

**Table T16-0292**  
**Current Law Distribution of Tax Units with Premium Tax Credit by Expanded Cash Income Percentile, 2025<sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Number of Tax Units (thousands)	Percent of Tax Units with Premium Credit	Average Credit for Units with Credit > 0	Average Credit for All Units	Average Credit as Percent of After-Tax Income <sup>4</sup>
Lowest Quintile	49,720	5.4	5,140	280	1.5
Second Quintile	41,880	7.7	5,970	460	1.1
Middle Quintile	37,070	2.4	6,620	160	0.2
Fourth Quintile	30,480	0.7	5,950	50	0.0
Top Quintile	25,270	*	**	***	0.0
All	185,660	3.8	5,740	220	0.2
<b>Addendum</b>					
80-90	13,170	0.1	4,830	***	0.0
90-95	6,150	*	**	***	0.0
95-99	4,750	*	**	***	0.0
Top 1 Percent	1,190	0.0	0	0	0.0
Top 0.1 Percent	130	0.0	0	0	0.0

**Source: Urban-Brooking Tax Policy Center Microsimulation Model (version 0516-2).**

\* Less than 0.05; \*\* Insufficient data; \*\*\* Less than 5 in absolute value.

(1) Calendar year. Estimates exclude those that are dependents of other tax units. TPC does not include Premium Tax Credit in its tax baseline due to its similarity to a spending program. Simulations of Premium Tax Credit calibrated to match results from Urban Institute's Health Insurance Policy Simulation Model (HIPSM).

(2) Tax units with negative adjusted gross income are excluded from their respective income class but are included in the totals. For a description of expanded cash income, see <http://www.taxpolicycenter.org/TaxModel/income.cfm>.

(3) The income percentile classes used in this table are based on the income distribution for the entire population and contain an equal number of people, not tax units. The breaks are (in 2016 dollars): 20% \$26,900; 40% \$52,300; 60% \$89,300; 80% \$149,900; 90% \$219,700; 95% \$299,500; 99% \$774,300; 99.9% \$4,760,500.

(4) After-tax income is expanded cash income less: individual income tax net of refundable credits; corporate income tax; payroll taxes (Social Security and Medicare); estate tax; and excise taxes. It excludes the Premium Tax Credit.