by Peter J. Sailer* Internal Revenue Service

The Internal Revenue Service annually publishes statistics based on data from individual income tax returns (Forms 1040 or 1040A). The major classifiers used in these reports are size and source of income, form of deduction, tax rate, and State of residence. Occasionally, by using the taxpayer's first name (and title -- such as Mr., Mrs., etc. --when given), IRS also produces data by sex of taxpayer. Unfortunately, this method of classifying income by sex is only useful in examining "nonjoint" returns. In the case of married persons filing jointly, the incomes (and the subsequent taxes) of both the husband and wife are combined. 1/ Hence, it is not possible, using the tax return alone, to distinguish between the incomes and taxes which should be attributed to each spouse separately.

However, there is another document which taxpavers are required to file with IRS which does help in distinguishing between married taxpayers' incomes: the Form W-2 (or Wage and Tax Statement). Since there is a separate W-2 for each job, by linking these forms with the respective tax return, a distinction can be made between the wages of the husband and those earned by his wife. Furthermore, in contrast to the matching problems which have been discussed in other papers in these and earlier Proceedings (e.g., [1-6]), the linkage of W-2's and tax returns for the same individual presents no major technical problems. This is primarily because taxpayers are supposed to file both sets of forms in the same envelope. All that the statistical editor has to do is use the W-2's to separate the wages of the husband from those of his wife, and add up each group separately.

Studies in which the Form W-2 was used to distinguish the salaries of husbands from those of their wives were conducted for tax year 1969 [7], and repeated for tax year 1974 [8]. The main purpose of this paper is to illustrate some of the kinds of statistics which will shortly be made available by the Internal Revenue Service for income year 1974. As might be expected, such data are bound to be of interest to persons concerned about sex discrimination in the labor force. Therefore, before beginning, it is necessary to make a disclaimer: since the tax return contains no data on the educational level achieved by the taxpayer, the number of hours worked, or the extent to which the taxpayer would have liked to work (i.e., fewer or more hours), this paper will have only slight bearing on the issue of job discrimination by sex. Still, it is hoped that it will shed some light on the economic situation of men and women, as reported on tax returns filed in 1975.

Since the financial circumstances of married persons filing joint returns differ markedly from those of taxpayers filing nonjoint returns, these two groups will be discussed separately. In the first section, the incomes of men and women filing nonjoint returns will be examined. Then, in section 2, the salaries of joint filers will be considered separately for husbands and wives. Section 3 presents some comparisons between joint and nonjoint returns. Next, there will be a brief look at the 1969 and 1974 studies to see if there are any changes in income patterns emerging by sex (section 4). Finally, in section 5, the Federal income taxes of married couples will be estimated based on the tax laws governing incomes of nonjoint filers.

1. INCOME DIFFERENCES BY SEX FOR NONJOINT TAXFILERS

"Nonjoint" returns for 1974 included 37 million returns filed by unmarried persons, as well as approximately 2 million returns of "married persons filing separately." Since some taxpayers in the latter group are not, in fact, married spouses living together, but, rather, separated persons who, because they are legally married, do not qualify as single people, there is a theoretical question as to whether they should actually be included in the "married" or "unmarried" category. There is no convenient way to differentiate between different types of "separate returns of husbands and wives." Therefore, for the purpose of this paper, they have all been included in the nonjoint category.

<u>Average</u> <u>Income.</u>--In 1974, the mean adjusted gross income (AGI)2/ for men filing nonjointly was \$5,888; the average for women was \$5,460. In other words, there is only about an 8 percent difference between means. However, the disparity between average salaries is somewhat greater--\$5,633 for men, \$4,827 for women, or a difference of 14 percent. Part of the reason that there is a smaller gap in the case of adjusted gross income than is so for salaries may be due to the fact that women have a greater tendency to inherit men's wealth than vice versa [9]. For this and other reasons, salaries constitute a smaller proportion of adjusted gross income for females (76 percent) than they do for males (87 percent).

Income Distributions.--While differences in mean income and earnings are useful, they do not tell There is also a marked the whole story. difference between the male and female distributions of both these variables. Figure 1 compares the distributions of wages and salaries by sex. As can be seen from the top of the chart, nonjoint returns for women have a greater tendency to be concentrated around the mean (\$4,827), while the frequencies for males are more widelv distributed (from their average, \$5,633).

