

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

New York Congressional District 21 | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

\$646

KEY GROUPS

| KEY GROUP                     | AVERAGE TAX SAVINGS |
|-------------------------------|---------------------|
| Head of Household             | \$333               |
| Families with Children        | \$872               |
| Joint Filers with 2+ Children | \$1,550             |
| Households without Children   | \$576               |
| Seniors (65+)                 | \$1,043             |

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 | \$1,541           |
| Single restaurant server        | \$48,222 median local wage; tips assumed at 45% of earnings; no children   | \$1,019           |
| Teacher and office clerk family | \$79,172 and \$44,163 median local wages; married couple with 2 children   | \$1,278           |
| Single nurse with overtime      | \$94,504 median local wage; overtime pay assumed at 5% of earnings; no children  | \$1,424           |
| Single-parent home health aide  | \$37,810 median local wage; 1 child  | \$359             |
| Electrician family              | One earner at \$72,907 median local wage; married couple with 1 child  | \$503             |
| Plumber family                  | One earner at \$79,554 median local wage; married couple with 1 child  | \$464             |
| Construction worker family      | One earner at \$50,437 median local wage; married couple with 1 child  | \$364             |
| Police officer family           | One earner at \$72,731 median local wage; married couple with 2 children   | \$703             |

| HOUSEHOLD EXAMPLE                               | ASSUMPTIONS  | ANNUAL TAX RELIEF |
|---|--|-------------------|
| <b>Firefighter family</b>                       | One earner at \$75,210 median local wage; married couple with 2 children | \$664             |
| <b>Truck driver and home health aide family</b> | \$58,769 and \$37,810 median local wages; married couple with 2 children | \$664             |

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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**