,055
\$200,000 under \$500,000.....	1,175	77,828	154,878	1,766,857	202,537	1,538,217	338,442	275,684
\$500,000 under \$1,000,000.....	64	17,560	17,448	486,784	20,416	212,824	55,716	103,314
\$1,000,000 or more.....	38	24,562	8,957	874,934	6,923	157,637	25,822	103,055
Taxable returns.....	122,335	781,357	7,520,892	29,662,433	10,164,925	31,649,392	10,829,487	2,458,735
Nontaxable returns.....	29,936	994,620	458,597	1,365,064	269,758	918,436	628,999	164,227

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 3.--Returns with Itemized Deductions, by Size of Adjusted Gross Income--Continued

(All figures are estimates based on samples--money amounts are in thousands of dollars)

Size of adjusted gross income	Unlimited miscellaneous deductions					
	Total		Gambling loss deduction		Miscellaneous deductions other than gambling	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(49)	(50)	(51)	(52)	(53)	(54)
All returns.....	751,918	4,460,123	490,887	3,693,091	263,221	757,032
Under \$5,000.....	*2,300	*1,371	*1,238	*1,238	*1,062	*133
\$5,000 under \$10,000.....	11,543	23,734	7,248	20,177	*4,296	*3,557
\$10,000 under \$15,000.....	27,037	70,856	20,390	61,226	*8,646	*9,630
\$15,000 under \$20,000.....	28,032	72,185	10,797	44,019	*17,234	*28,166
\$20,000 under \$25,000.....	28,595	65,139	12,454	50,942	16,141	14,197
\$25,000 under \$30,000.....	31,922	167,193	18,455	133,847	13,466	33,346
\$30,000 under \$35,000.....	38,931	197,521	24,361	160,606	14,570	36,916
\$35,000 under \$40,000.....	70,653	156,130	33,152	122,730	37,501	33,400
\$40,000 under \$45,000.....	37,132	235,193	29,107	224,696	8,025	10,497
\$45,000 under \$50,000.....	45,047	185,018	33,822	145,303	11,225	39,715
\$50,000 under \$55,000.....	37,372	167,884	27,051	163,270	*10,320	*4,614
\$55,000 under \$60,000.....	40,337	149,956	31,082	116,523	10,356	33,435
\$60,000 under \$75,000.....	91,868	436,006	73,653	385,984	18,216	50,022
\$75,000 under \$100,000.....	110,134	510,613	76,625	406,283	33,513	104,330
\$100,000 under \$200,000.....	108,767	776,029	70,123	648,217	39,414	127,812
\$200,000 under \$500,000.....	32,225	630,220	16,851	475,212	15,561	155,008
\$500,000 under \$1,000,000.....	6,540	196,811	2,929	155,644	3,662	41,167
\$1,000,000 or more.....	3,483	408,262	1,529	377,175	2,010	31,087
Taxable returns.....	722,925	4,224,677	471,088	3,508,701	254,004	715,977
Nontaxable returns.....	28,993	225,445	19,791	184,390	9,216	41,055

* Estimate should be used with caution due to the small number of sample returns on which it is based.

