

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

Massachusetts Congressional District 5 | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

\$1,743

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,036
Families with Children	\$3,069
Joint Filers with 2+ Children	\$4,657
Households without Children	\$1,376
Seniors (65+)	\$1,916

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	\$38,132 median local wage; tips assumed at 45% of earnings; no children	\$486
Teacher and office clerk family	\$92,806 and \$51,135 median local wages; married couple with 2 children	\$1,287
Single nurse with overtime	\$105,461 median local wage; overtime pay assumed at 5% of earnings; no children	\$3,008
Single-parent home health aide	\$40,964 median local wage; 1 child	\$206
Electrician family	One earner at \$85,911 median local wage; married couple with 1 child	\$487
Plumber family	One earner at \$86,107 median local wage; married couple with 1 child	\$487
Construction worker family	One earner at \$65,002 median local wage; married couple with 1 child	\$309
Police officer family	One earner at \$80,929 median local wage; married couple with 2 children	\$687

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$75,874 median local wage; married couple with 2 children	\$687
<b>Truck driver and home health aide family</b>	\$63,345 and \$40,964 median local wages; married couple with 2 children	\$702

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**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.

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**America First Policy Institute**