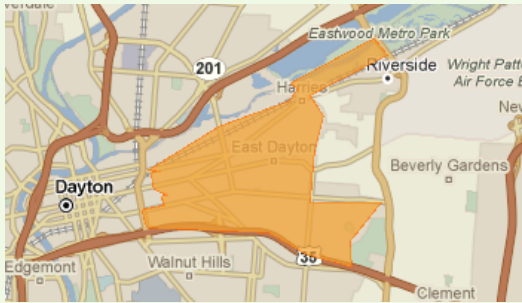




Current Report: Internal Revenue Service Tax Report of Zip: 45403



Date: June, 17, 2009

Proposed Location:

This location, **45403** (Zip), is located in **Montgomery** County, in the state of **Ohio**.

It is located within or touches the following census tract(s): **090302, 001900, 002500, 090600, 002600, 002000, 002100, 002400, 002200, 002300** .

(-) This Area is Served by (or touches):

School District(s): Dayton City School District, Mad River Local School District

Congressional District(s): Ohio District 3 (Michael Turner), Ohio District 8 (John A. Boehner)

Senators: Sherrod Brown (OH), George V. Voinovich (OH)

State Senate District(s): Ohio State Senate District 005, Ohio State Senate District 006

State House District(s): Ohio State House District 038, Ohio State House District 039, Ohio State House District 040

(-) All Returns:

In 2005 (the most recent year for which tax data is available from the IRS), **6,121** income tax returns were filed in this area. These returns include the number of 1040, 1040A and 1040EZ forms filed with the Internal Revenue Service (IRS). The following tables show how these returns compare to returns filed within this state and throughout the nation for the years 2004 and 2005.

Returns	Number of Returns Filed		Average AGI		Total AGI	
	2004	2005	2004	2005	2004	2005
Zip (45403)	6,342	6,121	\$25,411	\$25,571	\$161,155,000	\$156,519,000
State (Ohio)	5,380,001	5,372,685	\$44,480	\$46,415	\$239,299,874,000	\$249,373,295,000
Nation*	*128,076,199	*129,623,362	*\$51,253	*\$55,045	*\$6,564,249,171,000	*\$7,135,174,864,000

(-) Salaries and Wages:

In this area, **90.01%** of all filers reported Salaries and Wages on their tax return in 2005.

Salaries and Wages	Number of Returns with Salaries and Wages		% with Salaries and Wages		Average Amount of Salaries and Wages Reported		Aggregate Salaries and Wages Reported	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	5,688	5,510	89.68%	90.01%	\$24,130	\$24,116	\$137,254,000	\$132,879,000
State (Ohio)	4,629,041	4,622,923	86.04%	86.04%	\$39,198	\$40,049	\$181,449,596,000	\$185,144,848,000
Nation*	*108,419,000	*109,948,041	*84.65%	*84.82%	*\$43,864	*\$45,365	*\$4,755,662,473,000	*\$4,987,753,283,000

(-) Charitable Contributions:

In this area, **11.66%** of all filers reported Charitable Contributions on their tax return in 2005. IRS rules define the types of contributions that a taxpayer can claim under this category.

Charitable Contributions	Number of Returns with Charitable Contributions Reported		% with Charitable Contributions Reported		Average Amount of Charitable Contribution Deduction		Total Amount of Charitable Contributions Reported	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	774	714	12.20%	11.66%	\$1,910	\$2,010	\$1,478,000	\$1,435,000
State (Ohio)	1,530,880	1,545,583	28.45%	28.76%	\$3,087	\$3,236	\$4,726,173,000	\$5,001,827,000
Nation*	*39,396,589	*40,346,562	*30.76%	*31.12%	*\$3,834	*\$3,834	*\$151,036,133,000	*\$165,473,935,000

(-) IRA Contributions:

In this area, **1.06%** of all filers reported contributions to an IRA account in 2005. IRA contributions are contributions that a taxpayer can make to their Individual Retirement Account (IRA). Depending upon the type of IRA, the taxpayer may receive a tax benefit in the year the contribution was made.