2. INCOME DIFFERENCES BY SEX FOR JOINT TAXFILERS

<u>Average Income</u>.--The average adjusted gross income on joint returns was \$15,449, or close to three

4

Figure 1. --1974 Returns by Sex and Size of Salaries and Wages for Nonjoint and Joint Filers (Numbers in Millions)



counterparts filing singly. These, of course, are averages per return, representing the combined incomes of husbands and wives.

<u>Salaries</u> by <u>Sex</u>.--Using data from Forms W-2, the husbands' and wives' contributions to this combined income can be considered separately. Of the \$560 billion of Form W-2 salaries associated with joint returns, 82 percent was earned by men. A brief glance at the lower portion of figure 1 shows one of the major reasons for this disparity: 58 percent of the wives fall into the "under \$5,000" salary class, as opposed to only 14 percent of the husbands. Furthermore, the means of the distributions for husbands and wives are \$12,495 and \$4,760, respectively.

The second reason for the disparity between total salaries of husbands and wives is the lower proportion of labor force participation by wives. To better illustrate this, table 1 presents the earnings distributions for two years by number of wage earners on joint returns. As can be seen, in 1974, 45 percent of returns with salaries had no earnings by women; only 6 percent had no earnings by men.

Table 1.--Joint Returns with Salaries and Wages from Form W-2, 1969 and 1974

(Number in thousands)

Type of Return	Numb Ret	er of urns	Percent of Returns			
· ·	1969	1974	1969	1974		
All Returns with Sal- aries and Wages	37,516	38,978	100	100		
Returns with No Fe- male Wage Earners	18,331	17,481	49	45		
Returns with No Male Wage Earners	1,902	2,421	5	6		
Returns with Male and Female Wage Earners	17,283	19,076	46	49		

In all, 19 million returns (nearly half the total of joint filers with salaries and wages) showed earnings by both the husband and his wife. Table 2 further analyzes these returns by crossclassifying the size of the husband's income by that of his wife, using \$1,000 intervals up to \$10,000 and somewhat larger classes thereafter. It shows that only 1.3 million of these returns (about 7 percent) are "on the main diagonal"--that is, the husband and his wife fall into the same wage class. Eighty-two percent of the returns fall "below the diagonal" (i.e., the husband's wages are greater than his wife's) and the remaining 11 percent are "above the diagonal" (the wife's salary exceeds her husband's).



times the level reported by nonjoint filers. As might be expected, the distribution of these returns by income class is also markedly different from that for nonjoints. In fact, 42 percent of all joint returns fall into the \$15,000 or more AGI size class, while only 6 percent of those for nonjoints do. Furthermore, the mean salary for these married couples was \$14,398 for returns in 1974--again, nearly three times the level of their

TABLE 2. ...JOINT RETURNS WITH TWO WAGE SARWERS: NUMBER OF RETURNS BY SIZE OF HUSBAND'S AND BY SIZE OF WIRE'S SALARIES AND WAGES, 1974