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

Individual Income Tax Returns, 1995

Table 4.--Returns with Earned Income Credit, by Size of Adjusted Gross Income

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

Size of adjusted gross income	Number of returns	Adjusted gross income (less deficit)	EIC salaries and wages		Nontaxable earned income		EIC self-employment income (less loss)		EIC earned 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)	(9)	(10)
All returns.....	19,334,397	218,795,909	17,802,922	198,082,327	1,494,334	1,657,305	3,442,532	16,467,932	19,334,397	216,207,564
No adjusted gross income.....	108,476	-4,266,509	57,602	470,665	2,851	4,312	85,863	273,090	108,476	748,067
\$1 under \$1,000.....	354,920	214,807	311,325	260,933	*3,302	*12,485	60,893	28,117	354,920	301,535
\$1,000 under \$2,000.....	691,023	1,040,909	625,988	999,728	*5,524	*3,216	95,318	72,130	691,023	1,075,074
\$2,000 under \$3,000.....	785,555	1,953,278	706,607	1,808,591	*5,317	*1,759	118,729	105,349	785,555	1,915,699
\$3,000 under \$4,000.....	787,713	2,769,093	669,018	2,245,593	*10,483	*31,511	166,805	452,319	787,713	2,729,423
\$4,000 under \$5,000.....	912,415	4,117,641	806,731	3,454,781	*12,585	*1,954	170,170	566,428	912,415	4,023,163
\$5,000 under \$6,000.....	1,109,292	6,106,673	965,872	4,994,875	*14,021	*4,523	237,706	782,715	1,109,292	5,782,112
\$6,000 under \$7,000.....	1,219,799	7,928,241	1,085,099	6,597,025	32,042	11,771	231,373	928,961	1,219,799	7,537,758
\$7,000 under \$8,000.....	1,075,864	8,080,026	962,144	6,625,671	29,119	4,255	217,522	1,037,563	1,075,864	7,667,489
\$8,000 under \$9,000.....	1,255,242	10,663,352	1,139,051	8,845,747	61,190	34,816	232,240	1,097,319	1,255,242	9,977,883
\$9,000 under \$10,000.....	847,519	8,018,963	776,195	6,768,237	40,179	56,043	153,786	835,359	847,519	7,659,638
\$10,000 under \$11,000.....	760,639	7,986,942	708,203	6,933,570	26,828	34,174	106,864	726,047	760,639	7,693,791
\$11,000 under \$12,000.....	804,235	9,256,026	735,759	7,994,535	45,334	89,931	137,410	912,331	804,235	8,996,798
\$12,000 under \$13,000.....	818,359	10,214,412	753,214	8,714,714	65,534	78,887	147,185	1,034,331	818,359	9,827,932
\$13,000 under \$14,000.....	824,374	11,135,351	783,089	9,953,777	74,106	140,865	116,584	682,579	824,374	10,777,220
\$14,000 under \$15,000.....	816,026	11,820,597	776,291	10,787,699	107,851	136,873	117,281	716,355	816,026	11,640,926
\$15,000 under \$16,000.....	724,625	11,226,994	678,755	9,817,714	75,564	116,634	109,254	930,105	724,625	10,864,452
\$16,000 under \$17,000.....	748,884	12,346,673	728,926	11,336,349	88,476	148,817	106,970	535,034	748,884	12,020,200
\$17,000 under \$18,000.....	638,573	11,175,208	608,242	10,098,555	94,701	90,500	95,510	759,310	638,573	10,948,364
\$18,000 under \$19,000.....	660,336	12,238,374	634,869	11,170,818	148,651	140,011	99,899	686,870	660,336	11,797,699
\$19,000 under \$20,000.....	590,149	11,498,999	562,027	10,253,842	98,804	121,715	118,829	863,600	590,149	11,239,157
\$20,000 under \$25,000.....	2,503,138	55,638,478	2,439,035	50,923,140	402,979	360,806	461,311	2,356,585	2,503,138	53,640,531
\$25,000 and over.....	297,239	7,651,382	288,882	7,025,768	48,891	31,448	57,028	285,436	297,239	7,342,652

