

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

Maryland Congressional District 4 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$1,638

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,454
Families with Children	\$2,769
Joint Filers with 2+ Children	\$5,190
Households without Children	\$1,241
Seniors (65+)	\$1,620

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	\$40,741 median local wage; tips assumed at 45% of earnings; no children	\$1,375
Teacher and office clerk family	\$81,120 and \$54,339 median local wages; married couple with 2 children	\$9,551
Single nurse with overtime	\$107,894 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,633
Single-parent home health aide	\$39,490 median local wage; 1 child	\$2,639
Electrician family	One earner at \$79,977 median local wage; married couple with 1 child	\$4,386
Plumber family	One earner at \$67,863 median local wage; married couple with 1 child	\$4,056
Construction worker family	One earner at \$49,284 median local wage; married couple with 1 child	\$2,854
Police officer family	One earner at \$88,424 median local wage; married couple with 2 children	\$5,985

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$71,912 median local wage; married couple with 2 children	\$5,366
<b>Truck driver and home health aide family</b>	\$62,585 and \$39,490 median local wages; married couple with 2 children	\$6,358

---

**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**