(NUMBERS	ΙŃ	THOUSANDS)
(110 110 110		

SIZE OF		T			SIZ	E OF VIFE'S	S SALARIES	AND WAGES	(IV DOLLA	55)						CLASSES
SALARIES AND VAGES (IV DOLLARS)	RON TOTAL	1 <i>UNDEE</i> 1,000	1,000 <i>JADER</i> 2,000	2,000 UNDER 3,000	3,000 <i>UNDEK</i> 4,000	4,000 UNDER 5,000	5,000 UNDEK 6,000	6,000 UNDER 7,000	7,000 <i>UNDEE</i> 3,000	8,000 <i>UNDE</i> R 9,000	9,000 <i>UNDER</i> 10,000	10,000 <i>UNDES</i> 15,000	15,000 JADER 20,000	20,000 Ok NOR2	DIA- GOVAL TOTAL	ABOVE MAIV DIAGONAL
COLUMN TOTAL	19,078.1	3,179.5	2,266.4	1,971.1	1,880.5	1,864.2	1,775.3	1,513.2	1,300.1	1,004.2	734.9	1,344.8	200.3	41.8	19,076.1	GRAND TOTAL
1 UNDER 1,000	529.1	114.6	50.7	49.1	54.1	50.4	37.2	40.1	41.1	34.8	14,3	36.4	6.2	0.3	2,156.9	SIBTOTAL
1,000 UNDER 2,000	475.8	95.3	68.1	60.4	55.0	35.9	32.1	42.7	19.1	15.1	20.7	27.5	3.3	0.4	0.3	12 CLASSES
2,000 UNDER 3,000	491.9	103.4	63.6	62.5	59.1	49.5	51.4	17.6	20.4	25.0	12.2	25.0	1.9	0.4	6.5	11 CLASSES
3,000 UNDER 4,000	472.2	92.3	65.4	70.4	50.9	34.9	37.2	28.7	34.6	16.0	15.1	23.3	1.6	2.0	40.5	10 CLASSES
4,000 UNDER 5,000	691.3	137.0	98.5	89.5	71.9	84.0	63.2	50.0	26.4	16.5	11.4	.36.4	6.4	0.1	45.6	9 CLASSES
5,000 UNDER 6,000	858.0	133.5	118.1	104.2	107.2	110.9	93.4	63.6	36.3	43.6	12.1	29.3	5.6	0.1	82.1	8 CLASSES
6,000 UNDER 7,000	1,002.1	141.6	125.5	128.8	129.6	130.1	112.5	. 88.7	45.2	40.1	24.0	35.7	J.7	0.5	38.1	7 CLASSES
7,000 UNDER 8,000	1,250.7	186.9	154.6	131.3	132.4	147.2	153.1	106.9	83.5	61.5	45.2	44.9	2.9	0.3	141.8	6 CLASSES
8,000 <i>UNDER</i> 9,000	1,332.5	194.9	160.7	110.5	168.7	142.6	146.9	138.9	104.3	67.7	40.4	52.5	3.3	0.5	157.9	5 CLASSES
9,000 JNDER 10,000	1,440.6	204.5	149.7	153.5	143.4	169.7	162.0	122.7	103.5	92.3	43.5	83.0	10.6	1.5	202.3	4 CLASSES
10,000 UNDER 15,000	6,429.1	979.8	731.1	618.5	577.9	601.0	590.2	549.4	521.6	382.9	304.9	500.6	63.9	7.3	314.3	3 CLASSES
15,000 UNDER 20,000	2,677.9	485.8	307.7	264.2	214.4	206.7	211.7	194.3	192,4	151.9	137.4	267.1	45.4	3.9	432.9	2 CLASSES
20,000 OK MORE	1,425.0	309.9	172.4	128.2	117.0	101.2	83.6	73.7	71.8	56,7	53,9	183.2	47.6	19.6	634.7	1 CLASS
DIAGONAL L'OTAL	13,076.1	15,596.9	309.9	658.2	1,415.8	1,315.9	1,278.7	1,369.2	1,442.6	1,575.2	1,620.2	1,567.8	1,594.7	1,447.7	1,322.3	NONE

CLASSES BELOW MAIN DIAGONAL	GRAND TOTAL	SUB= TOTAL	12 CLASS = ES	11 CLASS - ES	10 CLASS- 55	9 CLASS - ES	8 CLASS= SS	7 CLASS - 55	6 CLASS = &S	5 CLASS= 55	4 CLASS≠ &S	3 CLAS 3 + SS	2 CLASS+ 58	1 CLASS	NOVE	DIAGONA CLASSIFI
			50	6.0	50	50	50	30	60	202	6.5	50	- 30			

Note: The diagonal totals were obtained by adding up the table entries in a diagonal direction. Consider, for example, the main diagonal, which has been underlined. If one sums these underlined figures, the diagonal total obtained is 1322.3 which is shown in the lower right-hand corner of the table. The figures identified as "subtotal" in the diagonal marginal are counts of the number of cases above and below the main diagonal and can be used to get an overall sense of the degree to which disagreements between the classifiers are offsetting. For more details on tabular displays such as this, see Scheuren, F.J. and Oh, H.L., <u>Comm. in Stat</u>., July 1975.

Source: Derived from Internal Revenue Service's <u>Statistics of Income</u> -- <u>1974</u>, <u>Individual Income</u> <u>Tax</u> <u>Returns</u> (to be released in early 1977).

3. COMPARISON OF JOINT AND NONJOINT RETURNS

When the data on nonjoint returns discussed earlier are compared to the information on joint returns, it is found that the average salary of married women filing jointly is about one percent lower than the corresponding mean for women filing nonjoint returns (\$4,760 versus \$4,827, respectively). On the other hand, the average salary of married men filing jointly (\$12,495) is well over twice the size of the average salary of men filing nonjoint returns (\$5,633).

