

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Kentucky Congressional District 5 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$1,414

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$875
Families with Children	\$2,152
Joint Filers with 2+ Children	\$3,991
Households without Children	\$1,099
Seniors (65+)	\$1,658

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	\$29,051 median local wage; tips assumed at 45% of earnings; no children	\$571
Teacher and office clerk family	\$60,875 and \$37,699 median local wages; married couple with 2 children	\$6,334
Single nurse with overtime	\$87,258 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,057
Single-parent home health aide	\$28,065 median local wage; 1 child	\$1,323
Electrician family	One earner at \$64,514 median local wage; married couple with 1 child	\$3,909
Plumber family	One earner at \$54,784 median local wage; married couple with 1 child	\$3,279
Construction worker family	One earner at \$45,171 median local wage; married couple with 1 child	\$2,879
Police officer family	One earner at \$57,858 median local wage; married couple with 2 children	\$4,707

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$37,530 median local wage; married couple with 2 children	\$2,219
Truck driver and home health aide family	\$53,502 and \$28,065 median local wages; married couple with 2 children	\$5,767

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