

Click on PDF or Excel link above for additional tables containing more detail and breakdowns by filing status and demographic groups.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile, 2028 <sup>1</sup>**  
**Summary Table**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units with Tax Increase or Cut <sup>4</sup>				Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change (\$)	Average Federal Tax Rate <sup>6</sup>		
	With Tax Cut		With Tax Increase					Change (%) Points)	Under the Proposal	
	Pct of Tax Units	Avg Tax Change (\$)	Pct of Tax Units	Avg Tax Change (\$)						
Lowest Quintile	1.8	-650	0.2	1,010	0.1	1.2	-10	-0.1	3.8	
Second Quintile	6.3	-1,080	0.2	1,250	0.1	6.1	-70	-0.1	9.2	
Middle Quintile	14.5	-1,560	*	**	0.3	19.8	-230	-0.2	14.3	
Fourth Quintile	20.5	-2,050	0.0	0	0.3	30.7	-420	-0.3	17.7	
Top Quintile	26.6	-2,600	0.0	0	0.2	42.3	-690	-0.1	25.8	
All	12.1	-1,940	0.1	1,170	0.2	100.0	-230	-0.2	20.2	
<b>Addendum</b>										
80-90	25.9	-2,530	0.0	0	0.3	20.7	-650	-0.3	20.4	
90-95	27.8	-2,470	0.0	0	0.2	10.5	-690	-0.2	22.4	
95-99	27.5	-2,900	0.0	0	0.2	9.1	-800	-0.1	26.4	
Top 1 Percent	24.6	-2,920	0.0	0	0.0	2.0	-720	0.0	32.6	
Top 0.1 Percent	21.8	-2,780	0.0	0	0.0	0.2	-610	0.0	33.1	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

Number of AMT Taxpayers (millions). Baseline: 7.5

Proposal: 7.5

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 2018 dollars): 20% \$29,600; 40% \$56,500; 60% \$97,600; 80% \$171,000; 90% \$247,200; 95% \$362,500; 99% \$842,000; 99.9% \$4,106,300.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile, 2028 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	1.8	0.2	0.1	1.2	-10	-1.3	0.0	0.8	-0.1	3.8
Second Quintile	6.3	0.2	0.1	6.1	-70	-1.3	0.0	3.9	-0.1	9.2
Middle Quintile	14.5	*	0.3	19.8	-230	-1.6	-0.1	10.2	-0.2	14.3
Fourth Quintile	20.5	0.0	0.3	30.7	-420	-1.4	-0.1	18.3	-0.3	17.7
Top Quintile	26.6	0.0	0.2	42.3	-690	-0.5	0.2	66.7	-0.1	25.8
All	12.1	0.1	0.2	100.0	-230	-0.9	0.0	100.0	-0.2	20.2
<b>Addendum</b>										
80-90	25.9	0.0	0.3	20.7	-650	-1.2	-0.1	14.3	-0.3	20.4
90-95	27.8	0.0	0.2	10.5	-690	-0.8	0.0	10.9	-0.2	22.4
95-99	27.5	0.0	0.2	9.1	-800	-0.5	0.1	16.8	-0.1	26.4
Top 1 Percent	24.6	0.0	0.0	2.0	-720	-0.1	0.2	24.7	0.0	32.6
Top 0.1 Percent	21.8	0.0	0.0	0.2	-610	0.0	0.1	11.9	0.0	33.1

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	47,340	25.8	21,280	4.1	820	0.8	20,460	4.9	3.9	
Second Quintile	39,970	21.8	53,410	8.6	4,960	3.9	48,450	9.8	9.3	
Middle Quintile	37,490	20.4	94,820	14.4	13,740	10.3	81,080	15.4	14.5	
Fourth Quintile	31,290	17.1	164,200	20.8	29,520	18.4	134,690	21.4	18.0	
Top Quintile	26,210	14.3	491,150	52.1	127,480	66.5	363,660	48.4	26.0	
All	183,490	100.0	134,760	100.0	27,390	100.0	107,360	100.0	20.3	
<b>Addendum</b>										
80-90	13,580	7.4	257,290	14.1	53,010	14.3	204,280	14.1	20.6	
90-95	6,540	3.6	372,520	9.9	84,040	10.9	288,470	9.6	22.6	
95-99	4,910	2.7	643,690	12.8	171,000	16.7	472,690	11.8	26.6	
Top 1 Percent	1,190	0.7	3,188,070	15.3	1,038,380	24.5	2,149,690	13.0	32.6	
Top 0.1 Percent	120	0.1	14,822,360	7.3	4,909,770	11.8	9,912,600	6.1	33.1	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

