

Table T16-0291
Current Law Distribution of Tax Units with Premium Tax Credit by Expanded Cash Income Level, 2025¹

Expanded Cash Income Level ²	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 ³
Less than 10	12,210	*	**	***	0.0
10-20	20,740	5.6	4,940	270	1.5
20-30	23,430	9.6	5,050	490	1.7
30-40	18,200	8.3	5,940	500	1.2
40-50	14,040	5.8	6,950	400	0.8
50-75	28,460	3.2	6,920	220	0.3
75-100	18,800	1.3	5,360	70	0.1
100-200	33,830	0.4	6,890	30	0.0
200-500	12,310	*	**	***	0.0
500-1,000	1,470	*	**	0	0.0
More than 1,000	920	0.0	0	0	0.0
All	185,660	3.8	5,740	218	0.2

Source: Urban-Brookings 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) 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.