

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Massachusetts Congressional District 3 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,776

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,763
Families with Children	\$4,664
Joint Filers with 2+ Children	\$7,952
Households without Children	\$2,137
Seniors (65+)	\$2,723

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	\$4,113
Single restaurant server	\$39,212 median local wage; tips assumed at 45% of earnings; no children	\$1,263
Teacher and office clerk family	\$95,244 and \$52,551 median local wages; married couple with 2 children	\$10,392
Single nurse with overtime	\$108,606 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,442
Single-parent home health aide	\$42,159 median local wage; 1 child	\$2,474
Electrician family	One earner at \$88,311 median local wage; married couple with 1 child	\$4,760
Plumber family	One earner at \$88,524 median local wage; married couple with 1 child	\$4,766
Construction worker family	One earner at \$66,761 median local wage; married couple with 1 child	\$3,861
Police officer family	One earner at \$83,374 median local wage; married couple with 2 children	\$5,826

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$78,006 median local wage; married couple with 2 children	\$5,680
Truck driver and home health aide family	\$65,075 and \$42,159 median local wages; married couple with 2 children	\$6,551

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