A comparison of the nonjoint and joint salary distributions shown in figure 1 reveals that 88 percent of the taxpayers reporting salaries of \$15,000 or more were married men filing joint returns. Many factors, including age and educational level, played a role in this distribution. It should also be kept in mind that the statistics presented here include part-time and occasional workers, as well as full-time employees. According to data published by the Bureau of Labor Statistics [10], only 3 percent of married-men-with-spouse-present who were employed in non-agricultural industries were voluntarily working less than full-time in 1974. This compares to the 22 percent of unmarried men and 25 percent of women, regardless of marital status, who preferred part-time employment.

4. COMPARISON OF INCOME DIFFERENCES BY SEX, 1969 AND 1974

As mentioned earlier, 1974 was the second year in which IRS used Forms W-2 to produce statistics on men's and women's salaries. Originally, a major part of this paper was to be devoted to showing the changes in the relative economic positions of men and women since 1969. While the scope has changed slightly, a few observations should be made here. To begin with, the mean salary for women did rise from \$3,456 to \$4,790 in the five-year period. While this rise was sufficient to place the average female wage at 47 percent of the mean wage for males, it is interesting to note that that is exactly where it was in 1969.3/

<u>Increases in Number of Female</u> <u>Taxpayers</u>.--However, there were a few notable changes in the statistics. For instance, as is shown in table 1, a slightly higher proportion of wives had jobs in 1974: 55 percent of joint returns with salaries and wages included female wage-earners, as compared to 51 percent in 1969. Even more dramatic was the rise in the number of nonjoint returns filed by women--this category increased by 25 percent in five years, as compared to an increment of 15 percent in nonjoint returns filed by men.

Changes in Income Distributions.--Figure 2

Figure 2. --Nonjoint Returns by Sex and Size of Adjusted Gross Income, 1969 and 1974 (Number in Millions)



presents income distributions for nonjoint returns of men and women in 1969 and 1974. This chart shows that there was a considerable increase in the number of women with adjusted gross incomes in the \$5,000 under \$10,000 range during the fiveyear period. However, while there were also rises in the number of women with incomes of \$10,000 or more, these increases were not nearly as great as those for men.

Table 3 compares data on these two years for joint returns with two wage earners. It shows almost no change in the percentage of total income which was contributed by wives of two-earner families. In both years, 42 percent of the wives contributed less than 25 percent of the joint income; 86 percent contributed less than 50 percent of the joint incomes.

Table 3.--Joint Returns with Two Wage Earners with Salaries and Wages from Form W-2, 1969 and 1974

(Number in thousands)

Type of Return	Numbe Retu	r of rns	Percent of Re- turns with Two Wage Earners			
	1969	1974	1969	1974		
Returns with Male and Female Wage Earners	17,283	19,076	100	100		
Returns with Husband's Share of Wages:						
Under 25%	562	715	3	4		
25 under 50%	1,740	1,977	10	10		
50 under 75%	7,791	8,393	45	44		
75% or more	7,190	7,992	42	42		

5. THE EFFECT OF TAX RETURN LEGISLATION ON JOINT FILERS

Tax Reform Legislation. -- The final topic to be dealt with in this paper is the effect that the tax reform legislation, passed between 1969 and 1974, had on married couples with two workers. In 1969 and earlier years, married people filing jointly had the advantage of a tax rate schedule with intervals equal to exactly twice the size of those in the single persons' schedule. In other words, the couple's taxable income, whether it was earned by one spouse or both, was taxed as if each was a single person and had earned exactly onehalf. In 1974, married people filing jointly were still using the same schedule. However, single people with taxable incomes between \$4,000 and \$44,000 had a new tax rate schedule which had substantially lower rates than those which had been in effect for them in 1969. Furthermore, the

standard deduction was liberalized considerably between 1969 and 1974. Yet, under the new rules, working couples received only half the benefit of this liberalization, since the two spouses together could claim only one standard deduction. In short, a working couple in which one partner earned considerably more than the other, and which had a fair amount of itemized deductions, could still expect to get a tax break out of marriage. However, a working couple in which both partners earned similar amounts of money, or which did not have much in the way of itemized deductions, could expect to pay more taxes than they would have had they been single.

