

**Table T23-0069**  
**Tax Benefit of the Itemized Deduction for Charitable Contributions**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile, 2024 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	*	**	0.0	0.0	0	0.0	0.7	0.7	3.5	3.5
Second Quintile	0.9	99.1	0.0	0.2	*	0.1	3.3	3.3	8.0	8.0
Middle Quintile	4.3	95.7	0.0	1.3	20	0.2	9.9	9.8	13.7	13.7
Fourth Quintile	9.8	90.2	0.1	4.3	90	0.3	18.4	18.2	17.6	17.7
Top Quintile	25.6	74.4	0.6	94.1	2,270	1.9	67.4	67.8	25.3	25.8
All	6.2	93.8	0.3	100.0	330	1.4	100.0	100.0	19.8	20.1
<b>Addendum</b>										
80-90	16.0	84.0	0.1	4.4	210	0.4	14.7	14.6	20.7	20.8
90-95	22.2	77.8	0.2	4.7	460	0.6	11.3	11.3	22.8	22.9
95-99	43.3	56.7	0.3	12.3	1,540	1.0	16.6	16.6	25.3	25.6
Top 1 Percent	77.1	22.9	1.8	72.8	37,750	4.0	24.8	25.4	31.0	32.2
Top 0.1 Percent	90.3	9.7	2.6	49.3	249,300	5.5	12.2	12.7	31.6	33.4

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	48,250	26.0	18,900	4.0	660	0.7	18,240	4.8	3.5	
Second Quintile	40,810	22.0	45,700	8.2	3,640	3.3	42,060	9.4	8.0	
Middle Quintile	38,220	20.6	85,000	14.3	11,660	9.9	73,340	15.4	13.7	
Fourth Quintile	30,860	16.7	152,080	20.7	26,810	18.4	125,270	21.2	17.6	
Top Quintile	25,430	13.7	471,570	52.8	119,350	67.4	352,230	49.1	25.3	
All	#####	100.0	122,650	100.0	24,290	100.0	98,360	100.0	19.8	
<b>Addendum</b>										
80-90	13,020	7.0	246,000	14.1	50,840	14.7	195,160	13.9	20.7	
90-95	6,360	3.4	352,110	9.9	80,250	11.3	271,860	9.5	22.8	
95-99	4,870	2.6	606,090	13.0	153,510	16.6	452,580	12.1	25.3	
Top 1 Percent	1,180	0.6	3,050,320	15.8	945,340	24.8	2,104,980	13.6	31.0	
Top 0.1 Percent	120	0.1	14,319,000	7.6	4,526,310	12.2	9,792,690	6.5	31.6	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

Number of AMT Taxpayers (millions). Baseline: 0.2

Proposal: 0.3

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

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The breaks are (in 2023 dollars): 20% \$30,300; 40% \$59,100; 60% \$106,600; 80% \$194,700; 90% \$283,400; 95% \$409,500; 99% \$974,300; 99.9% \$4,331,000.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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

**Table T23-0069**  
**Tax Benefit of the Itemized Deduction for Charitable Contributions**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	0.0	100.0	0.0	0.0	0	0.1	0.0	0.0	0.2	0.2
Second Quintile	0.4	99.7	0.0	0.1	*	0.0	2.5	2.5	7.0	7.0
Middle Quintile	2.4	97.6	0.0	0.6	10	0.1	7.9	7.8	12.4	12.4
Fourth Quintile	8.0	92.0	0.1	3.4	60	0.3	17.4	17.2	17.1	17.2
Top Quintile	23.9	76.1	0.6	95.9	1,820	1.8	71.9	72.2	25.0	25.5
All	6.2	93.8	0.3	100.0	330	1.4	100.0	100.0	19.8	20.1
<b>Addendum</b>										
80-90	14.3	85.7	0.1	4.4	160	0.4	15.7	15.6	20.5	20.6
90-95	23.1	76.9	0.2	4.7	350	0.5	12.3	12.2	22.5	22.6
95-99	38.9	61.1	0.3	13.2	1,300	1.0	17.9	17.9	24.9	25.2
Top 1 Percent	71.4	28.6	1.7	73.6	30,770	3.9	25.9	26.6	30.8	32.0
Top 0.1 Percent	88.7	11.4	2.5	51.2	215,500	5.5	12.7	13.2	31.6	33.3