IRA Contributions	Number of Returns with IRA Contribution		% with IRA Contribution		Average IRA Contribution		Total Amount of IRA Contributions	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	67	65	1.05%	1.06%	\$1,955	\$2,092	\$131,000	\$136,000
State (Ohio)	110,063	106,770	2.04%	1.98%	\$2,794	\$3,297	\$307,540,000	\$352,018,000
Nation*	*3,097,886	*3,067,362	*2.41%	*2.36%	*\$3,037	*\$3,632	*\$9,409,455,000	*\$11,141,336,000

(-) Self-Employed Pensions:

In this area, **0%** of all filers made a Self-Employed Pension contributions in 2005. These deductions include contributions made to SEP, SIMPLE and other qualified self-employed retirement plans.

Self-Employed Pension Plans	Number of Returns with Self Employed Pension Deduction		% with Self Employed Pension Deduction		Average Self-Employed Pension Deduction		Total Amount of Self-Employed Pension Deductions	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	N/A	0	0%	0%	N/A	N/A	N/A	\$0
State (Ohio)	33,213	32,874	0.61%	0.61%	\$13,981	\$14,846	\$464,351,000	\$488,056,000
Nation*	*1,047,204	*1,065,090	*0.81%	*0.82%	*\$16,165	*\$17,349	*\$16,927,766,000	*\$18,477,859,000

(-) Earned Income Tax Credits:

In this area, **27.96%** of all income tax filers claimed the Earned Income Tax Credit (EITC) in 2005. The EITC is a refundable federal income tax credit for low-income working individuals and families.

Earned Income Tax Credit (EITC)	Number of Returns Claiming EITC		% of Returns Claiming EITC		Average Amount of EITC Claimed		Total Amount of EITC Claimed	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	1,766	1,712	27.84%	27.96%	\$1,787	\$1,852	\$3,156,000	\$3,170,000
State (Ohio)	780,413	786,280	14.50%	14.63%	\$1,696	\$1,783	\$1,323,199,000	\$1,401,657,000
Nation*	*21,530,262	*21,611,787	*16.81%	*16.67%	*\$1,793	*\$1,881	*\$38,600,499,000	*\$40,651,871,000

(-) Paid Preparers:

In this area, **51.44%** of all returns were submitted by a Paid Preparer. Paid preparers are third parties who are paid by tax filers to prepare their return and submit it to the IRS.

Paid Preparers	Number of Returns Submitted by Prepared Preparers		% of Returns Submitted by Paid Preparers	
	2004	2005	2004	2005
Zip (45403)	3,266	3,149	51.49%	51.44%
State (Ohio)	2,947,524	2,960,295	54.78%	55%
Nation*	*77,369,330	*79,125,625	*60.40%	*61.04%

(-) State and Local Taxes Paid:

In this area, **17.03%** of all income tax returns reported State and Local Taxes Paid. There are four types of deductible nonbusiness taxes according to the IRS: state, local and foreign income taxes; real estate taxes; personal property taxes; and state and local sales taxes.

State and Local Taxes Paid	Number of Returns with State and Local Taxes Paid		% with State and Local Taxes Paid		Average Amount of State and Local Taxes Paid		Total Amount of State and Local Taxes Paid	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	1,107	1,043	17.45%	17.03%	\$3,983	\$4,056	\$4,409,000	\$4,230,000
State (Ohio)	1,843,420	1,867,225	34.26%	34.75%	\$7,445	\$7,862	\$13,724,146,000	\$14,679,286,000
Nation*	*45,134,685	*46,579,603	*35.24%	*35.93%	*\$7,890	*\$8,421	*\$356,107,643,000	*\$392,242,083,000

(-) Alternative Minimum Tax:

In this area, **0%** of all income tax returns were subject to the Alternative Minimum Tax (AMT) in 2005. The alternative minimum tax (AMT) attempts to ensure that anyone who benefits from certain tax advantages pays at least a minimum amount of tax.

