

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Kentucky Congressional District 3 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,057

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,378
Families with Children	\$3,159
Joint Filers with 2+ Children	\$6,281
Households without Children	\$1,685
Seniors (65+)	\$2,390

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	\$4,205
Single restaurant server	\$27,217 median local wage; tips assumed at 45% of earnings; no children	\$520
Teacher and office clerk family	\$67,982 and \$40,328 median local wages; married couple with 2 children	\$6,601
Single nurse with overtime	\$86,061 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,013
Single-parent home health aide	\$36,109 median local wage; 1 child	\$2,590
Electrician family	One earner at \$65,595 median local wage; married couple with 1 child	\$4,128
Plumber family	One earner at \$70,385 median local wage; married couple with 1 child	\$4,260
Construction worker family	One earner at \$49,347 median local wage; married couple with 1 child	\$3,052
Police officer family	One earner at \$66,951 median local wage; married couple with 2 children	\$5,366

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$48,966 median local wage; married couple with 2 children	\$3,788
Truck driver and home health aide family	\$62,341 and \$36,109 median local wages; married couple with 2 children	\$6,330

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