Size of adjusted gross income	Total earned income credit		EIC used to offset income tax before credits		Total income tax		EIC used to offset all other taxes		EIC refundable portion	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
All returns.....	19,334,397	25,955,575	7,850,841	3,145,736	3,063,033	2,026,838	2,909,053	1,980,998	15,177,901	20,828,840
No adjusted gross income.....	108,476	93,066	*8	*1	--	--	71,946	35,717	69,721	57,348
\$1 under \$1,000.....	354,920	59,804	--	--	--	--	32,509	6,254	336,509	53,550
\$1,000 under \$2,000.....	691,023	234,584	*2,388	*191	*1,150	*258	74,882	10,751	638,196	223,642
\$2,000 under \$3,000.....	785,555	440,455	*996	*147	--	--	95,587	21,663	720,840	418,645
\$3,000 under \$4,000.....	787,713	615,054	--	--	--	--	150,053	54,784	701,096	560,270
\$4,000 under \$5,000.....	912,415	947,406	--	--	--	--	176,268	61,099	821,636	886,307
\$5,000 under \$6,000.....	1,109,292	1,208,981	*1,238	*135	*1,238	*893	221,872	87,849	996,898	1,120,998
\$6,000 under \$7,000.....	1,219,799	1,621,614	237,553	11,599	*1,140	*57	205,758	100,932	1,127,146	1,509,083
\$7,000 under \$8,000.....	1,075,864	1,605,404	309,633	35,292	227,516	17,843	166,285	116,659	813,227	1,453,453
\$8,000 under \$9,000.....	1,255,242	1,893,226	368,215	21,515	361,923	89,017	199,461	166,081	855,671	1,705,630
\$9,000 under \$10,000.....	847,519	1,908,904	84,205	2,891	63,423	22,637	154,564	133,222	779,950	1,772,791
\$10,000 under \$11,000.....	760,639	1,859,708	88,667	7,272	--	--	113,964	116,317	757,687	1,736,119
\$11,000 under \$12,000.....	804,235	1,930,665	326,031	43,445	--	--	140,780	162,493	799,358	1,724,727
\$12,000 under \$13,000.....	818,359	1,855,547	289,087	78,587	--	--	160,071	180,807	792,707	1,596,153
\$13,000 under \$14,000.....	824,374	1,713,870	422,282	130,916	*4,384	*497	132,495	121,707	799,742	1,461,247
\$14,000 under \$15,000.....	816,026	1,565,634	507,789	186,479	*1,238	*428	120,072	118,976	785,800	1,260,179
\$15,000 under \$16,000.....	724,625	1,281,578	466,888	224,563	*6,482	*1,652	103,093	112,860	679,563	944,155
\$16,000 under \$17,000.....	748,884	1,203,558	544,953	291,806	*17,222	*3,530	102,112	87,908	689,307	823,844
\$17,000 under \$18,000.....	638,573	885,040	517,099	310,102	31,936	8,197	124,075	81,863	535,243	493,075
\$18,000 under \$19,000.....	660,336	827,112	546,598	354,882	170,688	52,207	84,373	55,940	443,889	416,290
\$19,000 under \$20,000.....	590,149	629,338	518,922	321,504	228,789	81,890	86,997	58,337	314,420	249,497
\$20,000 under \$25,000.....	2,503,138	1,524,142	2,339,920	1,079,772	1,681,617	1,471,450	186,299	87,750	690,740	356,620
\$25,000 and over.....	297,239	50,884	278,368	44,636	264,288	276,261	5,538	1,029	28,553	5,219