Alternative Minimum Tax (AMT)	Number of Returns Subject to AMT		% of Returns Subject to AMT		Average Amount of AMT Paid		Total Amount of AMT Paid	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	N/A	N/A	0%	0%	N/A	N/A	N/A	N/A
State (Ohio)	115,420	145,307	2.14%	2.70%	\$3,520	\$3,676	\$406,260,000	\$534,107,000
Nation*	*2,949,926	*3,827,881	*2.30%	*2.95%	*\$4,019	*\$4,189	*\$11,856,069,000	*\$16,033,229,000

(-) Business Profit or Loss:

In this area, **9.06%** of all filers reported a Business Profit or Loss in 2005. Business profit or loss is generally reported to the IRS on Schedule C.

Business Profit or Loss	Number of Returns Reporting a Business Profit or Loss		% with Profit or Loss		Average Amount of Business Profit or Loss Reported		Aggregate Business Profit or Loss	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	529	555	8.34%	9.06%	\$6,425	\$6,818	\$3,399,000	\$3,784,000
State (Ohio)	671,231	693,041	12.47%	12.89%	\$10,813	\$10,925	\$7,257,726,000	\$7,571,471,000
Nation*	*19,115,039	*20,082,216	*14.92%	*15.49%	*\$12,276	*\$12,714	*\$234,652,460,000	*\$255,328,400,000

(-) Net Capital Gains or Losses:

In this area, **5.65%** of all filers reported Net Capital Gains or Losses in 2005. Net capital gains and losses are generally reported to the IRS on Schedule D and reflect the fact that a taxpayer sold an asset (i.e. home, business property, stock and bonds) and either earned or lost money as a result of the sale.

Net Capital Gains or Losses	Number of Returns Reporting Net Capital Gains or Losses		% with Net Capital Gains or Losses		Average Amount of Net Capital Gain or Loss		Aggregate Net Capital Gains or Loss	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	369	346	5.81%	5.65%	\$1,198	\$2,393	\$442,000	\$828,000
State (Ohio)	938,156	968,664	17.43%	18.02%	\$8,582	\$10,580	\$8,051,424,000	\$10,248,420,000
Nation*	*24,050,761	*25,232,057	*18.77%	*19.46%	*\$16,374	*\$22,011	*\$393,806,132,000	*\$555,374,213,000

(-) Taxable Interest:

In this area, **21.04%** of all filers reported Taxable Interest on their return in 2005.

Taxable Interest	Number of Returns with Taxable Interest		% with Taxable Interest		Average Amount of Taxable Interest Reported		Aggregate Taxable Interest	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	1,399	1,288	22.05%	21.04%	\$978	\$1,050	\$1,368,000	\$1,352,000
State (Ohio)	2,290,066	2,292,300	42.56%	42.66%	\$1,532	\$1,871	\$3,509,498,000	\$4,289,037,000
Nation*	*55,944,733	*57,778,439	*43.68%	*44.57%	*\$2,030	*\$2,531	*\$113,590,778,000	*\$146,232,931,000

(-) Taxable Dividends:

In this area, **8.38%** of all filers reported Taxable Dividends on their return in 2005.

Taxable Dividends	Number of Returns with Taxable Dividends		% with Taxable Dividends		Average Amount of Taxable Dividends Reported		Aggregate Taxable Dividends	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	528	513	8.32%	8.38%	\$953	\$1,037	\$503,000	\$532,000
State (Ohio)	1,272,801	1,278,838	23.65%	23.80%	\$3,496	\$3,830	\$4,449,445,000	\$4,898,138,000
Nation*	*29,704,874	*30,203,612	*23.19%	*23.30%	*\$4,267	*\$4,875	*\$126,743,126,000	*\$147,230,424,000

(-) Farm Income:

In this area, **0%** of all filers reported Farm Income on their return in 2005. Farm income is generally reported to the IRS on Schedule F.

