
ISSUE REVIEW

Fiscal Services Division

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2016 Federal Income Tax Statistics — Iowa Taxpayers

ISSUE

The federal Internal Revenue Service (IRS) produces annual statistics aggregating the individual income tax filings of all taxpayers in each state during a given calendar year. This **Issue Review** provides a summation and analysis of the IRS information for Iowa tax returns filed for tax year 2016, with comparisons to the same data for all federal income tax filers and to tax returns filed by taxpayers in surrounding states.¹ A breakdown of Iowa federal income tax return statistics by Adjusted Gross Income (AGI) category is also provided.

BACKGROUND — IOWA POPULATION AND IOWA FEDERAL TAX RETURNS

The following information is displayed in **Table 1** below.

According to 2016 United States Census Bureau estimates of Iowa and U.S. populations, Iowa's population represents 0.97% of the national population.

Based on IRS statistics reporting the number of Iowa and U.S. individual income tax returns filed during calendar year 2017 (tax year 2016 returns), Iowa's total federal individual income tax returns represent 0.97% of the national total.

Given the 0.97% Iowa share of U.S. population and the 0.97% Iowa share of U.S. individual income tax returns, this percentage is used in the following analysis to categorize Iowa taxpayers as either overrepresented in the U.S. population for a particular tax item if the Iowa percentage exceeds 0.97% or underrepresented if the percentage is less than 0.97%.

**Table 1 — Population and Tax Return Numbers
Iowa and U.S. Comparisons**

	Iowa	U.S.	Iowa % of U.S.
Population (2016 Census Estimate)	3,131,785	323,071,342	0.97%
Returns	1,447,550	149,853,160	0.97%
Tax Exemptions	2,805,170	288,917,100	0.97%
Dependents	859,040	94,246,990	0.91%
Farm Returns (Schedule F)	79,030	1,832,600	4.31%

¹ The IRS data files represent tax returns filed during calendar year 2017. While some returns for tax years prior to 2016 will be part of this dataset, the vast majority of the returns represent tax year 2016 filings.

BACKGROUND — ADDITIONAL RETURN STATISTICS

The following information is displayed in **Table 1** on the previous page.

Tax Exemptions refers to the number of people represented through the tax return as either taxpayers (single taxpayers or two married taxpayers) or dependents of the taxpayer(s). Exemptions numbers come from line 6d of the federal 1040 form.² The number of exemptions appearing on Iowa federal individual income tax returns was 0.97% of the U.S. total, a percentage that equals the Iowa share of all federal tax returns. The average Iowa tax return represents 1.94 persons, and the total number of exemptions claimed represents 89.6% of the Iowa population.

The number of **Dependents** (exemptions line 6c only) claimed on Iowa federal individual income tax returns was 0.91% of the U.S. total, indicating that Iowa tax returns claim about 6.02% fewer dependents than the U.S. average. For comparison, the 2016 Census Bureau Iowa and U.S. population estimates indicate that Iowans age 19 and under represent 1.00% of the U.S. population in that age group.

Farm Returns represents the number of tax returns that contained a federal tax Schedule F as part of the filing. Not surprisingly, Iowa is overrepresented when it comes to filing of farm returns (federal Schedule F), with Iowa returns representing 4.31% of all U.S. farm returns filed.³

FEDERAL RETURN ANALYSIS — ADJUSTED GROSS INCOME

Taxed Income Items	Iowa	% of IA Total	U.S.	% of U.S. Total	Iowa % of U.S.
Wages & Salaries	\$62,994	71.4%	\$7,187,734	70.5%	0.88%
Taxed Interest & Dividends	2,464	2.8%	347,379	3.4%	0.71%
Cap. Gains, Farm, Business, & Other	12,299	13.9%	1,522,109	14.9%	0.81%
Retirement, State Refunds, & Unemployment	12,162	13.8%	1,295,075	12.7%	0.94%
Adjustments to Gross Income	-1,655	-1.9%	-152,173	-1.5%	1.09%
Adjusted Gross Income (AGI)	\$88,264	100.0%	\$10,200,124	100.0%	0.87%

The following information is displayed in **Table 2** above.

Wages and Salaries represents income reported on line 7 of the 2016 federal 1040 form. Iowans reported a total of \$62.994 billion in wage and salary income. This amount is 0.88% of such income reported on all U.S. individual income tax returns for the period. An average Iowa federal individual income tax return reported \$43,518 in wage and salary income, versus a national average of \$47,965. Wage and salary income represents 71.4% of Iowa AGI, slightly higher than the U.S. average.

