

**Table T16-0290**  
**Current Law Distribution of Tax Units with Premium Tax Credit by Expanded Cash Income Percentile, 2017<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	48,340	4.4	4,060	180	1.3
Second Quintile	38,630	8.9	4,720	420	1.3
Middle Quintile	33,890	3.1	6,200	190	0.3
Fourth Quintile	28,660	0.9	6,690	60	0.1
Top Quintile		*	**	***	0.0
All	174,680	3.9	4,800	190	0.3
<b>Addendum</b>					
80-90	12,390	*	**	***	0.0
90-95	5,910	*	**	***	0.0
95-99	4,530	*	**	***	0.0
Top 1 Percent	1,130	0.0	0	0	0.0
Top 0.1 Percent	120	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% \$24,800; 40% \$48,400; 60% \$83,300; 80% \$143,100; 90% \$208,800; 95% \$292,100; 99% \$699,000; 99.9% \$3,749,600.

(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.