

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

New Jersey Congressional District 12 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,953

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,855
Families with Children	\$5,030
Joint Filers with 2+ Children	\$8,475
Households without Children	\$2,209
Seniors (65+)	\$2,854

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	\$47,656 median local wage; tips assumed at 45% of earnings; no children	\$1,954
Teacher and office clerk family	\$99,867 and \$49,741 median local wages; married couple with 2 children	\$11,441
Single nurse with overtime	\$120,114 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,350
Single-parent home health aide	\$40,261 median local wage; 1 child	\$2,674
Electrician family	One earner at \$81,072 median local wage; married couple with 1 child	\$4,537
Plumber family	One earner at \$84,135 median local wage; married couple with 1 child	\$4,602
Construction worker family	One earner at \$65,665 median local wage; married couple with 1 child	\$4,098
Police officer family	One earner at \$111,961 median local wage; married couple with 2 children	\$6,298

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$111,401 median local wage; married couple with 2 children	\$6,286
Truck driver and home health aide family	\$69,074 and \$40,261 median local wages; married couple with 2 children	\$6,240

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