Taxed Interest and Dividends represents the combination of lines 8a and 9a of the federal 1040 form. Iowa federal individual income tax returns show 0.71% of the U.S. total for the two items, considerably below 0.97%. While Iowa is closer to the U.S. average at 0.86% for taxed interest, the percentage for dividends calculates to 0.65%, indicating that Iowa taxpayers report only about two-thirds as much dividend income as average U.S. taxpayers.

² For reference, a copy of the 2016 Federal Income Tax Form 1040 is attached.

³ Iowa's 4.31% of U.S. farm returns ranks third behind Texas (12.64%) and Missouri (5.17%).

Capital Gains, Farm, Business, and Other income (or loss) represents the combination of lines 12, 13, 14, 17, 18, and 21 of the federal 1040 form. These six categories include the following:

- Schedule C — Income or loss from a business (sole proprietorship).
- Schedule D — The gain or loss from the sale of an asset subject to capital gains taxation.
- Schedule E — Supplemental income or loss from rents and royalties as well as business income from subchapter S (sub-S), partnerships, and similar business arrangements where the income flows through the individual income tax form.
- Schedule F — Farm income (or loss).
- Form 4797 — Other gains (or losses).
- Line 21 — Other income.

Iowa taxpayers were well below average at 0.81% of the national amount for this group of items. Within the combined categories, Iowa tax returns showed a particularly low 0.47% of U.S. capital gains.

Retirement, State Refunds, and Unemployment income are the combination of lines 15b, 16b, 19, and 20b of the federal 1040 form. The amounts for this group include the taxable portions of pension income, Social Security Income, and Individual Retirement Account (IRA) distributions. Iowa federal individual income tax returns reported 0.94% of the national total. Among the three items, Iowa taxpayers reported an above-average 1.12% of total U.S. taxed Social Security income but lagged in pension income (0.84%) and IRA income (0.94%). Social Security and retirement income are generally received by older persons. According to the 2016 U.S. Census Bureau estimates, Iowa's population aged 65 and older equals 1.03% of the national population in that age range.

Adjustments to Gross Income includes lines 23 through 35 of the federal 1040 form. The adjustments all subtract from gross income. Adjustments to Gross income shield just under 2.00% of Iowa AGI from federal income tax. Iowa taxpayers utilize adjustments to gross income at a somewhat higher rate than the national average. The specific adjustment lines include:

- Line 23 — Educator expenses.
- Line 24 — Certain business and other expenses.
- Line 25 — Health Savings Account deduction.
- Line 26 — Moving expenses.
- Line 27 — Deductible portion of self-employment tax.
- Line 28 — Self-employed SEP, SIMPLE, and qualified plans.
- Line 29 — Self-employed health insurance deduction.
- Line 30 — Penalty on early withdrawal of savings.
- Line 31a — Alimony paid.
- Line 32 — IRA deduction.
- Line 33 — Student loan interest deduction.
- Line 34 — Tuition and fees.
- Line 35 — Domestic production activities deduction.

Adjusted Gross Income (AGI) is line 37 of the federal 1040 form and it represents gross income minus any adjustments to gross income listed above.

FEDERAL RETURN ANALYSIS — TAXED INCOME AND TAX LIABILITY

	Dollars in Millions		
	Iowa	U.S.	Iowa % of U.S.
Adjusted Gross Income (AGI)	\$88,264	\$10,200,124	0.87%
Standard/Itemized Deductions and Personal Exemptions	-26,330	-2,886,175	0.91%
Taxed Income	\$61,934	\$7,313,949	0.85%
Income Tax Liability	\$11,205	\$1,501,507	0.75%
Average Tax Liability Before Credits as a % of AGI	12.7%	14.7%	

The following information is displayed in **Table 3** above.

Standard and Itemized Deductions and Personal Exemptions includes line 40 and line 42 of the federal 1040 form. For tax year 2016, the federal standard deduction was \$6,300 for single filers and \$12,600 for married joint filers. The value of each claimed exemption (line 6d of the tax form) was \$4,050.⁴ For tax year 2016, 30.2% of Iowa tax returns utilized itemized deductions, slightly below the U.S. utilization rate of 30.3%.

