

Appendix for “Using Panel Data to Assess the Effectiveness of the Saver’s Credit”

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Table 5a: Tax Return Counts (thousands) By Savers' Credit Eligibility and Take Up -- Paid Preparer

Credit Rate	All nondependent returns with qualifying AGI	(A)	(B)	(C)	(D)	Coded as eligible in (D) and take credit	Not coded as eligible in (D) but take the credit	Total with positive saver's credit
		Nondependent, non-student, over age 18 with earnings	(A) plus have positive tax liability	(B) plus gross contribution to account or plan	(C) plus qualifying net contribution			
Tax Year 2002								
50 percent	24,100	18,554	5,640	1,262	1,036	750	154	904
20 percent	2,174	1,756	1,246	386	324	224	48	272
10 percent	11,986	10,044	8,900	3,454	2,780	1,876	434	2,310
All	38,260	30,354	15,786	5,102	4,140	2,850	636	3,486
Tax Year 2003								
50 percent	26,366	20,060	5,588	1,170	920	704	182	886
20 percent	2,380	1,906	1,288	358	292	226	62	288
10 percent	13,082	10,802	9,050	16,650	2,524	1,900	476	2,376
All	41,828	32,768	15,926	18,178	3,736	2,830	720	3,550
Tax Year 2004								
50 percent	24,536	18,802	4,614	952	740	620	160	780
20 percent	2,208	1,818	1,148	368	276	224	58	282
10 percent	12,522	10,306	8,056	3,018	2,310	1,868	464	2,332
All	39,266	30,926	13,818	4,338	3,326	2,712	682	3,394
Tax Year 2005								
50 percent	23,182	17,850	4,112	918	716	604	164	768
20 percent	2,088	1,706	1,000	294	228	204	38	242
10 percent	12,504	10,422	8,030	2,932	2,230	1,778	446	2,224
All	37,774	29,978	13,142	4,144	3,174	2,586	648	3,234

Source: Authors' tabulation of SOI data

Table 5b: Tax Return Counts (thousands) By Savers' Credit Eligibility and Take Up -- No Paid Preparer

Credit Rate	All nondependent returns with qualifying AGI	(A)	(B)	(C)	(D)	Coded as eligible in (D) and take credit	Not coded as eligible in (D) but take the credit	Total with positive saver's credit
		Nondependent, non-student, over age 18 with earnings	(A) plus have positive tax liability	(B) plus gross contribution to account or plan	(C) plus qualifying net contribution			
Tax Year 2002								
50 percent	16,082	11,828	4,682	804	642	288	104	392
20 percent	1,462	1,160	930	206	180	88	24	112
10 percent	9,602	8,090	7,570	2,756	2,298	1,054	260	1,314
All	27,146	21,078	13,182	3,766	3,120	1,430	388	1,818
Tax Year 2003								
50 percent	13,924	10,296	4,006	658	530	284	96	380
20 percent	1,180	952	754	160	134	66	14	80
10 percent	8,534	7,124	6,508	-11,164	1,798	986	260	1,246
All	23,638	18,372	11,268	-10,346	2,462	1,336	370	1,706
Tax Year 2004								
50 percent	14,210	10,262	3,620	570	438	266	102	368
20 percent	1,346	1,090	932	236	178	114	42	156
10 percent	8,482	7,056	6,152	2,142	1,712	1,006	308	1,314
All	24,038	18,408	10,704	2,948	2,328	1,386	452	1,838
Tax Year 2005								
50 percent	13,554	9,818	3,482	586	478	312	74	386
20 percent	1,316	1,060	788	202	168	112	22	134
10 percent	8,186	6,706	5,720	1,970	1,590	1,050	254	1,304
All	23,056	17,584	9,990	2,758	2,236	1,474	350	1,824