Number of AMT Taxpayers (millions). Baseline: 7.5 Proposal: 7.5

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 2018 dollars): 20% \$29,600; 40% \$56,500; 60% \$97,600; 80% \$171,000; 90% \$247,200; 95% \$362,500; 99% \$842,000; 99.9% \$4,106,300.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**  
**Detail Table**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	1.3	0.2	0.0	0.6	-10	-2.2	0.0	0.2	0.0	1.4
Second Quintile	5.9	0.2	0.2	6.8	-80	-2.0	0.0	2.8	-0.2	7.9
Middle Quintile	11.6	*	0.3	16.6	-190	-1.7	-0.1	8.2	-0.2	12.9
Fourth Quintile	19.5	0.0	0.3	31.1	-380	-1.5	-0.1	17.4	-0.3	17.2
Top Quintile	24.9	0.0	0.2	44.8	-580	-0.5	0.2	71.2	-0.1	25.5
All	12.1	0.1	0.2	100.0	-230	-0.9	0.0	100.0	-0.2	20.2
<b>Addendum</b>										
80-90	23.2	0.0	0.3	20.7	-520	-1.2	-0.1	15.4	-0.2	20.1
90-95	27.6	0.0	0.3	12.1	-610	-0.9	0.0	12.1	-0.2	22.4
95-99	26.0	0.0	0.2	9.9	-680	-0.5	0.1	17.9	-0.1	25.9
Top 1 Percent	24.6	0.0	0.0	2.2	-640	-0.1	0.2	25.8	0.0	32.3
Top 0.1 Percent	20.3	0.0	0.0	0.2	-540	0.0	0.1	12.4	0.0	33.2

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	38,810	21.2	19,950	3.1	280	0.2	19,670	3.9	1.4	
Second Quintile	37,320	20.3	47,880	7.2	3,870	2.9	44,020	8.3	8.1	
Middle Quintile	37,590	20.5	84,360	12.8	11,050	8.3	73,310	14.0	13.1	
Fourth Quintile	35,220	19.2	143,350	20.4	25,010	17.5	118,340	21.2	17.5	
Top Quintile	33,350	18.2	417,560	56.3	106,910	70.9	310,650	52.6	25.6	
All	183,490	100.0	134,760	100.0	27,390	100.0	107,360	100.0	20.3	
<b>Addendum</b>										
80-90	17,190	9.4	220,960	15.4	45,010	15.4	175,950	15.4	20.4	
90-95	8,500	4.6	317,580	10.9	71,630	12.1	245,950	10.6	22.6	
95-99	6,190	3.4	555,950	13.9	144,500	17.8	411,450	12.9	26.0	
Top 1 Percent	1,480	0.8	2,703,630	16.1	873,630	25.6	1,830,000	13.7	32.3	
Top 0.1 Percent	140	0.1	13,018,460	7.6	4,317,370	12.3	8,701,090	6.3	33.2	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

