

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Kentucky Congressional District 4 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,484

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,638
Families with Children	\$4,024
Joint Filers with 2+ Children	\$6,221
Households without Children	\$1,904
Seniors (65+)	\$2,578

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	\$36,412 median local wage; tips assumed at 45% of earnings; no children	\$1,072
Teacher and office clerk family	\$66,151 and \$44,796 median local wages; married couple with 2 children	\$6,202
Single nurse with overtime	\$86,574 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,032
Single-parent home health aide	\$34,237 median local wage; 1 child	\$2,512
Electrician family	One earner at \$65,725 median local wage; married couple with 1 child	\$4,132
Plumber family	One earner at \$67,022 median local wage; married couple with 1 child	\$4,167
Construction worker family	One earner at \$51,417 median local wage; married couple with 1 child	\$3,139
Police officer family	One earner at \$81,664 median local wage; married couple with 2 children	\$5,769

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$55,856 median local wage; married couple with 2 children	\$4,421
Truck driver and home health aide family	\$62,401 and \$34,237 median local wages; married couple with 2 children	\$6,281

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