

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

New York Congressional District 4 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,560

KEY GROUPS

| KEY GROUP | AVERAGE TAX SAVINGS |
|-------------------------------|---------------------|
| Head of Household | \$1,702 |
| Families with Children | \$4,341 |
| Joint Filers with 2+ Children | \$7,999 |
| Households without Children | \$1,917 |
| Seniors (65+) | \$2,525 |

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