Number of AMT Taxpayers (millions). Baseline: 7.5

Proposal: 7.5

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2018 dollars): 20% \$20,400; 40% \$38,100; 60% \$64,400; 80% \$105,700; 90% \$152,100; 95% \$217,600; 99% \$489,800; 99.9% \$2,289,500.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**  
**Detail Table - Single Tax Units**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	1.6	0.2	0.0	1.8	-10	-0.8	0.0	1.6	0.0	5.3
Second Quintile	4.7	0.2	0.1	8.6	-40	-1.1	0.0	5.1	-0.1	8.5
Middle Quintile	9.9	*	0.2	21.4	-100	-1.1	-0.1	13.4	-0.2	13.4
Fourth Quintile	18.5	0.0	0.3	38.7	-220	-1.2	-0.1	22.7	-0.2	18.2
Top Quintile	21.8	0.0	0.1	29.4	-230	-0.4	0.2	57.1	-0.1	25.2
All	9.3	0.1	0.2	100.0	-100	-0.7	0.0	100.0	-0.1	18.5
<b>Addendum</b>										
80-90	20.5	0.0	0.2	15.0	-210	-0.6	0.0	16.5	-0.1	21.2
90-95	25.4	0.0	0.2	9.0	-270	-0.5	0.0	11.8	-0.1	22.8
95-99	20.1	0.0	0.1	4.1	-220	-0.2	0.1	12.2	-0.1	25.8
Top 1 Percent	21.9	0.0	0.0	1.3	-320	-0.1	0.1	16.6	0.0	33.5
Top 0.1 Percent	16.8	0.0	0.0	0.1	-210	0.0	0.1	7.9	0.0	35.0

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	22,880	26.6	15,250	5.4	820	1.6	14,430	6.3	5.4	
Second Quintile	19,540	22.7	37,180	11.2	3,180	5.2	34,010	12.6	8.6	
Middle Quintile	18,430	21.4	64,630	18.4	8,750	13.4	55,880	19.5	13.5	
Fourth Quintile	14,250	16.5	104,320	23.0	19,230	22.8	85,080	23.0	18.4	
Top Quintile	10,350	12.0	261,270	41.8	66,090	56.9	195,180	38.4	25.3	
All	86,140	100.0	75,150	100.0	13,970	100.0	61,180	100.0	18.6	
<b>Addendum</b>										
80-90	5,800	6.7	160,090	14.3	34,190	16.5	125,890	13.9	21.4	
90-95	2,720	3.2	227,220	9.6	51,960	11.8	175,260	9.1	22.9	
95-99	1,500	1.8	377,240	8.8	97,380	12.2	279,860	8.0	25.8	
Top 1 Percent	330	0.4	1,785,190	9.1	598,370	16.5	1,186,820	7.5	33.5	
Top 0.1 Percent	30	0.0	8,852,180	4.2	3,101,410	7.9	5,750,760	3.3	35.0	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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

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(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 incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2018 dollars): 20% \$20,400; 40% \$38,100; 60% \$64,400; 80% \$105,700; 90% \$152,100; 95% \$217,600; 99% \$489,800; 99.9% \$2,289,500.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**  
**Detail Table - Married Tax Units Filing Jointly**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	0.9	0.1	0.1	0.4	-10	-3.0	0.0	0.1	-0.1	1.7
Second Quintile	5.0	0.1	0.2	3.0	-90	-2.0	0.0	1.3	-0.2	7.2
Middle Quintile	12.4	*	0.3	11.6	-270	-2.0	-0.1	5.0	-0.2	12.1
Fourth Quintile	21.1	0.0	0.4	30.1	-510	-1.7	-0.1	14.8	-0.3	16.5
Top Quintile	27.2	0.0	0.2	54.9	-770	-0.6	0.2	78.7	-0.2	25.5
All	16.8	*	0.2	100.0	-430	-0.9	0.0	100.0	-0.2	21.6
<b>Addendum</b>										
80-90	25.3	0.0	0.3	24.5	-700	-1.4	-0.1	15.4	-0.3	19.7
90-95	29.9	0.0	0.3	14.6	-810	-1.0	0.0	12.8	-0.2	22.2
95-99	28.4	0.0	0.2	13.0	-860	-0.5	0.1	21.2	-0.1	25.9
Top 1 Percent	25.9	0.0	0.0	2.8	-760	-0.1	0.2	29.4	0.0	32.1
Top 0.1 Percent	21.8	0.0	0.0	0.2	-670	0.0	0.1	13.6	0.0	33.0