Farm Income	Number of Returns with Farm Income		% with Farm Income		Average Amount of Farm Income		Total Farm Income	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	N/A	N/A	0%	0%	N/A	N/A	N/A	N/A
State (Ohio)	64,438	68,281	1.19%	1.27%	-\$3,706	-\$3,234	-\$238,778,000	-\$220,817,000
Nation*	*1,692,161	*1,789,492	*1.32%	*1.38%	*\$-4,810	*\$-4,601	*\$-8,138,910,000	*\$-8,233,681,000

(-) Itemized Deductions:

In this area, **17.10%** of all income returns reported itemized Deductions in 2005. These deductions include payments such as those made for medical and dental expenses, state and local taxes, real estate and property taxes, home mortgage and investment interest and charitable contributions.

Itemized Deductions	Number of Returns with Itemized Deductions		% with Itemized Deductions		Average Amount of Itemized Deduction		Total Amount of Itemized Deductions	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	1,107	1,047	17.45%	17.10%	\$11,394	\$11,796	\$12,613,000	\$12,350,000
State (Ohio)	1,840,488	1,864,454	34.20%	34.70%	\$17,503	\$18,499	\$32,214,604,000	\$34,490,938,000
Nation*	*45,046,120	*46,553,610	*35.17%	*35.91%	*\$21,367	*\$23,162	*\$962,515,634,000	*\$1,078,280,820,000

(-) Exemptions:

In this area, filers reported exemptions **11,713** in 2005. Exemptions reflect the number of individuals covered on the tax returns. Of these, **4,088** were identified as dependant exemptions. Dependant exemptions can include children at home, children away from home, parents and other dependants.

Exemptions	Number of Exemptions Claimed		Number of Dependant Exemptions Claimed		Average Exemptions Per Return	
	2004	2005	2004	2005	2004	2005
Zip (45403)	11,979	11,713	4,070	4,088	1.88	1.91
State (Ohio)	10,614,202	10,608,170	3,305,029	3,303,977	1.97	1.97
Nation*	*265,550,915	*268,632,589	*86,924,106	*88,072,858	*2.07	*2.07

(-) Tax Liability:

In this area, **66.34%** of all filers reported a Tax Liability in 2005. Filers receive a refund when their total tax payments exceed the total tax liability for the year; filers must make a tax payment to the IRS with their return if their tax payments were less than their total tax liability in that year.

Tax Liability	Number of Returns with Tax Liability		% with Tax Liability		Average Tax Liability		Total Amount of Tax Liability	
	2004	2005	2004	2005	2004	2005	2004	2005
Zip (45403)	4,214	4,061	66.44%	66.34%	\$2,855	\$2,759	\$12,033,000	\$11,205,000
State (Ohio)	4,083,151	4,084,022	75.89%	76.01%	\$6,781	\$7,169	\$27,688,271,000	\$29,278,357,000
Nation*	*94,757,720	*96,442,561	*73.98%	*74.40%	*\$8,939	*\$8,939	*\$847,036,856,000	*\$948,955,021,000

(-) Endnotes:

All data provided in this report is derived from the IRS Statistics of Income Division Zip Code Area tables for Tax Years 2004 and 2005. Further definition of the terms used in this report can be found at www.irs.gov. If any field in these tables reads "N/A", it is because data has been suppressed by the IRS for the individual zip code. In order to avoid disclosure of information about individual taxpayers, the IRS uses a variety of suppression techniques. These include suppressing information in any zip code with fewer than 10 returns, removing returns that represent a significant overall percentage of any category and combining data of different AGI classes in a given zip code if the class has a frequency less than 10. Data that is suppressed by the IRS at the zip code level is not included in state, county, place, radius or custom area reports.

*National totals presented in this report do not include tax returns filed in Alaska and Hawaii.

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Internal Revenue Service Tax Report by Pre-defined Location for 45403 (Zip)
06/17/2009
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