

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Massachusetts Congressional District 4 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$3,822

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$2,417
Families with Children	\$6,905
Joint Filers with 2+ Children	\$10,050
Households without Children	\$2,853
Seniors (65+)	\$3,888

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	\$39,102 median local wage; tips assumed at 45% of earnings; no children	\$1,255
Teacher and office clerk family	\$94,370 and \$51,795 median local wages; married couple with 2 children	\$10,262
Single nurse with overtime	\$107,516 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,402
Single-parent home health aide	\$42,105 median local wage; 1 child	\$2,473
Electrician family	One earner at \$85,655 median local wage; married couple with 1 child	\$4,688
Plumber family	One earner at \$86,722 median local wage; married couple with 1 child	\$4,717
Construction worker family	One earner at \$66,043 median local wage; married couple with 1 child	\$3,842
Police officer family	One earner at \$83,050 median local wage; married couple with 2 children	\$5,817

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$76,710 median local wage; married couple with 2 children	\$5,644
Truck driver and home health aide family	\$64,629 and \$42,105 median local wages; married couple with 2 children	\$6,538

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