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 4.--Returns with Earned Income Credit, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Returns with no qualifying children									
	Number of returns	Adjusted gross income (less deficit)	EIC salaries and wages		Nontaxable earned income		EIC self-employment income (less loss)		EIC earned income	
			Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
All returns.....	3,520,310	16,201,107	2,970,941	14,325,619	45,628	9,648	877,270	2,429,588	3,520,310	16,764,855
No adjusted gross income.....	53,885	-1,691,210	26,402	104,184	*430	*465	40,852	73,958	53,885	178,608
\$1 under \$1,000.....	169,839	104,975	139,046	115,873	--	--	38,075	20,306	169,839	136,179
\$1,000 under \$2,000.....	323,630	479,526	272,238	413,641	*1,238	*82	70,326	67,151	323,630	480,874
\$2,000 under \$3,000.....	328,573	826,505	265,342	671,960	*1,140	*1,020	79,116	108,372	328,573	781,352
\$3,000 under \$4,000.....	339,422	1,191,737	265,140	855,750	*2,477	*289	104,729	285,253	339,422	1,141,291
\$4,000 under \$5,000.....	360,699	1,632,954	294,771	1,196,581	*3,146	*988	105,047	358,321	360,699	1,555,890
\$5,000 under \$6,000.....	518,211	2,853,632	430,503	2,175,347	*6,997	*3,022	138,503	446,682	518,211	2,625,051
\$6,000 under \$7,000.....	493,244	3,211,175	426,727	2,540,597	*7,137	*1,512	121,120	417,827	493,244	2,959,936
\$7,000 under \$8,000.....	381,934	2,874,074	338,219	2,271,254	*9,003	*1,481	87,963	366,481	381,934	2,639,216
\$8,000 under \$9,000.....	476,497	4,040,313	443,516	3,428,551	*10,915	*449	80,856	235,676	476,497	3,664,677
\$9,000 under \$10,000.....	74,376	677,425	69,037	551,881	*3,146	*340	*10,682	*49,559	74,376	601,780
\$10,000 under \$11,000.....	--	--	--	--	--	--	--	--	--	--
\$11,000 under \$12,000.....	--	--	--	--	--	--	--	--	--	--
\$12,000 under \$13,000.....	--	--	--	--	--	--	--	--	--	--
\$13,000 under \$14,000.....	--	--	--	--	--	--	--	--	--	--
\$14,000 under \$15,000.....	--	--	--	--	--	--	--	--	--	--
\$15,000 under \$16,000.....	--	--	--	--	--	--	--	--	--	--
\$16,000 under \$17,000.....	--	--	--	--	--	--	--	--	--	--
\$17,000 under \$18,000.....	--	--	--	--	--	--	--	--	--	--
\$18,000 under \$19,000.....	--	--	--	--	--	--	--	--	--	--
\$19,000 under \$20,000.....	--	--	--	--	--	--	--	--	--	--
\$20,000 under \$25,000.....	--	--	--	--	--	--	--	--	--	--
\$25,000 and over.....	--	--	--	--	--	--	--	--	--	--

Size of adjusted gross income	Returns with no qualifying children--continued									
	Total earned income credit		EIC used to offset income tax before credits		Total income tax		EIC used to offset all other taxes		EIC refundable portion	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
All returns.....	3,520,310	615,775	973,682	68,968	656,389	130,704	668,076	126,415	2,249,338	420,392
No adjusted gross income.....	53,885	8,979	--	--	--	--	31,955	5,422	22,010	3,557
\$1 under \$1,000.....	169,839	9,179	--	--	--	--	18,411	1,155	151,427	8,024
\$1,000 under \$2,000.....	323,630	36,490	*1,150	*99	*1,150	*258	52,840	6,361	272,215	30,030
\$2,000 under \$3,000.....	328,573	59,571	--	--	--	--	67,340	11,890	265,095	47,681
\$3,000 under \$4,000.....	339,422	83,394	--	--	--	--	92,059	22,718	253,800	60,676
\$4,000 under \$5,000.....	360,699	106,866	--	--	--	--	101,029	26,496	269,920	80,370
\$5,000 under \$6,000.....	518,211	137,508	*1,238	*135	*1,238	*893	124,981	30,380	407,260	106,993
\$6,000 under \$7,000.....	493,244	98,302	236,315	11,569	*1,140	*57	101,013	16,885	401,679	69,848
\$7,000 under \$8,000.....	381,934	48,018	309,633	35,292	227,516	17,843	38,225	3,325	119,339	9,401
\$8,000 under \$9,000.....	476,497	26,767	361,923	21,245	361,923	89,017	36,801	1,757	79,061	3,765
\$9,000 under \$10,000.....	74,376	703	63,423	628	63,423	22,637	*3,423	*27	*7,531	*48
\$10,000 under \$11,000.....	--	--	--	--	--	--	--	--	--	--
\$11,000 under \$12,000.....	--	--	--	--	--	--	--	--	--	--
\$12,000 under \$13,000.....	--	--	--	--	--	--	--	--	--	--
\$13,000 under \$14,000.....	--	--	--	--	--	--	--	--	--	--
\$14,000 under \$15,000.....	--	--	--	--	--	--	--	--	--	--
\$15,000 under \$16,000.....	--	--	--	--	--	--	--	--	--	--
\$16,000 under \$17,000.....	--	--	--	--	--	--	--	--	--	--
\$17,000 under \$18,000.....	--	--	--	--	--	--	--	--	--	--
\$18,000 under \$19,000.....	--	--	--	--	--	--	--	--	--	--
\$19,000 under \$20,000.....	--	--	--	--	--	--	--	--	--	--
\$20,000 under \$25,000.....	--	--	--	--	--	--	--	--	--	--
\$25,000 and over.....	--	--	--	--	--	--	--	--	--	--

