

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Maryland Congressional District 3 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$1,994

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,460
Families with Children	\$3,300
Joint Filers with 2+ Children	\$6,344
Households without Children	\$1,544
Seniors (65+)	\$2,129

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	\$4,187
Single restaurant server	\$36,851 median local wage; tips assumed at 45% of earnings; no children	\$1,120
Teacher and office clerk family	\$78,434 and \$47,270 median local wages; married couple with 2 children	\$6,625
Single nurse with overtime	\$102,955 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,457
Single-parent home health aide	\$38,897 median local wage; 1 child	\$2,617
Electrician family	One earner at \$66,835 median local wage; married couple with 1 child	\$4,027
Plumber family	One earner at \$66,411 median local wage; married couple with 1 child	\$4,016
Construction worker family	One earner at \$48,881 median local wage; married couple with 1 child	\$2,839
Police officer family	One earner at \$82,076 median local wage; married couple with 2 children	\$5,812

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$77,370 median local wage; married couple with 2 children	\$5,515
Truck driver and home health aide family	\$60,200 and \$38,897 median local wages; married couple with 2 children	\$6,277

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