Source: Authors' tabulation of SOI data

Table 6: Take-Up Rates Conditional on Eligibility by Paid Preparer Status

Credit Rate	As percent of those eligible without regard to tax liability or contribution	As percent of those eligible without regard to contribution but with positive tax liability	As percent of those eligible, with tax liability, and with qualifying contributions	Memo: Take up rate with ineligible utilizers added to numerator and denominator
<i>Tax Year 2002</i>				
<i>Paid Preparer</i>				
50 percent	4.0	13.3	72.4	76.0
20 percent	12.8	18.0	69.1	73.1
10 percent	18.7	21.1	67.5	71.9
All	9.4	18.1	68.8	73.0
<i>No Paid Preparer</i>				
50 percent	2.4	6.2	44.9	52.5
20 percent	7.6	9.4	48.9	54.9
10 percent	13.0	13.9	45.9	51.4
All	6.8	10.8	45.8	51.8
<i>Tax Year 2003</i>				
<i>Paid Preparer</i>				
50 percent	3.5	12.6	76.5	80.4
20 percent	11.9	17.5	77.4	81.4
10 percent	17.6	21.0	75.3	79.2
All	8.6	17.8	75.7	79.7
<i>No Paid Preparer</i>				
50 percent	2.8	7.1	53.6	60.7
20 percent	6.9	8.8	49.3	54.1
10 percent	13.8	15.2	54.8	60.5
All	7.3	11.9	54.3	60.2
<i>Tax Year 2004</i>				
<i>Paid Preparer</i>				
50 percent	3.3	13.4	83.8	86.7
20 percent	12.3	19.5	81.2	84.4
10 percent	18.1	23.2	80.9	84.1
All	8.8	19.6	81.5	84.7
<i>No Paid Preparer</i>				
50 percent	2.6	7.3	60.7	68.1
20 percent	10.5	12.2	64.0	70.9
10 percent	14.3	16.4	58.8	65.0
All	7.3	12.9	59.5	66.1

Table 6: Take-Up Rates Conditional on Eligibility by Paid Preparer Status (continued)

Credit Rate	As percent of those eligible without regard to tax liability or contribution	As percent of those eligible without regard to contribution but with positive tax liability	As percent of those eligible, with tax liability, and with qualifying contributions	Memo: Take up rate with ineligible utilizers added to numerator and denominator
	<i>Tax Year 2005</i>			
<i>Paid Preparer</i>				
50 percent	3.4	14.7	84.4	87.3
20 percent	12.0	20.4	89.5	91.0
10 percent	17.1	22.1	79.7	83.1
All	8.6	19.7	81.5	84.6
<i>No Paid Preparer</i>				
50 percent	3.2	9.0	65.3	69.9
20 percent	10.6	14.2	66.7	70.5
10 percent	15.7	18.4	66.0	70.7
All	8.4	14.8	65.9	70.5

Source: Authors' tabulation of SOI data

Table 8a: Take up Rates Among Taxpayers Coded as Eligible (Percent)

	Statutory Credit Rate			All
	50 percent	20 percent	10 percent	
<i>By Age of Primary Taxpayer</i>				
2002				
Under 25	60	55	57	58
25 to 34	72	69	61	64
35 to 44	66	61	63	63
45 to 54	56	70	54	55
55 to 64	55	52	52	53
65 and over	54	50	35	46
2003				
Under 25	58	71	60	60
25 to 34	69	76	72	72
35 to 44	77	65	74	74
45 to 54	70	63	59	62
55 to 64	58	69	64	63
65 and over	68	67	50	59
2004				
Under 25	60	68	64	63
25 to 34	79	83	76	77
35 to 44	81	82	75	77
45 to 54	70	71	68	69
55 to 64	80	62	66	69
65 and over	72	50	74	71
2005				
Under 25	69	73	68	69
25 to 34	79	82	77	78
35 to 44	84	80	78	79
45 to 54	83	85	72	75
55 to 64	67	72	72	71
65 and over	64	83	66	66

Table 8b: Take up Rates Among Taxpayers Coded as Eligible (Percent)

	Statutory Credit Rate			All
	50 percent	20 percent	10 percent	
<i>By Filing Status</i>				
2002				
Joint	62	57	62	62
Head of Household	77	72	62	68
Other	46	58	46	47
2003				
Joint	68	72	71	71
Head of Household	85	71	73	77
Other	51	58	54	53
2004				
Joint	82	72	78	78
Head of Household	87	86	79	82
Other	54	64	55	55
2005				
Joint	77	83	77	77
Head of Household	93	89	80	84
Other	62	62	63	63

**Table 8c: Take up Rates Among Taxpayers Coded as Eligible
(Percent)**

	Statutory Credit Rate			All
	50 percent	20 percent	10 percent	
<i>By EITC Status</i>				
2002				
Claim EITC	78	75	71	75
Do Not Claim EITC	49	56	56	55
2003				
Claim EITC	87	76	80	83
Do Not Claim EITC	54	64	65	63
2004				
Claim EITC	90	89	88	89
Do Not Claim EITC	64	65	69	68
2005				
Claim EITC	93	91	88	90
Do Not Claim EITC	65	70	71	70