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	7,590	11.1	26,080	1.3	450	0.1	25,630	1.6	1.7	
Second Quintile	9,480	13.8	62,180	3.8	4,590	1.3	57,590	4.5	7.4	
Middle Quintile	12,800	18.6	108,970	8.9	13,430	5.0	95,550	10.0	12.3	
Fourth Quintile	17,270	25.2	176,380	19.4	29,570	15.0	146,810	20.7	16.8	
Top Quintile	21,120	30.8	494,990	66.6	126,790	78.5	368,200	63.4	25.6	
All	68,650	100.0	228,490	100.0	49,720	100.0	178,780	100.0	21.8	
<b>Addendum</b>										
80-90	10,290	15.0	256,980	16.9	51,190	15.4	205,790	17.3	19.9	
90-95	5,310	7.7	366,890	12.4	82,190	12.8	284,700	12.3	22.4	
95-99	4,460	6.5	620,750	17.6	161,440	21.1	459,310	16.7	26.0	
Top 1 Percent	1,060	1.6	2,914,310	19.7	936,960	29.2	1,977,360	17.1	32.2	
Top 0.1 Percent	100	0.2	13,850,530	8.9	4,566,610	13.5	9,283,920	7.6	33.0	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2018 dollars): 20% \$20,400; 40% \$38,100; 60% \$64,400; 80% \$105,700; 90% \$152,100; 95% \$217,600; 99% \$489,800; 99.9% \$2,289,500.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**  
**Detail Table - Head of Household Tax Units**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	0.7	0.5	0.0	-0.1	*	-0.1	-0.1	-4.3	0.0	-5.5
Second Quintile	10.1	0.5	0.3	27.7	-170	-3.8	-0.3	12.0	-0.3	7.5
Middle Quintile	16.8	0.1	0.4	39.8	-360	-2.8	-0.3	24.2	-0.4	13.2
Fourth Quintile	16.4	0.0	0.3	23.0	-400	-1.5	0.1	26.9	-0.3	18.0
Top Quintile	14.5	0.0	0.1	9.6	-370	-0.4	0.5	41.2	-0.1	25.2
All	9.5	0.3	0.3	100.0	-190	-1.7	0.0	100.0	-0.2	13.6
<b>Addendum</b>										
80-90	16.9	0.0	0.3	7.4	-440	-1.0	0.1	13.2	-0.2	21.0
90-95	10.5	0.0	0.1	1.5	-230	-0.3	0.1	7.8	-0.1	22.9
95-99	9.6	0.0	0.1	0.5	-210	-0.2	0.1	6.0	0.0	26.2
Top 1 Percent	13.0	0.0	0.0	0.3	-370	0.0	0.2	14.2	0.0	32.3
Top 0.1 Percent	19.5	0.0	0.0	0.0	-500	0.0	0.2	9.0	0.0	32.9

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	7,910	31.7	27,810	10.8	-1,520	-4.3	29,330	13.2	-5.5	
Second Quintile	7,670	30.7	57,940	21.8	4,520	12.3	53,420	23.3	7.8	
Middle Quintile	5,310	21.3	95,780	24.9	12,960	24.4	82,820	25.0	13.5	
Fourth Quintile	2,790	11.2	148,820	20.3	27,110	26.8	121,720	19.3	18.2	
Top Quintile	1,260	5.0	361,200	22.2	91,210	40.7	269,990	19.2	25.3	
All	24,980	100.0	81,830	100.0	11,280	100.0	70,550	100.0	13.8	
<b>Addendum</b>										
80-90	800	3.2	219,620	8.5	46,540	13.1	173,090	7.8	21.2	
90-95	310	1.2	303,930	4.6	69,880	7.7	234,050	4.1	23.0	
95-99	120	0.5	534,320	3.1	140,260	5.9	394,060	2.7	26.3	
Top 1 Percent	30	0.1	3,685,980	6.0	1,190,970	13.9	2,495,020	4.7	32.3	
Top 0.1 Percent	*	0.0	22,787,470	3.7	7,494,130	8.8	15,293,340	2.9	32.9	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2018 dollars): 20% \$20,400; 40% \$38,100; 60% \$64,400; 80% \$105,700; 90% \$152,100; 95% \$217,600; 99% \$489,800; 99.9% \$2,289,500.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**  
**Detail Table - Tax Units with Children**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	0.8	0.6	0.0	0.3	*	0.3	0.0	-0.9	0.0	-5.0
Second Quintile	9.6	0.6	0.3	10.4	-170	-3.2	-0.1	3.1	-0.3	8.1
Middle Quintile	17.8	0.1	0.4	21.0	-380	-2.4	-0.1	8.4	-0.3	13.8
Fourth Quintile	24.1	*	0.4	31.2	-610	-1.7	-0.1	17.5	-0.3	18.2
Top Quintile	28.6	0.0	0.2	37.1	-780	-0.5	0.3	71.8	-0.1	26.8
All	15.1	0.3	0.3	100.0	-360	-1.0	0.0	100.0	-0.2	20.8
<b>Addendum</b>										
80-90	27.3	0.0	0.3	17.2	-730	-1.2	0.0	13.9	-0.3	20.9
90-95	30.2	0.0	0.2	8.3	-720	-0.7	0.0	11.3	-0.2	23.7
95-99	30.6	0.0	0.2	9.6	-990	-0.5	0.1	18.9	-0.1	27.4
Top 1 Percent	25.8	0.0	0.0	2.0	-790	-0.1	0.3	27.7	0.0	32.8
Top 0.1 Percent	23.7	0.0	0.0	0.2	-800	0.0	0.1	12.6	0.0	33.0