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 4.--Returns with Earned Income Credit, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Returns with one qualifying child									
	Number of returns	Adjusted gross income (less deficit)	EIC salaries and wages		Nontaxable earned income		EIC self-employment income (less loss)		EIC earned income	
			Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)
All returns.....	8,264,428	100,471,823	7,764,803	91,727,798	727,488	785,907	1,106,762	5,557,582	8,264,428	98,071,285
No adjusted gross income.....	19,798	-805,184	11,147	131,177	*381	*1,267	17,018	61,717	19,798	194,162
\$1 under \$1,000.....	108,218	64,205	101,721	71,196	--	--	11,355	7,407	108,218	78,603
\$1,000 under \$2,000.....	198,373	300,549	188,374	325,730	*4,286	*3,135	19,576	-99	198,373	328,766
\$2,000 under \$3,000.....	238,932	588,332	231,654	543,290	*253	*519	13,118	17,375	238,932	561,185
\$3,000 under \$4,000.....	256,517	898,175	223,009	739,892	--	--	37,218	141,180	256,517	881,072
\$4,000 under \$5,000.....	362,014	1,633,950	337,147	1,501,783	*9,439	*966	35,175	119,132	362,014	1,621,881
\$5,000 under \$6,000.....	344,563	1,908,064	305,592	1,608,304	*3,146	*126	57,790	228,015	344,563	1,836,445
\$6,000 under \$7,000.....	424,847	2,744,444	373,433	2,270,596	*11,082	*7,457	77,679	389,538	424,847	2,667,590
\$7,000 under \$8,000.....	385,247	2,889,882	346,277	2,460,908	*12,585	*783	57,710	311,061	385,247	2,772,753
\$8,000 under \$9,000.....	423,533	3,599,450	396,963	3,267,054	37,122	32,967	45,089	121,554	423,533	3,421,575
\$9,000 under \$10,000.....	404,019	3,833,291	363,883	3,249,165	*15,061	*48,181	64,159	411,194	404,019	3,708,540
\$10,000 under \$11,000.....	446,137	4,682,274	410,393	4,063,768	*9,810	*1,679	64,577	463,190	446,137	4,528,637
\$11,000 under \$12,000.....	463,907	5,341,684	427,030	4,614,968	*26,457	*80,810	76,654	495,521	463,907	5,191,297
\$12,000 under \$13,000.....	447,815	5,583,882	413,250	4,790,996	50,287	32,924	68,424	513,228	447,815	5,337,148
\$13,000 under \$14,000.....	454,581	6,143,241	435,579	5,600,615	42,539	82,631	58,055	262,199	454,581	5,945,445
\$14,000 under \$15,000.....	451,937	6,548,594	432,629	6,044,320	80,313	72,545	53,708	301,770	451,937	6,418,635
\$15,000 under \$16,000.....	369,268	5,715,923	349,807	5,060,700	38,138	60,194	53,479	418,582	369,268	5,539,476
\$16,000 under \$17,000.....	370,124	6,098,724	362,061	5,622,134	32,564	58,412	35,078	210,037	370,124	5,890,583
\$17,000 under \$18,000.....	357,681	6,258,414	350,008	5,865,219	54,025	50,596	30,383	199,863	357,681	6,115,678
\$18,000 under \$19,000.....	316,180	5,867,768	309,443	5,546,683	67,686	57,810	37,138	31,265	316,180	5,635,758
\$19,000 under \$20,000.....	295,471	5,761,247	288,204	5,376,302	52,442	45,765	41,777	198,578	295,471	5,620,645
\$20,000 under \$25,000.....	1,125,265	24,814,914	1,109,200	22,972,998	179,892	147,141	155,603	655,272	1,125,265	23,775,411
\$25,000 and over.....	--	--	--	--	--	--	--	--	--	--