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	39,880	21.5	18,000	3.2	40	0.0	17,960	3.9	0.2	
Second Quintile	39,090	21.1	40,970	7.1	2,880	2.5	38,090	8.2	7.0	
Middle Quintile	37,770	20.4	75,930	12.6	9,410	7.9	66,520	13.8	12.4	
Fourth Quintile	34,570	18.7	132,550	20.2	22,670	17.4	109,880	20.8	17.1	
Top Quintile	32,260	17.4	401,160	56.9	100,290	71.9	300,870	53.3	25.0	
All	#####	100.0	122,650	100.0	24,290	100.0	98,360	100.0	19.8	
<b>Addendum</b>										
80-90	16,440	8.9	210,280	15.2	43,110	15.7	167,170	15.1	20.5	
90-95	8,120	4.4	302,590	10.8	67,990	12.3	234,600	10.5	22.5	
95-99	6,230	3.4	519,210	14.2	129,410	17.9	389,800	13.3	24.9	
Top 1 Percent	1,460	0.8	2,588,110	16.7	797,320	25.9	1,790,790	14.4	30.8	
Top 0.1 Percent	150	0.1	12,447,950	8.0	3,933,860	12.7	8,514,090	6.8	31.6	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

Number of AMT Taxpayers (millions). Baseline: 0.2 Proposal: 0.3

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

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2023 dollars): 20% \$21,400; 40% \$41,400; 60% \$71,600; 80% \$119,800; 90% \$173,800; 95% \$245,800; 99% \$568,300; 99.9% \$2,504,300.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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

**Table T23-0069**  
**Tax Benefit of the Itemized Deduction for Charitable Contributions**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**  
**Detail Table - Single Tax Units**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	*	**	0.0	0.0	0	0.0	1.4	1.4	4.5	4.5
Second Quintile	0.4	99.6	0.0	0.2	*	0.0	5.5	5.4	8.9	8.9
Middle Quintile	2.4	97.6	0.0	1.2	10	0.1	13.1	13.0	13.4	13.4
Fourth Quintile	8.8	91.2	0.1	6.9	60	0.3	22.2	22.0	18.2	18.3
Top Quintile	27.8	72.2	0.6	91.7	1,110	1.7	57.5	57.8	25.6	26.0
All	5.0	95.0	0.2	100.0	130	1.0	100.0	100.0	18.6	18.8
<b>Addendum</b>										
80-90	19.5	80.5	0.2	8.1	180	0.6	15.5	15.4	21.8	21.9
90-95	31.6	68.4	0.2	7.7	380	0.8	10.6	10.5	23.1	23.3
95-99	40.8	59.2	0.4	14.8	1,030	1.1	14.0	14.0	25.8	26.1
Top 1 Percent	65.5	34.5	1.8	61.1	20,310	3.7	17.5	17.9	32.5	33.7
Top 0.1 Percent	85.0	15.0	2.8	44.0	156,500	5.5	8.4	8.7	33.5	35.4

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	25,840	27.4	14,590	5.9	660	1.4	13,930	6.9	4.5	
Second Quintile	22,370	23.7	32,860	11.4	2,930	5.5	29,930	12.8	8.9	
Middle Quintile	19,820	21.0	58,780	18.1	7,890	13.1	50,890	19.3	13.4	
Fourth Quintile	14,930	15.8	97,200	22.6	17,720	22.2	79,480	22.7	18.2	
Top Quintile	10,280	10.9	260,920	41.7	66,780	57.5	194,140	38.1	25.6	
All	94,250	100.0	68,180	100.0	12,660	100.0	55,510	100.0	18.6	
<b>Addendum</b>										
80-90	5,610	6.0	150,970	13.2	32,950	15.5	118,020	12.6	21.8	
90-95	2,500	2.7	217,560	8.5	50,340	10.6	167,220	8.0	23.1	
95-99	1,790	1.9	361,900	10.1	93,260	14.0	268,640	9.2	25.8	
Top 1 Percent	370	0.4	1,715,580	10.0	557,180	17.5	1,158,400	8.3	32.5	
Top 0.1 Percent	40	0.0	8,496,190	4.6	2,849,790	8.4	5,646,410	3.8	33.5	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

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

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2023 dollars): 20% \$21,400; 40% \$41,400; 60% \$71,600; 80% \$119,800; 90% \$173,800; 95% \$245,800; 99% \$568,300; 99.9% \$2,504,300.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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

