

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

New Jersey Congressional District 3 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,788

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,916
Families with Children	\$4,818
Joint Filers with 2+ Children	\$7,464
Households without Children	\$2,118
Seniors (65+)	\$2,634

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	\$4,110
Single restaurant server	\$43,296 median local wage; tips assumed at 45% of earnings; no children	\$1,620
Teacher and office clerk family	\$91,837 and \$49,271 median local wages; married couple with 2 children	\$9,618
Single nurse with overtime	\$112,595 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,077
Single-parent home health aide	\$36,868 median local wage; 1 child	\$2,539
Electrician family	One earner at \$80,095 median local wage; married couple with 1 child	\$4,510
Plumber family	One earner at \$80,679 median local wage; married couple with 1 child	\$4,526
Construction worker family	One earner at \$61,548 median local wage; married couple with 1 child	\$3,985
Police officer family	One earner at \$105,937 median local wage; married couple with 2 children	\$6,673

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$101,350 median local wage; married couple with 2 children	\$6,549
Truck driver and home health aide family	\$66,098 and \$36,868 median local wages; married couple with 2 children	\$6,592

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