

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

New Jersey Congressional District 7 | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

**\$2,233**

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,444
Families with Children	\$3,320
Joint Filers with 2+ Children	\$4,951
Households without Children	\$1,811
Seniors (65+)	\$2,600

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	\$46,249 median local wage; tips assumed at 45% of earnings; no children	\$922
Teacher and office clerk family	\$97,036 and \$48,293 median local wages; married couple with 2 children	\$812
Single nurse with overtime	\$116,689 median local wage; overtime pay assumed at 5% of earnings; no children	\$1,706
Single-parent home health aide	\$39,085 median local wage; 1 child	\$288
Electrician family	One earner at \$78,657 median local wage; married couple with 1 child	\$455
Plumber family	One earner at \$81,678 median local wage; married couple with 1 child	\$455
Construction worker family	One earner at \$63,599 median local wage; married couple with 1 child	\$436
Police officer family	One earner at \$108,821 median local wage; married couple with 2 children	\$723

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$108,269 median local wage; married couple with 2 children	\$723
Truck driver and home health aide family	\$67,070 and \$39,085 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**