

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

New Jersey Congressional District 3 | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

**\$1,318**

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$780
Families with Children	\$2,048
Joint Filers with 2+ Children	\$3,128
Households without Children	\$1,077
Seniors (65+)	\$1,533

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	\$1,489
Single restaurant server	\$42,056 median local wage; tips assumed at 45% of earnings; no children	\$703
Teacher and office clerk family	\$89,206 and \$47,859 median local wages; married couple with 2 children	\$812
Single nurse with overtime	\$109,369 median local wage; overtime pay assumed at 5% of earnings; no children	\$1,626
Single-parent home health aide	\$35,812 median local wage; 1 child	\$288
Electrician family	One earner at \$77,800 median local wage; married couple with 1 child	\$455
Plumber family	One earner at \$78,368 median local wage; married couple with 1 child	\$455
Construction worker family	One earner at \$59,784 median local wage; married couple with 1 child	\$436
Police officer family	One earner at \$102,902 median local wage; married couple with 2 children	\$786

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$98,447 median local wage; married couple with 2 children	\$786
<b>Truck driver and home health aide family</b>	\$64,204 and \$35,812 median local wages; married couple with 2 children	\$786

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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**