Taxed Income is the amount of income that is subject to federal 1040 income tax. This is equal to AGI minus the standard or itemized deduction and minus the value of claimed exemptions. Iowa taxed income equaled 0.85% of total U.S. taxed income.

Income Tax Liability is found on line 47 of the 2016 federal 1040 form and the amount includes any federal Alternative Minimum Tax owed. The income tax liability total of all Iowa federal taxpayers was \$11.205 billion, an amount equal to 0.75% of the total for all U.S. income tax payers. For Iowa taxpayers, the Alternative Minimum Tax accounted for \$147.9 million (1.3%) of total Iowa federal income tax liability.

Based on the taxed income and income tax liability figures, the average federal income tax rate for Iowa was 12.7% of AGI, compared to the national average rate of 14.7%. Some tax liability is met through the use of refundable and nonrefundable income tax credits. The use of tax credits (discussed on the following page) reduces ultimate income tax liability and the average effective federal income tax rate.

⁴ The total amount of all standard and itemized deductions plus personal exemptions is calculated by subtracting taxable income (line 43) from AGI (line 37). Since taxable income cannot go below \$0 on a tax return, the amounts presented here are the tax credit values that actually benefit the taxpayer and the amounts do not include any value that is in excess of the taxpayer's AGI.

FEDERAL RETURN ANALYSIS — TAX LIABILITY, TAX CREDITS, AND TAXES PAID

	Dollars in Millions		
	lowa	U.S.	lowa % of U.S.
Income Tax Liability	\$ 11,205	\$ 1,501,507	0.75%
Child Tax Credits	-565	-55,073	1.03%
Education Credits	-174	-17,497	0.99%
Earned Income Tax Credit	-471	-66,144	0.71%
Foreign Tax Credit	-32	-20,367	0.16%
Other Tax Credits	-112	-9,945	1.13%
Total Tax Credits	\$ -1,354	\$ -169,026	0.80%
Total Income Tax Liability After Tax Credits	\$ 9,851	\$ 1,332,481	0.74%
Final Tax Liability as a % of AGI	11.2%	13.1%	

The following information is displayed in **Table 4** above.

For tax year 2016, federal income tax liability of all Iowa taxpayers totaled \$11.205 billion. Of that amount, \$1.354 billion (12.1%) was not met through payments from taxpayers, but instead through the use of refundable and nonrefundable tax credits.

Total Tax Credits equals the sum of tax credit items found on lines 48 through 54 and lines 66a, 67, and 68 of the 2016 federal 1040 form.⁵ Tax credits reduce ultimate tax liability and in the case of refundable tax credits, may reduce tax liability to a negative amount for some taxpayers.

The specific [federal tax credit](#) line items include:

- Line 48 — Foreign tax credit.
- Line 49 — Child and dependent care expenses.
- Line 50 — Education credits.
- Line 51 — Retirement savings contributions credit.
- Line 52 — Child tax credit.
- Line 53 — Residential energy credits.
- Line 54 — Other credits.
- Line 66a — Earned Income Tax Credit (EITC, refundable).
- Line 67 — Additional child tax credit (refundable).
- Line 68 — American Opportunity Credit (refundable).

