

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

New York Congressional District 3 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$3,340

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,784
Families with Children	\$5,612
Joint Filers with 2+ Children	\$9,312
Households without Children	\$2,543
Seniors (65+)	\$3,265

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	\$4,209
Single restaurant server	\$47,704 median local wage; tips assumed at 45% of earnings; no children	\$1,934
Teacher and office clerk family	\$100,009 and \$49,739 median local wages; married couple with 2 children	\$12,171
Single nurse with overtime	\$120,284 median local wage; overtime pay assumed at 5% of earnings; no children	\$7,843
Single-parent home health aide	\$40,264 median local wage; 1 child	\$2,773
Electrician family	One earner at \$81,026 median local wage; married couple with 1 child	\$4,556
Plumber family	One earner at \$84,174 median local wage; married couple with 1 child	\$4,641
Construction worker family	One earner at \$65,574 median local wage; married couple with 1 child	\$4,123
Police officer family	One earner at \$112,123 median local wage; married couple with 2 children	\$7,021

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$111,550 median local wage; married couple with 2 children	\$7,025
Truck driver and home health aide family	\$69,124 and \$40,264 median local wages; married couple with 2 children	\$7,001

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