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**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**  
**Detail Table - Married Tax Units Filing Jointly**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	0.0	100.0	0.0	0.0	0	0.0	0.1	0.1	1.2	1.2
Second Quintile	0.2	99.8	0.0	0.0	*	0.0	0.9	0.9	5.7	5.7
Middle Quintile	2.3	97.7	0.0	0.3	10	0.1	4.6	4.6	11.3	11.3
Fourth Quintile	6.8	93.2	0.0	2.2	60	0.2	14.7	14.5	16.3	16.3
Top Quintile	21.6	78.4	0.6	97.4	2,130	1.8	79.4	79.7	24.7	25.2
All	8.9	91.1	0.4	100.0	680	1.5	100.0	100.0	21.1	21.4
<b>Addendum</b>										
80-90	10.9	89.1	0.1	3.3	150	0.3	16.2	16.0	19.9	20.0
90-95	18.2	81.8	0.1	4.0	340	0.4	13.4	13.3	22.3	22.3
95-99	38.0	62.0	0.3	13.5	1,420	1.0	20.5	20.4	24.7	24.9
Top 1 Percent	74.1	25.9	1.7	76.6	33,280	3.9	29.3	30.0	30.5	31.6
Top 0.1 Percent	91.3	8.7	2.5	51.5	228,420	5.5	13.8	14.3	31.3	33.0

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	6,810	10.4	23,970	1.2	290	0.1	23,670	1.4	1.2	
Second Quintile	8,950	13.7	53,460	3.4	3,070	0.9	50,390	4.0	5.7	
Middle Quintile	12,370	19.0	99,380	8.7	11,200	4.6	88,180	9.8	11.3	
Fourth Quintile	16,340	25.0	164,940	19.1	26,850	14.7	138,090	20.2	16.3	
Top Quintile	20,260	31.0	472,720	67.7	116,960	79.4	355,760	64.6	24.7	
All	65,280	100.0	216,640	100.0	45,710	100.0	170,930	100.0	21.1	
<b>Addendum</b>										
80-90	9,840	15.1	245,770	17.1	48,950	16.2	196,830	17.4	19.9	
90-95	5,200	8.0	346,880	12.7	77,170	13.4	269,720	12.6	22.3	
95-99	4,200	6.4	590,850	17.6	145,680	20.5	445,170	16.8	24.7	
Top 1 Percent	1,020	1.6	2,820,790	20.3	858,890	29.3	1,961,900	17.9	30.5	
Top 0.1 Percent	100	0.2	13,182,330	9.3	4,119,670	13.8	9,062,660	8.1	31.3	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

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

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2023 dollars): 20% \$21,400; 40% \$41,400; 60% \$71,600; 80% \$119,800; 90% \$173,800; 95% \$245,800; 99% \$568,300; 99.9% \$2,504,300.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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

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**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**  
**Detail Table - Head of Household Tax Units**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	0.0	100.0	0.0	0.0	0	0.0	-8.3	-8.3	-10.5	-10.5
Second Quintile	0.2	99.8	0.0	0.3	0	0.0	7.4	7.4	4.5	4.5
Middle Quintile	2.6	97.4	0.0	3.4	10	0.1	24.0	23.9	12.3	12.3
Fourth Quintile	9.5	90.5	0.1	15.0	70	0.3	29.8	29.7	18.2	18.2
Top Quintile	28.9	71.1	0.3	81.4	910	1.0	47.0	47.2	25.6	25.8
All	3.1	96.9	0.1	100.0	50	0.6	100.0	100.0	12.7	12.7
<b>Addendum</b>										
80-90	20.9	79.1	0.1	11.4	200	0.5	14.2	14.1	21.6	21.7
90-95	37.6	62.4	0.2	7.6	350	0.6	7.5	7.5	22.2	22.3
95-99	46.4	53.6	0.4	13.4	1,440	1.1	6.8	6.9	26.3	26.6
Top 1 Percent	62.5	37.5	0.7	49.0	18,080	1.5	18.5	18.7	31.6	32.1
Top 0.1 Percent	83.9	16.1	0.7	32.0	129,000	1.4	12.6	12.8	32.0	32.5