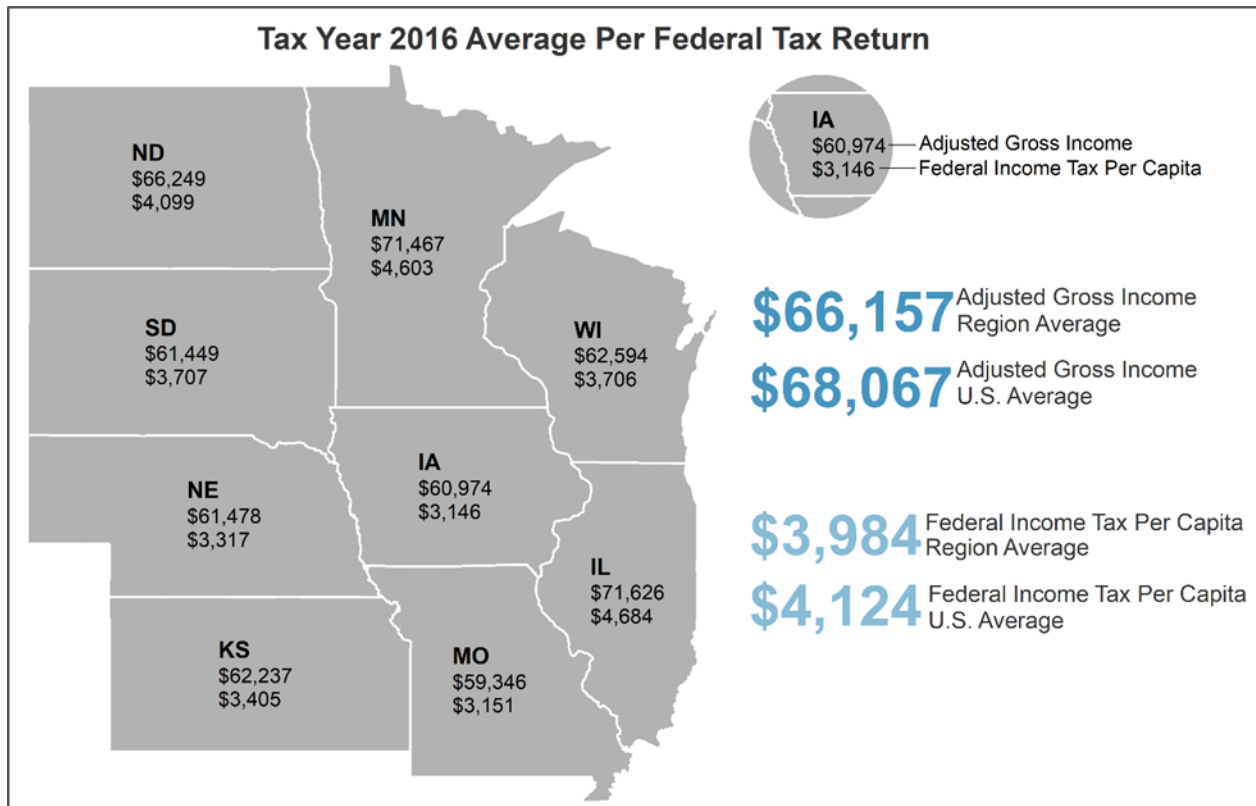
While Iowans benefit from the child tax credits, education tax credits, and other tax credits to a greater extent than the U.S. average, as a group Iowans benefit less from the Earned Income Tax Credit (0.71%) and the Foreign Tax Credit (0.16%). The Foreign Tax Credit is a credit for

⁵ For nonrefundable tax credits, only the portion that benefited the taxpayer is included in the dollar figures for total tax credits. The portion that taxpayers were not able to use due to lack of final tax liability is not included.

income taxes paid to a foreign country or to U.S. possessions (Puerto Rico and American Samoa) on income that is also subject to U.S. income tax.

Total Tax Liability After Tax Credits equals tax liability minus the utilized value of refundable and nonrefundable tax credits. As a group, Iowa taxpayers paid \$9.851 billion in federal individual income tax for tax year 2016, equal to an effective tax rate of 11.2% of AGI. For all U.S. returns, the same calculation yields a tax rate of 13.1%.

FEDERAL RETURN ANALYSIS — IOWA COMPARED TO SURROUNDING STATES



The **map** above and **Attachment A** at the end of this document provides summary statistics for Iowa and the surrounding states of Illinois, Missouri, Kansas, Nebraska, South Dakota, North Dakota, Minnesota, and Wisconsin. The top portion of the attachment provides totals for all tax returns filed from each state, and the bottom portion provides a “per tax return” average by dividing the state totals by the number of returns filed from that state. Totals for all nine states, labeled as “Region Total,” and a U.S. total are also provided.

Attachment A leads to the following observations:

- Iowa federal individual income tax returns averaged 1.94 exemptions and 0.59 dependents per tax return. The exemptions number was very close to the U.S. average of 1.93, while the dependent number was lower than the U.S. 0.63 average. For the region, North Dakota and Wisconsin posted the lowest per return figures for exemptions and dependents.
- The average wage and salary income shown on federal individual income tax returns filed by Iowans was \$43,518, higher in the region than only Missouri (\$42,035) and South Dakota (\$39,541). The Iowa amount is 92.8% of the U.S. average of \$47,965.
- Taxed income other than wages and salaries (Other Taxed Income) for Iowa equaled \$18,600 per tax return, higher than Missouri and Nebraska, and 91.5% of the U.S. average of \$21,118.

