

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Massachusetts Congressional District 3 | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

\$1,139

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$621
Families with Children	\$1,794
Joint Filers with 2+ Children	\$3,079
Households without Children	\$917
Seniors (65+)	\$1,381

ILLUSTRATIVE HOUSEHOLDS

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Retired federal worker couple	Social Security based on national average annual benefits (\$24,852 and \$11,808); pension modeled as \$25,000 and \$20,000 in taxable retirement income	\$1,486
Single restaurant server	\$38,089 median local wage; tips assumed at 45% of earnings; no children	\$484
Teacher and office clerk family	\$92,515 and \$51,045 median local wages; married couple with 2 children	\$1,287
Single nurse with overtime	\$105,495 median local wage; overtime pay assumed at 5% of earnings; no children	\$3,008
Single-parent home health aide	\$40,951 median local wage; 1 child	\$206
Electrician family	One earner at \$85,781 median local wage; married couple with 1 child	\$487
Plumber family	One earner at \$85,988 median local wage; married couple with 1 child	\$487
Construction worker family	One earner at \$64,848 median local wage; married couple with 1 child	\$309
Police officer family	One earner at \$80,985 median local wage; married couple with 2 children	\$687

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$75,771 median local wage; married couple with 2 children	\$687
Truck driver and home health aide family	\$63,211 and \$40,951 median local wages; married couple with 2 children	\$702

Methodology: Average tax changes are modeled using Tax-Calculator. Illustrative household examples are modeled in PolicyEngine using geography-specific wage inputs where available and do not reflect geography-wide averages.

America First Policy Institute