

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Massachusetts Congressional District 5 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$3,656

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,987
Families with Children	\$6,883
Joint Filers with 2+ Children	\$10,893
Households without Children	\$2,761
Seniors (65+)	\$3,592

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	\$39,257 median local wage; tips assumed at 45% of earnings; no children	\$1,267
Teacher and office clerk family	\$95,543 and \$52,643 median local wages; married couple with 2 children	\$10,399
Single nurse with overtime	\$108,572 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,440
Single-parent home health aide	\$42,172 median local wage; 1 child	\$2,474
Electrician family	One earner at \$88,445 median local wage; married couple with 1 child	\$4,763
Plumber family	One earner at \$88,647 median local wage; married couple with 1 child	\$4,769
Construction worker family	One earner at \$66,920 median local wage; married couple with 1 child	\$3,865
Police officer family	One earner at \$83,316 median local wage; married couple with 2 children	\$5,824

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$78,112 median local wage; married couple with 2 children	\$5,683
Truck driver and home health aide family	\$65,213 and \$42,172 median local wages; married couple with 2 children	\$6,555

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