- The average AGI of an Iowa tax return was \$60,974, higher than only Missouri and 92.2% of the U.S. average of \$68,067.
- After adjustment for tax credits, an average Iowa tax return paid \$6,806 in federal individual income tax, the lowest average of all nine states in the region and 81.2% of the U.S. average of \$8,892.
- The average tax rate for Iowa tax returns was 11.2% of AGI.
- On a per capita basis, Iowans paid \$3,146 in federal income tax for tax year 2016, the lowest average in the region. The regional and U.S. averages were \$3,984 and \$4,124, respectively.

FEDERAL RETURN ANALYSIS — IOWA TAX RETURNS BY FEDERAL AGI CATEGORY

The IRS dataset provides a breakdown of tax return statistics by level of reported federal AGI. The top portion of **Table 5** shows Iowa federal individual income tax returns filed in 10 federal AGI categories. The center section of **Table 5** summarizes the Iowa data into three AGI classes. For comparison, the bottom section provides the same AGI summary for tax returns filed by all U.S. taxpayers.

Table 5 leads to the following observations:

- As a group, 33.2% of Iowa federal individual income tax returns report gross income below \$25,000. This category includes 19,480 Iowa returns that reported negative AGI. In most instances, negative gross income is the result of farm and other business losses. Although this group represents 33.2% of all federal individual income tax returns filed by Iowans, it represents just 7.3% of Iowa's total wage and salary income. Refundable tax credits resulted in an average federal individual income tax rate of negative 7.8% (national average for the income group is negative 11.6%).
- A total of 46,150 tax returns (3.2% of the Iowa total) reported AGI greater than \$200,000. This group accounts for 22.4% of reported AGI and 45.6% of all federal income tax paid by Iowans. The average federal individual income tax rate for the group was 22.7% (national average for the income group was 23.0%).
- The AGI categories between \$25,000 and \$200,000 represent 63.6% of tax returns filed and 73.1% of AGI. The average federal individual income tax rate for the group was 8.8% (national average for the income group is 9.2%).

Table 5
Federal Income Tax Returns Filed by Iowans — Tax Year 2016 — By Adjusted Gross Income (AGI) Category
 Dollars in Millions

Federal Tax Returns Filed by Iowa Taxpayers						
Federal AGI Category	Number of Returns	Wage & Salary Amount	Other Income and Adjustments	Adjusted Gross Income	Income Tax Liability, After Tax Credits	Average Federal Income Tax Rate
Under \$1	19,480	\$ 176	\$ -1,940	\$ -1,765	\$ -5	*
\$1 under \$10,000	187,470	837	160	997	-65	-6.5%
\$10,000 under \$25,000	274,290	3,566	1,179	4,746	-241	-5.1%
\$25,000 under \$50,000	363,200	10,618	2,640	13,258	526	4.0%
\$50,000 under \$75,000	219,670	10,195	3,342	13,537	1,045	7.7%
\$75,000 under \$100,000	150,640	9,709	3,351	13,059	1,150	8.8%
\$100,000 under \$200,000	186,650	18,124	6,539	24,663	2,946	11.9%
\$200,000 under \$500,000	38,580	6,599	4,239	10,839	2,052	18.9%
\$500,000 under \$1,000,000	5,470	1,848	1,834	3,682	930	25.2%
\$1,000,000 or more	2,100	1,322	3,926	5,249	1,515	28.9%
Total	1,447,550	\$ 62,994	\$ 25,270	\$ 88,263	\$ 9,853	11.2%

AGI Category	% of Iowa Returns	% of Iowa Wage & Salary	% of Iowa Other Income	% of Iowa Adjusted Gross Income	% of Federal Income Taxes Paid by Iowans	Average Federal Income Tax Rate
Under \$25,000 AGI	33.2%	7.3%	-2.4%	4.5%	-3.2%	-7.8%
\$25,000 AGI to \$199,999	63.6%	77.2%	62.8%	73.1%	57.5%	8.8%
Over \$200,000 AGI	3.2%	15.5%	39.6%	22.4%	45.6%	22.7%

Federal Tax Returns Filed by all U.S. Taxpayers						
AGI Category	% of all U.S. Returns	% of U.S. Wage & Salary	% of U.S. Other Income	% of U.S. Adjusted Gross Income	% of Federal Income Taxes Paid by U.S. Taxpayers	Average Federal Income Tax Rate
Under \$25,000 AGI	37.0%	7.5%	-2.6%	4.5%	-4.0%	-11.6%
\$25,000 AGI to \$199,999	58.4%	66.6%	46.7%	60.7%	42.9%	9.2%
Over \$200,000 AGI	4.6%	25.9%	55.9%	34.8%	61.1%	23.0%

*Due to negative gross income, an average tax rate cannot be calculated for this AGI category.

