

Obamacare Average 2014 Subsidies and Penalties for Singles (Dollars)

Age	Income	Avg. Lowest-Cost Bronze Premium	Avg. Bronze Subsidy	% of Premium Covered by Subsidy	Avg. Lowest-Cost Bronze Premium, Post-Subsidy	Fine	Avg. Savings from Paying Fine	Ratio of Post-Subsidy-Premium to Fine	Avg. % Savings from Paying Fine (vs. Paying Premium)
21	20,000	2089	1748	84%	341	99	242	3:1	71%
21	25,000	2089	1071	51%	1018	149	869	7:1	85%
21	30,000	2089	454	22%	1635	199	1436	8:1	88%
21	35,000	2089	207	10%	1882	249	1633	8:1	87%
21	40,000	2089	122	6%	1967	299	1668	7:1	85%
21	45,000	2089	49	2%	2040	349	1691	6:1	83%
21	50,000	2089	0	0%	2089	399	1690	5:1	81%
26	20,000	2134	1809	85%	325	99	226	3:1	70%
26	25,000	2134	1130	53%	1004	149	855	7:1	85%
26	30,000	2134	482	23%	1652	199	1453	8:1	88%
26	35,000	2134	211	10%	1923	249	1674	8:1	87%
26	40,000	2134	124	6%	2010	299	1711	7:1	85%
26	45,000	2134	49	2%	2085	349	1736	6:1	83%
26	50,000	2134	0	0%	2134	399	1735	5:1	81%
31	20,000	2340	2080	89%	260	99	161	3:1	62%
31	25,000	2340	1398	60%	942	149	793	6:1	84%
31	30,000	2340	686	29%	1654	199	1455	8:1	88%
31	35,000	2340	258	11%	2082	249	1833	8:1	88%
31	40,000	2340	137	6%	2203	299	1904	7:1	86%
31	45,000	2340	55	2%	2285	349	1936	7:1	85%
31	50,000	2340	0	0%	2340	399	1941	6:1	83%

*These results reflect complete tallies from the 50 most populous counties in America (based on the latest Census figures, from Dec. 2012), excluding Mass. (which Obamacare treats differently from the rest of the country) and Md. and Hawaii (as those two states' exchanges were not working and thus did not allow for data-collection). These 50 most-populous county's comprise more than 29 percent of the overall U.S. population. The source for each county's subsidy tallies is the federal government's Marketplace Premium Databook (for federally run exchanges), the individual states' exchange websites (for state-run exchanges), or the New York Tax Credit and Premium Rate Estimator (for N.Y., where the exchange website denies access to non-residents and where premiums are affected by a ban on age-rating).

Age	Income	Avg. Lowest-Cost Bronze Premium	Avg. Bronze Subsidy	% of Premium Covered by Subsidy	Avg. Lowest-Cost Bronze Premium, Post-Subsidy	Fine	Avg. Savings from Paying Fine	Ratio of Post-Subsidy-Premium to Fine	Avg. % Savings from Paying Fine (vs. Paying Premium)
36	20,000	2447	2218	91%	229	99	130	2:1	57%
36	25,000	2447	1542	63%	905	149	756	6:1	84%
36	30,000	2447	811	33%	1636	199	1437	8:1	88%
36	35,000	2447	297	12%	2150	249	1901	9:1	88%
36	40,000	2447	157	6%	2290	299	1991	8:1	87%
36	45,000	2447	60	2%	2387	349	2038	7:1	85%
36	50,000	2447	0	0%	2447	399	2048	6:1	84%
41	20,000	2560	2357	92%	203	99	104	2:1	51%
41	25,000	2560	1693	66%	867	149	718	6:1	83%
41	30,000	2560	945	37%	1615	199	1416	8:1	88%
41	35,000	2560	348	14%	2212	249	1963	9:1	89%
41	40,000	2560	182	7%	2378	299	2079	8:1	87%
41	45,000	2560	69	3%	2491	349	2142	7:1	86%
41	50,000	2560	0	0%	2560	399	2161	6:1	84%
46	20,000	2868	2742	96%	126	99	27	1:1	21%
46	25,000	2868	2107	73%	761	149	612	5:1	80%
46	30,000	2868	1336	47%	1532	199	1333	8:1	87%
46	35,000	2868	618	22%	2250	249	2001	9:1	89%
46	40,000	2868	307	11%	2561	299	2262	9:1	88%
46	45,000	2868	136	5%	2732	349	2383	8:1	87%
46	50,000	2868	0	0%	2868	399	2469	7:1	86%

Age	Income	Avg. Lowest-Cost Bronze Premium	Avg. Bronze Subsidy	% of Premium Covered by Subsidy	Avg. Lowest-Cost Bronze Premium, Post-Subsidy	Fine	Avg. Savings from Paying Fine	Ratio of Post-Subsidy-Premium to Fine	Avg. % Savings from Paying Fine (vs. Paying Premium)
51	20,000	3431	3346	98%	85	99	-14	1:1	-16%
51	25,000	3431	2856	83%	575	149	426	4:1	74%
51	30,000	3431	2082	61%	1349	199	1150	7:1	85%
51	35,000	3431	1295	38%	2136	249	1887	9:1	88%
51	40,000	3431	868	25%	2563	299	2264	9:1	88%
51	45,000	3431	490	14%	2941	349	2592	8:1	88%
51	50,000	3431	0	0%	3431	399	3032	9:1	88%
56	20,000	4153	4092	99%	61	99	-38	1:1	-62%
56	25,000	4153	3762	91%	391	149	242	3:1	62%
56	30,000	4153	3049	73%	1104	199	905	6:1	82%
56	35,000	4153	2240	54%	1913	249	1664	8:1	87%
56	40,000	4153	1777	43%	2376	299	2077	8:1	87%
56	45,000	4153	1335	32%	2818	349	2469	8:1	88%
56	50,000	4153	0	0%	4153	399	3754	10:1	90%
61	20,000	4885	4837	99%	48	99	-51	0:1	-106%
61	25,000	4885	4602	94%	283	149	134	2:1	47%
61	30,000	4885	4018	82%	867	199	668	4:1	77%
61	35,000	4885	3223	66%	1662	249	1413	7:1	85%
61	40,000	4885	2748	56%	2137	299	1838	7:1	86%
61	45,000	4885	2282	47%	2603	349	2254	7:1	87%
61	50,000	4885	0	0%	4885	399	4486	12:1	92%
64	20,000	5173	5128	99%	45	99	-54	0:1	-120%
64	25,000	5173	4918	95%	255	149	106	2:1	42%
64	30,000	5173	4386	85%	787	199	588	4:1	75%
64	35,000	5173	3602	70%	1571	249	1322	6:1	84%
64	40,000	5173	3130	61%	2043	299	1744	7:1	85%
64	45,000	5173	2659	51%	2514	349	2165	7:1	86%
64	50,000	5173	0	0%	5173	399	4774	13:1	92%