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	12,770	22.5	28,900	3.7	-1,450	-0.9	30,350	4.9	-5.0	
Second Quintile	12,560	22.2	63,220	7.9	5,270	3.1	57,950	9.2	8.3	
Middle Quintile	11,190	19.8	113,810	12.7	16,070	8.5	97,740	13.8	14.1	
Fourth Quintile	10,370	18.3	194,690	20.1	36,030	17.7	158,660	20.7	18.5	
Top Quintile	9,570	16.9	585,180	55.7	157,830	71.4	427,350	51.5	27.0	
All	56,650	100.0	177,460	100.0	37,330	100.0	140,140	100.0	21.0	
<b>Addendum</b>										
80-90	4,750	8.4	292,440	13.8	61,860	13.9	230,580	13.8	21.2	
90-95	2,340	4.1	427,350	9.9	102,120	11.3	325,230	9.6	23.9	
95-99	1,980	3.5	730,210	14.4	200,910	18.8	529,310	13.2	27.5	
Top 1 Percent	510	0.9	3,490,920	17.6	1,146,130	27.5	2,344,790	15.0	32.8	
Top 0.1 Percent	50	0.1	15,613,860	8.0	5,150,280	12.5	10,463,580	6.8	33.0	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

Note: Tax units with children are those claiming an exemption for children at home or away from home or with children qualifying for the Child Tax Credit or EITC.

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see <http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2018 dollars): 20% \$20,400; 40% \$38,100; 60% \$64,400; 80% \$105,700; 90% \$152,100; 95% \$217,600; 99% \$489,800; 99.9% \$2,289,500.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.

**Table T18-0217**  
**Repeal Cadillac Tax, Premiums Revert to Pre-Cadillac Tax Levels**  
**Baseline: Current Law**  
**Distribution of Federal Tax Change by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**  
**Detail Table - Elderly Tax Units**