SUMMARY

Iowa represents 0.97% of the 2016 U.S. population and Iowa residents filed 0.97% of all 2016 federal individual income tax returns. Summary statistics by state reported by the IRS indicate that Iowa taxpayers generally have lower wage and salary income and lower other sources of income than the average U.S. taxpayer. As a result, Iowa taxpayers pay lower federal individual income taxes, both on a percent-of-AGI basis and on a per-return basis. Although there are a few exceptions, the same is true when comparing Iowa taxpayers to taxpayers in surrounding states.

For tax year 2016, Iowans filed 1.45 million federal individual income tax returns and reported \$88.263 billion in gross income. As a group, Iowans paid \$9.853 billion in federal individual income tax. These figures resulted in an average tax rate of 11.2% of federal AGI. Of the 1.45 million federal individual income tax returns filed by Iowa residents, 33.2% paid, in aggregate, negative federal income tax, and 3.2% of the tax return population earns 22.4% of the gross income and pays 45.6% of all federal individual income tax paid by Iowans.

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ATTACHMENT A

Federal Tax Returns Filed in 2017 (Tax Year 2016)

Dollars in Millions

	Illinois	Kansas	Minnesota	Missouri	North Dakota	Nebraska	South Dakota	Wisconsin	Iowa	Region Total	U.S. Total
Population (2016 Census Estimate)	12,826,895	2,911,263	5,523,409	6,087,203	754,353	1,905,924	862,890	5,772,958	3,131,785	39,776,680	323,071,342
Returns (number)	6,100,090	1,324,260	2,737,450	2,781,440	360,140	898,230	415,870	2,842,790	1,447,550	18,907,820	149,853,160
Exemptions (number)	11,740,380	2,619,230	5,150,140	5,308,130	673,810	1,763,770	789,880	5,293,200	2,805,170	36,143,710	288,917,100
Dependents (number)	3,941,650	844,590	1,565,170	1,644,850	196,220	571,900	239,590	1,550,590	859,040	11,413,600	94,246,990
Wage and Salary	\$307,923	\$58,537	\$141,074	\$116,918	\$16,555	\$39,749	\$16,444	\$126,766	\$62,994	\$886,960	\$7,187,734
Other Taxed Income	135,472	25,310	58,014	50,618	7,850	16,522	9,748	54,039	26,924	384,497	3,164,563
Adjustments to Gross Income	-6,473	-1,429	-3,450	-2,470	-546	-1,050	-637	-2,864	-1,655	-20,574	-152,173
Adjusted Gross Income (subtotal)	436,922	82,418	195,638	165,066	23,859	55,221	25,555	177,941	88,263	1,250,883	10,200,124
Deductions and Personal Exemptions	-116,410	-23,573	-54,829	-49,856	-5,819	-16,278	-6,771	-52,107	-26,330	-351,973	-2,886,175
Taxed Income	\$320,512	\$58,845	\$140,809	\$115,210	\$18,040	\$38,943	\$18,784	\$125,834	\$61,933	\$898,910	\$7,313,949
Tax Liability Before Credits	\$66,602	\$11,229	\$27,789	\$22,018	\$3,390	\$7,186	\$3,614	\$23,807	\$11,205	\$176,840	\$1,501,507
Tax Credits	-6,520	-1,317	-2,367	-2,839	-298	-865	-415	-2,412	-1,353	-18,386	-169,026
Tax Liability after Credits	\$60,082	\$9,912	\$25,422	\$19,179	\$3,092	\$6,321	\$3,199	\$21,395	\$9,852	\$158,454	\$1,332,481