Size of adjusted gross income	Returns with one qualifying child--continued									
	Total earned income credit		EIC used to offset income tax before credits		Total income tax		EIC used to offset all other taxes		EIC refundable portion	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(58)	(59)	(60)
All returns.....	8,264,428	11,465,203	4,155,394	1,886,632	1,532,793	1,298,418	976,430	750,746	6,535,585	8,827,826
No adjusted gross income.....	19,798	28,136	*3	*(')	--	--	14,580	11,086	16,870	15,049
\$1 under \$1,000.....	108,218	25,230	--	--	--	--	*5,210	*2,777	108,218	22,453
\$1,000 under \$2,000.....	198,373	103,091	*1,238	*92	--	--	18,909	3,882	196,962	99,118
\$2,000 under \$3,000.....	238,932	188,303	--	--	--	--	*10,994	*3,682	237,694	184,621
\$3,000 under \$4,000.....	256,517	288,298	--	--	--	--	34,795	18,342	255,521	269,956
\$4,000 under \$5,000.....	362,014	539,082	--	--	--	--	46,473	20,520	362,014	518,562
\$5,000 under \$6,000.....	344,563	611,443	--	--	--	--	51,830	35,345	343,275	576,098
\$6,000 under \$7,000.....	424,847	854,141	*1,238	*30	--	--	74,231	61,804	424,491	792,307
\$7,000 under \$8,000.....	385,247	776,039	--	--	--	--	57,234	51,689	385,247	724,349
\$8,000 under \$9,000.....	423,533	854,919	*6,292	*271	--	--	45,602	43,074	421,398	811,575
\$9,000 under \$10,000.....	404,019	820,305	*18,306	*1,883	--	--	71,111	64,957	403,663	753,465
\$10,000 under \$11,000.....	446,137	921,476	88,667	7,272	--	--	74,202	77,490	443,185	836,714
\$11,000 under \$12,000.....	463,907	926,219	310,967	40,104	--	--	71,687	83,208	461,480	802,907
\$12,000 under \$13,000.....	447,815	827,394	279,129	76,379	--	--	78,498	90,236	424,240	660,779
\$13,000 under \$14,000.....	454,581	769,199	319,330	119,639	*4,384	*497	70,081	49,149	433,477	600,411
\$14,000 under \$15,000.....	451,937	693,867	372,743	158,296	*1,238	*428	57,884	46,478	431,224	489,093
\$15,000 under \$16,000.....	369,268	510,330	348,141	182,461	*6,482	*1,652	49,459	34,595	338,866	293,273
\$16,000 under \$17,000.....	370,124	451,552	344,742	220,653	*17,222	*3,530	42,649	22,737	329,125	208,162
\$17,000 under \$18,000.....	357,681	381,041	341,869	251,276	31,936	8,197	53,853	17,641	288,323	112,124
\$18,000 under \$19,000.....	316,180	284,332	314,328	239,993	169,586	51,827	24,213	7,477	125,821	36,863
\$19,000 under \$20,000.....	295,471	220,184	285,658	202,462	222,497	80,984	12,430	2,772	64,891	14,950
\$20,000 under \$25,000.....	1,125,265	392,619	1,122,741	385,822	1,079,448	1,151,300	10,504	1,804	39,599	4,994
\$25,000 and over.....	--	--	--	--	--	--	--	--	--	--

Footnotes at end of table.