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	6,910	30.8	24,930	10.1	-2,610	-8.3	27,540	12.7	-10.5	
Second Quintile	7,080	31.5	51,070	21.1	2,270	7.4	48,800	23.1	4.5	
Middle Quintile	4,790	21.3	88,240	24.7	10,870	24.0	77,370	24.8	12.3	
Fourth Quintile	2,530	11.3	140,510	20.8	25,510	29.8	115,000	19.5	18.2	
Top Quintile	1,080	4.8	369,800	23.3	94,610	47.0	275,190	19.9	25.6	
All	22,450	100.0	76,260	100.0	9,660	100.0	66,600	100.0	12.7	
<b>Addendum</b>										
80-90	670	3.0	210,760	8.3	45,590	14.2	165,170	7.4	21.6	
90-95	260	1.2	282,730	4.3	62,750	7.5	219,980	3.8	22.2	
95-99	110	0.5	501,980	3.3	132,080	6.8	369,910	2.8	26.3	
Top 1 Percent	30	0.2	3,880,150	7.4	1,227,680	18.5	2,652,470	5.8	31.6	
Top 0.1 Percent	*	0.0	28,600,480	5.0	9,152,640	12.6	19,447,830	3.9	32.0	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

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

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2023 dollars): 20% \$21,400; 40% \$41,400; 60% \$71,600; 80% \$119,800; 90% \$173,800; 95% \$245,800; 99% \$568,300; 99.9% \$2,504,300.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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

**Table T23-0069**  
**Tax Benefit of the Itemized Deduction for Charitable Contributions**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**  
**Detail Table - Tax Units with Children**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	0.0	100.0	0.0	0.0	0	0.0	-1.4	-1.4	-8.8	-8.8
Second Quintile	0.4	99.6	0.0	0.1	*	0.1	1.8	1.8	5.4	5.4
Middle Quintile	2.9	97.1	0.0	0.7	10	0.1	7.5	7.4	13.3	13.3
Fourth Quintile	9.4	90.6	0.1	3.9	90	0.3	18.0	17.9	18.5	18.5
Top Quintile	29.4	70.6	0.6	95.3	2,250	1.6	73.8	74.1	26.2	26.6
All	7.8	92.2	0.3	100.0	430	1.2	100.0	100.0	20.7	20.9
<b>Addendum</b>										
80-90	16.2	83.8	0.1	4.6	210	0.4	15.8	15.7	21.8	21.9
90-95	27.5	72.5	0.2	5.3	510	0.5	12.0	11.9	23.7	23.8
95-99	51.8	48.2	0.4	17.2	2,030	1.1	18.6	18.6	26.3	26.6
Top 1 Percent	80.7	19.3	1.4	68.3	31,790	3.0	27.4	27.9	31.2	32.1
Top 0.1 Percent	92.1	7.9	1.9	43.5	207,300	4.1	12.9	13.3	31.4	32.7

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	11,050	21.5	25,790	3.2	-2,280	-1.4	28,070	4.4	-8.8	
Second Quintile	10,890	21.2	55,350	6.8	3,010	1.8	52,340	8.1	5.4	
Middle Quintile	9,910	19.3	104,820	11.7	13,940	7.5	90,890	12.8	13.3	
Fourth Quintile	9,820	19.1	182,790	20.2	33,720	18.0	149,060	20.8	18.5	
Top Quintile	9,410	18.3	549,910	58.2	144,100	73.8	405,810	54.1	26.2	
All	51,340	100.0	173,110	100.0	35,770	100.0	137,340	100.0	20.7	
<b>Addendum</b>										
80-90	4,740	9.2	280,430	15.0	61,180	15.8	219,250	14.7	21.8	
90-95	2,320	4.5	400,830	10.5	94,960	12.0	305,870	10.1	23.7	
95-99	1,880	3.7	693,040	14.6	182,250	18.6	510,790	13.6	26.3	
Top 1 Percent	480	0.9	3,387,740	18.2	1,056,360	27.4	2,331,370	15.8	31.2	
Top 0.1 Percent	50	0.1	16,182,000	8.5	5,086,960	12.9	11,095,040	7.3	31.4	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

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

Note: Tax units with children are those claiming an exemption for children at home or away from home or with children qualifying for the Child Tax Credit or EITC.

