

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

New Jersey Congressional District 7 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

**\$3,925**

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$2,431
Families with Children	\$6,438
Joint Filers with 2+ Children	\$10,054
Households without Children	\$2,949
Seniors (65+)	\$3,896

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	\$47,613 median local wage; tips assumed at 45% of earnings; no children	\$1,951
Teacher and office clerk family	\$99,898 and \$49,717 median local wages; married couple with 2 children	\$11,442
Single nurse with overtime	\$120,131 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,351
Single-parent home health aide	\$40,238 median local wage; 1 child	\$2,673
Electrician family	One earner at \$80,977 median local wage; married couple with 1 child	\$4,534
Plumber family	One earner at \$84,087 median local wage; married couple with 1 child	\$4,601
Construction worker family	One earner at \$65,475 median local wage; married couple with 1 child	\$4,093
Police officer family	One earner at \$112,031 median local wage; married couple with 2 children	\$6,300

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$111,462 median local wage; married couple with 2 children	\$6,287
<b>Truck driver and home health aide family</b>	\$69,049 and \$40,238 median local wages; married couple with 2 children	\$6,239

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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**