

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

New York Congressional District 5 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$1,254

KEY GROUPS

| KEY GROUP                     | AVERAGE TAX SAVINGS |
|-------------------------------|---------------------|
| Head of Household             | \$1,250             |
| Families with Children        | \$1,875             |
| Joint Filers with 2+ Children | \$4,183             |
| Households without Children   | \$1,027             |
| Seniors (65+)                 | \$1,244             |

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 |
|---|---|-------------------|
| <b>Firefighter family</b>                       | One earner at \$111,550 median local wage; married couple with 2 children | \$7,025           |
| <b>Truck driver and home health aide family</b> | \$69,124 and \$40,264 median local wages; married couple with 2 children  | \$7,001           |

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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**