

Families with Health Savings Accounts by Adjusted Gross Income, 2014¹
Contributions

Adjusted Gross Income (\$)	Total Contributions ²		Direct Contributions ³		Tax Value of Deduction ⁴		Tax Value of Exclusion ⁵	
	Families (k)	Amount (\$m)	Families (k)	Amount (\$m)	Families (k)	Amount (\$m)	Families (k)	Amount (\$m)
Under 15,000	142	203	31	95	7	1	113	14
15,000 under 30,000	690	765	91	171	68	20	626	198
30,000 under 40,000	684	914	82	139	75	18	630	278
40,000 under 50,000	650	1,087	98	190	94	30	601	326
50,000 under 60,000	588	1,030	94	214	93	43	537	304
60,000 under 75,000	768	1,657	146	393	145	66	678	445
75,000 under 100,000	1,158	2,945	186	460	183	90	1,070	873
100,000 under 200,000	2,046	6,641	372	1,227	370	322	1,838	2,059
200,000 under 500,000	800	3,592	228	1,052	228	352	660	1,008
500,000 under 1,000,000	157	856	62	338	62	123	114	226
1,000,000 under 5,000,000	57	330	25	143	25	56	38	88
Over \$5,000,000	5	28	2	12	2	4	3	8
Total	7,745	20,049	1,418	4,434	1,353	1,126	6,910	5,827

Families with Health Savings Accounts by Adjusted Gross Income, 2014¹
Distributions

Adjusted Gross Income (\$)	Total Distributions ⁶		Taxable Distributions ⁷		Tax on Distributions ⁸		Penalty on Distributions ⁹	
	Families (k)	Amount (\$m)	Families (k)	Amount (\$m)	Families (k)	Amount (\$m)	Families (k)	Amount (\$m)
Under 15,000	153	227	8	7	2	0	7	1
15,000 under 30,000	579	627	38	34	26	5	38	7
30,000 under 40,000	610	712	26	23	20	4	26	5
40,000 under 50,000	588	853	44	62	40	11	43	12
50,000 under 60,000	516	773	33	30	33	5	31	6
60,000 under 75,000	730	1,298	35	39	31	8	29	7
75,000 under 100,000	1,112	2,286	42	38	40	7	39	7
100,000 under 200,000	1,990	5,175	52	84	47	22	49	16
200,000 under 500,000	772	2,522	* 14	* 28	* 14	* 10	* 12	* 5
500,000 under 1,000,000	137	554	*	*	*	*	*	*
1,000,000 under 5,000,000	49	208	1	1	0	1	0	0
Over \$5,000,000	4	18	0	0	0	0	0	0
Total	7,240	15,252	293	348	253	72	275	66



**Families with Health Savings Accounts by Adjusted Gross
Income, 2014¹
Balances**

Adjusted Gross Income (\$)	Account Balance ¹⁰	
	Families (k)	Amount (\$m)
Under 15,000	216	385
15,000 under 30,000	710	816
30,000 under 40,000	727	897
40,000 under 50,000	691	1,017
50,000 under 60,000	621	1,039
60,000 under 75,000	833	1,655
75,000 under 100,000	1,228	2,603
100,000 under 200,000	2,219	7,076
200,000 under 500,000	893	5,187
500,000 under 1,000,000	179	1,673
1,000,000 under 5,000,000	66	680
Over \$5,000,000	6	57
Total	8,389	23,084

Notes:

* Data combined to avoid disclosure of information for specific taxpayers.

1. Health Savings Accounts (HSAs) as reported here include Archer Medical Savings Accounts (MSAs). Because new Archer MSAs cannot be opened after 2007, most amounts reported here are for other HSAs.
2. Total contributions are as reported by HSA trustees on Form 5498-SA. The total includes contributions made directly by the taxpayer and deducted from AGI and contributions made through payroll deductions and excluded from wage income for income and payroll tax purposes. It includes rollovers from Individual Retirement Arrangements but not rollovers from other HSAs.
3. Direct contributions are those made by the taxpayer and deducted from AGI, as reported on Form 8889.
4. The tax value of deduction is the federal income tax loss associated with the deduction of direct contributions from AGI. It does not include the tax loss on investment returns in the account.
5. The tax value of exclusion is the estimated federal income and payroll tax loss associated with contributions made through payroll deduction. It does not include the tax loss on investment returns in the account. Contributions made through payroll deduction are inferred to be the difference between total contributions reported on Form 5498-SA and direct contributions reported on Form 8889.
6. Total distributions as reported on Form 1099-SA.
7. Taxable distributions are those not used for qualifying health expenses, as reported on Form 8889.
8. The tax on distributions is the income tax liability calculated for non-qualified distributions reported on Form 8889.
9. The penalty on distributions is the additional 20-percent tax on non-qualified distributions, as reported on Form 8889.
10. The account balance is assessed as of Dec 31, 2014 and as reported on Form 5498-SA.

