

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Maryland Congressional District 5 | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

\$1,332

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$902
Families with Children	\$1,897
Joint Filers with 2+ Children	\$3,252
Households without Children	\$1,133
Seniors (65+)	\$1,425

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	\$1,523
Single restaurant server	\$38,962 median local wage; tips assumed at 45% of earnings; no children	\$516
Teacher and office clerk family	\$78,367 and \$52,034 median local wages; married couple with 2 children	\$900
Single nurse with overtime	\$103,638 median local wage; overtime pay assumed at 5% of earnings; no children	\$1,361
Single-parent home health aide	\$38,251 median local wage; 1 child	\$321
Electrician family	One earner at \$75,375 median local wage; married couple with 1 child	\$393
Plumber family	One earner at \$65,550 median local wage; married couple with 1 child	\$393
Construction worker family	One earner at \$47,766 median local wage; married couple with 1 child	\$345
Police officer family	One earner at \$85,052 median local wage; married couple with 2 children	\$681

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$70,506 median local wage; married couple with 2 children	\$593
Truck driver and home health aide family	\$60,308 and \$38,251 median local wages; married couple with 2 children	\$681

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