

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

Maryland Congressional District 5 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$1,745

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,561
Families with Children	\$2,927
Joint Filers with 2+ Children	\$5,009
Households without Children	\$1,327
Seniors (65+)	\$1,723

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	\$4,187
Single restaurant server	\$40,111 median local wage; tips assumed at 45% of earnings; no children	\$1,327
Teacher and office clerk family	\$80,679 and \$53,568 median local wages; married couple with 2 children	\$9,479
Single nurse with overtime	\$106,695 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,589
Single-parent home health aide	\$39,379 median local wage; 1 child	\$2,635
Electrician family	One earner at \$77,598 median local wage; married couple with 1 child	\$4,321
Plumber family	One earner at \$67,483 median local wage; married couple with 1 child	\$4,045
Construction worker family	One earner at \$49,175 median local wage; married couple with 1 child	\$2,850
Police officer family	One earner at \$87,561 median local wage; married couple with 2 children	\$5,962

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$72,586 median local wage; married couple with 2 children	\$5,384
<b>Truck driver and home health aide family</b>	\$62,087 and \$39,379 median local wages; married couple with 2 children	\$6,341

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**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.

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**America First Policy Institute**