Expanded Cash Income Percentile <sup>2,3</sup>	Percent of Tax Units <sup>4</sup>		Percent Change in After-Tax Income <sup>5</sup>	Share of Total Federal Tax Change	Average Federal Tax Change		Share of Federal Taxes		Average Federal Tax Rate <sup>6</sup>	
	With Tax Cut	With Tax Increase			Dollars	Percent	Change (% Points)	Under the Proposal	Change (% Points)	Under the Proposal
Lowest Quintile	0.4	*	0.0	1.2	-10	-1.9	0.0	0.3	0.0	2.0
Second Quintile	1.4	0.1	0.0	4.3	-20	-1.2	0.0	1.5	0.0	3.0
Middle Quintile	3.7	*	0.1	12.7	-50	-0.9	0.0	6.3	-0.1	7.3
Fourth Quintile	9.2	0.0	0.1	33.2	-150	-0.9	-0.1	15.3	-0.1	12.7
Top Quintile	14.2	0.0	0.1	48.1	-260	-0.3	0.1	76.3	-0.1	24.3
All	5.4	*	0.1	100.0	-90	-0.4	0.0	100.0	-0.1	17.1
<b>Addendum</b>										
80-90	13.1	0.0	0.2	24.6	-250	-0.7	0.0	14.7	-0.1	17.5
90-95	16.6	0.0	0.1	12.5	-270	-0.5	0.0	11.3	-0.1	19.9
95-99	13.4	0.0	0.1	8.4	-250	-0.2	0.0	17.6	-0.1	24.6
Top 1 Percent	15.9	0.0	0.0	2.5	-300	0.0	0.1	32.6	0.0	32.2
Top 0.1 Percent	15.3	0.0	0.0	0.3	-290	0.0	0.1	18.0	0.0	33.1

**Baseline Distribution of Income and Federal Taxes**  
**by Expanded Cash Income Percentile Adjusted for Family Size, 2028 <sup>1</sup>**

Expanded Cash Income Percentile <sup>2,3</sup>	Tax Units		Pre-Tax Income		Federal Tax Burden		After-Tax Income <sup>5</sup>		Average Federal Tax Rate <sup>6</sup>	
	Number (thousands)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total	Average (dollars)	Percent of Total		
Lowest Quintile	7,710	14.8	18,480	2.3	370	0.3	18,120	2.7	2.0	
Second Quintile	12,670	24.4	42,270	8.5	1,270	1.5	41,000	10.0	3.0	
Middle Quintile	12,410	23.9	75,350	14.9	5,510	6.4	69,830	16.7	7.3	
Fourth Quintile	10,100	19.4	127,080	20.5	16,330	15.4	110,750	21.6	12.9	
Top Quintile	8,580	16.5	391,710	53.6	95,490	76.2	296,220	48.9	24.4	
All	52,030	100.0	120,480	100.0	20,670	100.0	99,810	100.0	17.2	
<b>Addendum</b>										
80-90	4,510	8.7	199,380	14.3	35,200	14.8	164,190	14.3	17.7	
90-95	2,120	4.1	286,870	9.7	57,440	11.3	229,440	9.4	20.0	
95-99	1,560	3.0	492,930	12.2	121,540	17.6	371,390	11.1	24.7	
Top 1 Percent	400	0.8	2,742,440	17.3	882,420	32.5	1,860,020	14.2	32.2	
Top 0.1 Percent	50	0.1	12,638,410	9.3	4,182,340	17.9	8,456,060	7.5	33.1	

Source: Urban-Brookings Tax Policy Center Microsimulation Model (version 0718-1).

\* Non-zero value rounded to zero; \*\* Insufficient data

Note: Elderly tax units are those with either head or spouse (if filing jointly) age 65 or older.

(1) Calendar year. Baseline is the law in place for 2028 as of 10/29/2018. Proposal would repeal the Affordable Care Act's 40 percent excise tax on high-cost health plans ("Cadillac tax"). Health insurance premiums are at post-Cadillac tax levels under the baseline and at pre-Cadillac tax levels under the proposal with taxable wages adjusting to keep total compensation fixed. For more information on TPC's baseline definitions, see

<http://www.taxpolicycenter.org/taxtopics/Baseline-Definitions.cfm>

(2) Includes both filing and non-filing units but excludes those that are dependents of other tax units. 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 incomes used are adjusted for family size by dividing by the square root of the number of people in the tax unit. The resulting percentile breaks are (in 2018 dollars): 20% \$20,400; 40% \$38,100; 60% \$64,400; 80% \$105,700; 90% \$152,100; 95% \$217,600; 99% \$489,800; 99.9% \$2,289,500.

(4) Includes tax units with a change in federal tax burden of \$10 or more in absolute value.

(5) 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.

(6) Average federal tax (includes individual and corporate income tax, payroll taxes for Social Security and Medicare, the estate tax, and excise taxes) as a percentage of average expanded cash income.