Federal Tax Return Statistics Per Tax Return Filed

	Illinois	Kansas	Minnesota	Missouri	North Dakota	Nebraska	South Dakota	Wisconsin	Iowa	Region Total	U.S. Total
Exemptions	1.92	1.98	1.88	1.91	1.87	1.96	1.90	1.86	1.94	1.91	1.93
Dependents	0.65	0.64	0.57	0.59	0.54	0.64	0.58	0.55	0.59	0.60	0.63
Wage and Salary	\$50,478	\$44,204	\$51,535	\$42,035	\$45,968	\$44,253	\$39,541	\$44,592	\$43,518	\$46,910	\$47,965
Other Taxed Income	22,208	19,113	21,193	18,198	21,797	18,394	23,440	19,009	18,600	20,335	21,118
Adjustments to Gross Income	-1,061	-1,079	-1,260	-888	-1,516	-1,169	-1,532	-1,007	-1,143	-1,088	-1,015
Adjusted Gross Income (subtotal)	71,626	62,237	71,467	59,346	66,249	61,478	61,449	62,594	60,974	66,157	68,067
Deductions and Personal Exemptions	-19,083	-17,801	-20,029	-17,925	-16,158	-18,122	-16,282	-18,330	-18,189	-18,615	-19,260
Taxed Income	\$52,543	\$44,436	\$51,438	\$41,421	\$50,091	\$43,356	\$45,167	\$44,264	\$42,785	\$47,542	\$48,807
Tax Liability Before Credits	\$10,918	\$8,479	\$10,151	\$7,916	\$9,413	\$8,000	\$8,690	\$8,375	\$7,741	\$9,353	\$10,020
Tax Credits	-1,069	-995	-865	-1,021	-827	-963	-998	-848	-935	-972	-1,128
Tax Liability after Credits	\$9,849	\$7,484	\$9,286	\$6,895	\$8,586	\$7,037	\$7,692	\$7,527	\$6,806	\$8,381	\$8,892
Final Tax Liability as a % of AGI	13.8%	12.0%	13.0%	11.6%	13.0%	11.4%	12.5%	12.0%	11.2%	12.7%	13.1%
Federal Income Tax Per Capita	\$4,684	\$3,405	\$4,603	\$3,151	\$4,099	\$3,317	\$3,707	\$3,706	\$3,146	\$3,984	\$4,124

For the year Jan. 1–Dec. 31, 2016, or other tax year beginning _____, 2016, ending _____, 20 _____ See separate instructions.

Your first name and initial _____ Last name _____ Your social security number _____

If a joint return, spouse's first name and initial _____ Last name _____ Spouse's social security number _____

Home address (number and street). If you have a P.O. box, see instructions. _____ Apt. no. _____ **▲** Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). _____ **Presidential Election Campaign**

Foreign country name _____ Foreign province/state/county _____ Foreign postal code _____ Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Filing Status
 1 Single
 2 Married filing jointly (even if only one had income)
 3 Married filing separately. Enter spouse's SSN above and full name here. ▶ _____
 4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ _____
 5 Qualifying widow(er) with dependent child

Exemptions
 6a Yourself. If someone can claim you as a dependent, do not check box 6a
 b Spouse
c Dependents:
 (1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) if child under age 17 qualifying for child tax credit (see instructions)

 If more than four dependents, see instructions and check here **d** Total number of exemptions claimed _____

Income
 7 Wages, salaries, tips, etc. Attach Form(s) W-2 **7** _____
 8a Taxable interest. Attach Schedule B if required **8a** _____
 b Tax-exempt interest. Do not include on line 8a **8b** _____
 9a Ordinary dividends. Attach Schedule B if required **9a** _____
 b Qualified dividends **9b** _____
 10 Taxable refunds, credits, or offsets of state and local income taxes **10** _____
 11 Alimony received **11** _____
 12 Business income or (loss). Attach Schedule C or C-EZ **12** _____
 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here **13** _____
 14 Other gains or (losses). Attach Form 4797 **14** _____
 15a IRA distributions **15a** _____ **b** Taxable amount **15b** _____
 16a Pensions and annuities **16a** _____ **b** Taxable amount **16b** _____
 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **17** _____
 18 Farm income or (loss). Attach Schedule F **18** _____
 19 Unemployment compensation **19** _____
 20a Social security benefits **20a** _____ **b** Taxable amount **20b** _____
 21 Other income. List type and amount _____ **21** _____
 22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶ **22** _____