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2023 dollars): 20% \$21,400; 40% \$41,400; 60% \$71,600; 80% \$119,800; 90% \$173,800; 95% \$245,800; 99% \$568,300; 99.9% \$2,504,300.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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

**Table T23-0069**  
**Tax Benefit of the Itemized Deduction for Charitable Contributions**  
**Baseline: Current Law Plus Higher Standard Deduction in the Tax Cuts for Working Families Act**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**  
**Detail Table - Older Adults**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Benefit as a Percent of After-Tax Income <sup>5</sup>	Share of Total Benefit	Average Benefit		Share of Federal Taxes		Average Federal Tax Rate <sup>7</sup>	
	With Benefit	Without Benefit			Dollars	Percent of Federal Taxes <sup>6</sup>	With Provision	Without Provision	With Provision	Without Provision
Lowest Quintile	*	**	0.0	0.0	0	0.0	0.2	0.2	1.2	1.2
Second Quintile	0.3	99.7	0.0	0.1	*	0.1	1.8	1.7	3.0	3.0
Middle Quintile	2.0	98.0	0.0	0.5	10	0.2	6.4	6.3	6.5	6.5
Fourth Quintile	8.2	91.8	0.1	3.0	70	0.5	14.2	13.9	11.4	11.4
Top Quintile	20.2	79.8	0.9	96.4	2,700	3.0	76.8	77.3	22.8	23.5
All	4.8	95.2	0.4	100.0	400	2.4	100.0	100.0	15.7	16.0
<b>Addendum</b>										
80-90	12.2	87.8	0.1	3.3	180	0.6	13.2	12.9	15.6	15.7
90-95	17.9	82.1	0.1	2.6	310	0.6	10.0	9.9	18.2	18.3
95-99	31.4	68.6	0.4	9.3	1,360	1.3	17.1	16.9	22.0	22.3
Top 1 Percent	68.4	31.6	2.3	81.3	43,120	5.3	36.6	37.6	30.6	32.2
Top 0.1 Percent	89.0	11.0	3.3	60.8	258,110	7.0	20.7	21.7	31.7	34.0

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2024 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	9,160	18.3	17,680	3.1	210	0.2	17,470	3.6	1.2	
Second Quintile	12,870	25.7	37,860	9.2	1,140	1.8	36,720	10.6	3.0	
Middle Quintile	11,640	23.2	70,050	15.4	4,560	6.4	65,490	17.1	6.5	
Fourth Quintile	8,590	17.2	120,170	19.5	13,670	14.2	106,500	20.5	11.4	
Top Quintile	7,110	14.2	392,740	52.7	89,600	76.8	303,130	48.2	22.8	
All	50,090	100.0	105,810	100.0	16,560	100.0	89,250	100.0	15.7	
<b>Addendum</b>										
80-90	3,700	7.4	188,990	13.2	29,490	13.2	159,500	13.2	15.6	
90-95	1,680	3.4	272,710	8.6	49,640	10.0	223,070	8.4	18.2	
95-99	1,360	2.7	474,020	12.1	104,300	17.1	369,710	11.2	22.0	
Top 1 Percent	380	0.8	2,649,910	18.7	809,530	36.6	1,840,380	15.4	30.6	
Top 0.1 Percent	50	0.1	11,561,320	10.2	3,670,130	20.7	7,891,190	8.3	31.7	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0323-1).

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

Note: Tax units in which either the primary individual (or secondary individual in a married couple) is age 65 or older.

(1) Calendar year. Baseline is the law currently in place as of June 11, 2023 plus enactment of the following provisions in the Working Families Tax Cut Act: Rename the standard deduction the "guaranteed deduction" and for taxable years 2024 and 2025 provide a bonus guaranteed deduction of \$4,000 for married couples filing jointly; \$3,000 for heads of household; and \$2,000 for singles and married individuals filing a separate return. The bonus amount would be indexed for inflation after 2024. The bonus amount would be reduced, but not below 0, by 5 percent of the amount by which modified adjusted gross income exceeds \$400,000 for married couples filing jointly; \$300,000 for heads of household, and \$200,000 for singles and married individuals filing a separate return. Table shows the tax benefit of the itemized deduction for charitable contributions. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2023 dollars): 20% \$21,400; 40% \$41,400; 60% \$71,600; 80% \$119,800; 90% \$173,800; 95% \$245,800; 99% \$568,300; 99.9% \$2,504,300.

(4) Tax units with benefit are tax units with a net benefit of \$10 or more.

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

(6) For income categories for which the baseline tax burden is negative, a negative value for the tax benefit as a percent of federal tax indicates a net increase in federal subsidies, and a positive value indicates a net decrease in federal subsidies.

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