Individual Income Tax Returns, 1995

Table 4.--Returns with Earned Income Credit, by Size of Adjusted Gross Income--Continued

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

Size of adjusted gross income	Returns with two or more qualifying children									
	Number of returns	Adjusted gross income (less deficit)	EIC salaries and wages		Nontaxable earned income		EIC self-employment income (less loss)		EIC earned income	
			Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(61)	(62)	(63)	(64)	(65)	(66)	(67)	(68)	(69)	(70)
All returns.....	7,549,660	102,122,979	7,067,178	92,028,911	721,218	661,750	1,458,499	8,480,762	7,549,660	101,371,424
No adjusted gross income.....	34,792	-1,790,116	20,053	235,304	*2,040	*2,580	27,993	137,414	34,792	375,298
\$1 under \$1,000.....	76,864	45,627	70,558	73,865	*3,302	*12,485	11,463	404	76,864	86,754
\$1,000 under \$2,000.....	169,019	260,834	167,375	260,356	--	--	*5,416	*5,077	169,019	265,434
\$2,000 under \$3,000.....	218,051	538,441	209,611	593,341	*3,925	*220	26,495	-20,399	218,051	573,162
\$3,000 under \$4,000.....	191,775	679,181	180,868	649,951	*8,006	*31,223	24,858	25,886	191,775	707,060
\$4,000 under \$5,000.....	189,703	850,738	174,813	756,417	--	--	29,947	88,975	189,703	845,392
\$5,000 under \$6,000.....	246,518	1,344,978	229,777	1,211,224	*3,878	*1,375	41,413	108,017	246,518	1,320,617
\$6,000 under \$7,000.....	301,707	1,972,622	284,939	1,785,832	*13,823	*2,802	32,574	121,596	301,707	1,910,231
\$7,000 under \$8,000.....	308,682	2,316,070	277,647	1,893,509	*7,531	*1,991	71,849	360,021	308,682	2,255,520
\$8,000 under \$9,000.....	355,212	3,023,589	298,571	2,150,142	*13,153	*1,400	106,295	740,089	355,212	2,891,631
\$9,000 under \$10,000.....	369,124	3,508,247	343,276	2,967,190	21,971	7,522	78,944	374,605	369,124	3,349,318
\$10,000 under \$11,000.....	314,502	3,304,668	297,810	2,869,802	*17,018	*32,495	42,287	262,857	314,502	3,165,154
\$11,000 under \$12,000.....	340,329	3,914,342	308,729	3,379,569	*18,877	*9,121	60,756	416,811	340,329	3,805,500
\$12,000 under \$13,000.....	370,544	4,630,530	339,964	3,923,718	*15,247	*45,964	80,762	521,103	370,544	4,490,785
\$13,000 under \$14,000.....	369,794	4,992,109	347,510	4,353,161	31,567	58,234	60,529	420,380	369,794	4,831,775
\$14,000 under \$15,000.....	364,089	5,272,003	343,662	4,743,379	27,539	64,328	63,573	414,584	364,089	5,222,291
\$15,000 under \$16,000.....	355,357	5,511,071	328,948	4,757,013	37,426	58,440	55,776	511,523	355,357	5,324,976
\$16,000 under \$17,000.....	378,759	6,247,949	366,865	5,714,215	55,913	90,405	71,892	324,998	378,759	6,129,617
\$17,000 under \$18,000.....	280,892	4,916,794	258,234	4,233,336	40,676	39,904	65,127	559,447	280,892	4,832,687
\$18,000 under \$19,000.....	344,157	6,370,606	325,425	5,624,135	80,985	82,201	62,762	455,604	344,157	6,161,941
\$19,000 under \$20,000.....	294,678	5,737,752	273,823	4,877,541	46,362	75,950	75,052	665,022	294,678	5,618,513
\$20,000 under \$25,000.....	1,377,873	30,823,564	1,329,835	27,950,142	223,087	213,665	305,708	1,701,313	1,377,873	29,865,120
\$25,000 and over.....	297,239	7,651,382	288,882	7,025,768	48,891	31,448	57,028	285,436	297,239	7,342,652