Adjusted Gross Income
 23 Educator expenses **23** _____
 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24** _____
 25 Health savings account deduction. Attach Form 8889 **25** _____
 26 Moving expenses. Attach Form 3903 **26** _____
 27 Deductible part of self-employment tax. Attach Schedule SE **27** _____
 28 Self-employed SEP, SIMPLE, and qualified plans **28** _____
 29 Self-employed health insurance deduction **29** _____
 30 Penalty on early withdrawal of savings **30** _____
 31a Alimony paid **b** Recipient's SSN ▶ _____ **31a** _____
 32 IRA deduction **32** _____
 33 Student loan interest deduction **33** _____
 34 Tuition and fees. Attach Form 8917 **34** _____
 35 Domestic production activities deduction. Attach Form 8903 **35** _____
 36 Add lines 23 through 35 **36** _____
 37 Subtract line 36 from line 22. This is your adjusted gross income ▶ **37** _____

Tax and Credits

38 Amount from line 37 (adjusted gross income) **38**

39a Check You were born before January 2, 1952, Blind. **Total boxes** **checked** ▶ 39a

if: Spouse was born before January 2, 1952, Blind.

b If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b

Standard Deduction for—

- People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
- All others: Single or Married filing separately, \$6,300
- Married filing jointly or Qualifying widow(er), \$12,600
- Head of household, \$9,300

40 Itemized deductions (from Schedule A) or your **standard deduction** (see left margin) **40**

41 Subtract line 40 from line 38 **41**

42 Exemptions. If line 38 is \$155,650 or less, multiply \$4,050 by the number on line 6d. Otherwise, see instructions **42**

43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- **43**

44 Tax (see instructions). Check if any from: a Form(s) 8814 b Form 4972 c **44**

45 Alternative minimum tax (see instructions). Attach Form 6251 **45**

46 Excess advance premium tax credit repayment. Attach Form 8962 **46**

47 Add lines 44, 45, and 46 **47**

48 Foreign tax credit. Attach Form 1116 if required **48**

49 Credit for child and dependent care expenses. Attach Form 2441 **49**

50 Education credits from Form 8863, line 19 **50**

51 Retirement savings contributions credit. Attach Form 8880 **51**

52 Child tax credit. Attach Schedule 8812, if required. **52**

53 Residential energy credits. Attach Form 5695 **53**

54 Other credits from Form: a 3800 b 8801 c **54**

55 Add lines 48 through 54. These are your **total credits** **55**

56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- **56**

Other Taxes

57 Self-employment tax. Attach Schedule SE **57**

58 Unreported social security and Medicare tax from Form: a 4137 b 8919 **58**

59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required **59**

60a Household employment taxes from Schedule H **60a**

b First-time homebuyer credit repayment. Attach Form 5405 if required **60b**

61 Health care: individual responsibility (see instructions) Full-year coverage **61**

62 Taxes from: a Form 8959 b Form 8960 c Instructions; enter code(s) **62**

63 Add lines 56 through 62. This is your **total tax** **63**

Payments

64 Federal income tax withheld from Forms W-2 and 1099 **64**

65 2016 estimated tax payments and amount applied from 2015 return **65**

66a Earned income credit (EIC) **66a**

b Nontaxable combat pay election **66b**

67 Additional child tax credit. Attach Schedule 8812 **67**

68 American opportunity credit from Form 8863, line 8 **68**

69 Net premium tax credit. Attach Form 8962 **69**

70 Amount paid with request for extension to file **70**

71 Excess social security and tier 1 RRTA tax withheld **71**

72 Credit for federal tax on fuels. Attach Form 4136 **72**

73 Credits from Form: a 2439 b Reserved c 8885 d **73**

74 Add lines 64, 65, 66a, and 67 through 73. These are your **total payments** **74**

Refund

75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you **overpaid** **75**

76a Amount of line 75 you want **refunded to you**. If Form 8888 is attached, check here **76a**

Direct deposit? ▶ See instructions. ▶ b Routing number ▶ c Type: Checking Savings

d Account number

77 Amount of line 75 you want **applied to your 2017 estimated tax** ▶ **77**

Amount You Owe

78 **Amount you owe**. Subtract line 74 from line 63. For details on how to pay, see instructions ▶ **78**

79 Estimated tax penalty (see instructions) **79**

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? Yes. Complete below. No

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records. ▶

Your signature Date Your occupation Daytime phone number

Spouse's signature. If a joint return, both must sign. Date Spouse's occupation If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Print/Type preparer's name Preparer's signature Date Check if self-employed PTIN

Firm's name ▶ Firm's EIN ▶

Firm's address ▶ Phone no. ▶