<u>Description</u> of <u>Comparison</u> <u>Study</u>.--Without wanting to get involved in the controversy over the merits of the current system of taxing working couples, it was thought it would be interesting to get a few statistics which would quantify the effects of that system. (This was done by using the 1974 IRS tax model, [11] which will shortly be available for sale by the National Archives.) The remaining few comments attempt, with the help of the tax model, to determine how much tax working couples would have paid, had they been single.

In order to do this, of course, a number of assumptions had to be made. The only information available by sex was the amount of salaries that each spouse had earned (as obtained from the Forms W-2). Hence, the method used for distributing other sources of income (such as dividends and interest), itemized deductions (when applicable), and exemptions was simply to divide them up in the same proportions as salaries were distributed between the two spouses. However, if one spouse's share of any itemized deductions fell below the standard deduction, then, the standard deduction was used in computing the tax. If the couple used the standard deduction to begin with, then, each spouse was given the full standard deduction. For the sake of simplicity, no special tax computations (such as the alternative tax on capital gains) or tax credits (such as the foreign tax credit) were used in calculating either the separate or combined taxes of the two spouses.

Some Observations on the Comparisons.--Table 4 shows the results of these calculations. Please note that the table applies only to the 18 million couples with taxable incomes for which both spouses earned salaries. These returns accounted for over \$315 billion in income. Had the incomes the husbands and the wives been taxed of separately under the assumptions made above, the total tax bill would have come to \$43 billion. However, under the current system, the actual tax bill (before any reductions for special tax computations or credits) was nearly a billion dollars higher. This \$1 billion was the net result of the fact that, due to marriage, 13 million couples had to pay an average of \$149 more in taxes, and some five million couples paid an average of \$177 less than would have been true had they been taxed as single individuals.

In view of what was stated earlier about income patterns on joint returns-- viz, that, in the vast majority of cases, wives in two-earner families

Table	4Federal	Individual	Income	Taxes	of	Married	Working	Couples	Who	Filed	Joint	Returns
	for 1974	4					_	-				

Item	Number of Returns	Amount (in thousands of dollars)
Total Adjusted Gross Income	18,451,158	315,487,042
Imputed Adjusted Gross Income for Husbands	18,451,158	226,929,830 <u>1</u> /
Imputed Adjusted Gross Income for Wives	18,451,158	88,557,212 <u>1</u> /
Tax on Husbands' Income, Taxed as Single Persons	17,865,346	32,628,295 <u>2</u> /
Tax on Wives' Income, Taxed as Single Persons	14,102,599	10,435,557 <u>2</u> /
Combined Tax of Husbands and Wives, Both Taxed as Single Persons	18,332,847	43,063,852 <u>3</u> /
Combined Tax of Husbands and Wives, Taxed as Married Couples	18,451,158	44,055,719 <u>4</u> /
Tax Savings Due to Joint Filing Status	5,319,043	934,125
Tax Losses Due to Joint Filing Status	12,924,304	1,934,991

Note: Only returns with taxable income were included in this analysis.

- 1/ Separate data on husbands' and wives' incomes were available only in the case of salaries and wages; all other sources of income received by the couple were imputed to the husband or his wife, based on the ratio of the husband's salaries and wages to those of his wife.
- 2/ Taxable income for each spouse was computed by subtracting from that spouse's imputed adjusted gross income his or her pro-rata share of exemptions and deductions (based on the ratio of the husband's salaries and wages to those of his wife). However, if the share thus arrived at was less than the standard deduction, the latter was used in computed taxable income. Tax was computed by applying the tax rate schedule for single persons to this taxable income. Additional tax savings which might be available to each taxpayer by using special tax computations, such as income averaging or the alternative computation for capital gains, were not considered; neither were any other possible offsets to tax, such as the foreign tax credit.
- 3/ Amount is the sum of the two previous items. The number of returns for this item is slightly less than total since some couples who were taxed under the 1974 system would have escaped taxation altogether if each could have filed as a single person.
- 4/ Tax computed in the ordinary method on each couple's taxable income. As in the case of the three previous items, neither tax savings due to special computations nor tax credits were considered. The actual tax paid by these taxpayers was, therefore, slightly less.

had substantially lower wages than their husbands--this result may come as something of a surprise. As it turned out, it is only for couples with combined adjusted gross incomes of \$50,000 or more that the advantages of incomesplitting outweighed the disadvantages of the lower standard deduction and less beneficial tax rate schedule. For every income class under \$50,000, using the assumptions made for this tax model run, more couples lost than gained from having to file joint returns for tax year 1974.