Size of adjusted gross income	Returns with two or more qualifying children--continued									
	Total earned income credit		EIC used to offset income tax before credits		Total income tax		EIC used to offset all other taxes		EIC refundable portion	
	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount	Number of returns	Amount
	(71)	(72)	(73)	(74)	(75)	(76)	(77)	(78)	(79)	(80)
All returns.....	7,549,660	13,874,596	2,721,765	1,190,137	873,851	597,717	1,264,547	1,103,837	6,392,978	11,580,622
No adjusted gross income.....	34,792	57,951	*4	*1	--	--	25,411	19,209	30,841	38,742
\$1 under \$1,000.....	76,864	25,395	--	--	--	--	*8,888	*2,322	76,864	23,073
\$1,000 under \$2,000.....	169,019	95,003	--	--	--	--	*3,133	*509	169,019	94,494
\$2,000 under \$3,000.....	218,051	192,581	*996	*147	--	--	17,253	6,091	218,051	186,343
\$3,000 under \$4,000.....	191,775	243,362	--	--	--	--	23,200	13,723	191,775	229,638
\$4,000 under \$5,000.....	189,703	301,457	--	--	--	--	28,766	14,083	189,703	287,375
\$5,000 under \$6,000.....	246,518	460,031	--	--	--	--	45,061	22,124	246,518	437,907
\$6,000 under \$7,000.....	301,707	669,171	--	--	--	--	30,513	22,243	300,976	646,928
\$7,000 under \$8,000.....	308,682	781,347	--	--	--	--	70,826	61,645	308,641	719,702
\$8,000 under \$9,000.....	355,212	1,011,540	--	--	--	--	117,058	121,250	355,212	890,290
\$9,000 under \$10,000.....	369,124	1,087,896	*2,477	*380	--	--	80,030	68,239	368,756	1,019,277
\$10,000 under \$11,000.....	314,502	938,232	--	--	--	--	39,762	38,828	314,502	899,404
\$11,000 under \$12,000.....	340,329	1,004,446	*15,065	*3,341	--	--	69,093	79,285	337,879	921,820
\$12,000 under \$13,000.....	370,544	1,028,153	*9,958	*2,208	--	--	81,573	90,571	368,466	935,374
\$13,000 under \$14,000.....	369,794	944,671	102,952	11,278	--	--	62,415	72,558	366,265	860,836
\$14,000 under \$15,000.....	364,089	871,766	135,045	28,184	--	--	62,188	72,498	354,576	771,085
\$15,000 under \$16,000.....	355,357	771,249	118,747	42,102	--	--	53,633	78,264	340,698	650,882
\$16,000 under \$17,000.....	378,759	752,005	200,211	71,153	--	--	59,463	65,171	360,182	615,681
\$17,000 under \$18,000.....	280,892	503,999	175,230	58,826	--	--	70,222	64,222	246,920	380,952
\$18,000 under \$19,000.....	344,157	542,780	232,270	114,889	*1,102	*380	60,159	48,463	318,068	379,427
\$19,000 under \$20,000.....	294,678	409,154	233,265	119,042	*6,292	*906	74,566	55,565	249,529	234,547
\$20,000 under \$25,000.....	1,377,873	1,131,522	1,217,180	693,950	602,169	320,150	175,795	85,946	651,141	351,626
\$25,000 and over.....	297,239	50,884	278,368	44,636	264,288	276,281	5,538	1,029	28,553	5,219

* Estimate should be used with caution because of the small number of sample returns on which it is based.

† Less than \$500.

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