This analysis is merely a small indication of the kinds of intriguing questions which might be examined with the data base described. Once the 1974 wage information by sex is released to the public, it is hoped that others will also find it of use and interest.

FOOTNOTES

- would like to express his The author gratitude to his colleague Shauna Anderson for going through hundreds of pages of computer printouts and boiling the data down to obtain the tables and charts included in this paper. Thanks are also due to Beth Kilss and H. Lock Oh, who assisted in preparing the charts and tables. Helpful comments were received from many persons, among them Wendy Alvey, Jack Blacksin, Beth Kilss, Fritz Scheuren, and Robert Wilson. Nonetheless, tradition dictates that all shortcomings of this paper be attributed to the author.
- 1/ The only exception to this exists in the case

of married couples who, together, have more than \$400 of dividends; such taxpayers are supposed to file a **Schedule B**, indicating which dividends accrued to the husband, to the wife, or to both jointly. However, even in such instances, only income from dividends is broken out by sex; not interest, wages, or other types of income.

- 2/ Adjusted gross income includes income from all sources subject to the Federal income tax, less allowable deductions for businessrelated expenses.
- 3/ Approximately two-thirds of this increase was attributable to inflation. The Consumer Price Index rose from 1.101, in July 1969, to 1.326, in July 1974. Using this index to deflate the 1974 figure, the rise from 1969 to 1974 in terms of 1969 dollars was from \$3,456 to \$3,977. An additional part of this increase in average salaries was due to changes in filing requirements between 1969 and 1974, which made it unnecessary for a number of wage-earners at the lower income levels to file returns for 1974.

REFERENCES

- Kilss, B. and Alvey, W. "Further Exploration of CPS-IRS-SSA Wage Reporting Differences for 1972," <u>1976 American Statistical Association</u> <u>Proceedings, Social Statistics Section.</u>
- [2] Vaughan, D. and Yuskavage, R. "Investigating Discrepancies between Social Security Administration and Current Population Survey Benefit Data for 1972," <u>1976 American</u> <u>Statistical Association Proceedings, Social</u> <u>Statistics Section.</u>
- [3] Alvey, W. and Cobleigh, C. "Exploration of Differences between Linked Social Security and Current Population Survey Earnings Data for 1972," <u>1975 American Statistical</u> <u>Association Proceedings, Social Statistics</u> Section, 1976, pp. 121-128.
- [4] Sailer, P. and Vogel, L. "Exploration of Differences between Linked Current Population Survey and Internal Revenue Service Data for 1972," <u>1975 American Statistical Association Proceedings, Social Statistical Section,</u> 1976, pp. 129-137.
- [5] Millea, M. and Kilss, B. "Exploration of Differences between Linked Social Security and Internal Revenue Service Wage Data for 1972," <u>1975 American Statistical Association Proceedings, Social Statistics Section</u>, 1976, pp. 138-146.
- [6] Scheuren, F. and Oh, H.L. "Fiddling Around with Nonmatches and Mismatches," <u>1975</u> <u>American Statistical Association Proceedings</u> <u>Social Statistics Section</u>, 1976, pp. 627-633.

- [7] Internal Revenue Service. <u>Statistics of</u> <u>Income--1969</u>, <u>Individual Income Tax Returns</u>, U.S. Government Printing Office, Washington, D.C., 1971.
- [8] Internal Revenue Service. <u>Statistics of</u> <u>Income--1974</u>, <u>Individual Income Tax Returns</u>, to be released in early 1977.
- [9] Internal Revenue Service. <u>Statistics of</u> <u>Income--1972</u>, <u>Personal Wealth</u>, U.S. <u>Government Printing Office</u>, Washington, D.C., 1976.
- [10] Bureau of Labor Statistics. <u>Employment and</u> <u>Earnings</u>, Washington, D.C., 1974
- [11] Internal Revenue Service, <u>1974</u> <u>Tax Model for</u> <u>National Estimates -- Individual Income</u> <u>Tax</u> <u>Returns</u>, to be released in early 1977.