

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Tennessee Congressional District 4 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,572

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,930
Families with Children	\$3,844
Joint Filers with 2+ Children	\$5,839
Households without Children	\$2,067
Seniors (65+)	\$2,718

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	\$4,115
Single restaurant server	\$31,979 median local wage; tips assumed at 45% of earnings; no children	\$937
Teacher and office clerk family	\$64,089 and \$41,744 median local wages; married couple with 2 children	\$7,819
Single nurse with overtime	\$85,889 median local wage; overtime pay assumed at 5% of earnings; no children	\$4,933
Single-parent home health aide	\$34,981 median local wage; 1 child	\$2,562
Electrician family	One earner at \$64,704 median local wage; married couple with 1 child	\$4,329
Plumber family	One earner at \$63,323 median local wage; married couple with 1 child	\$4,290
Construction worker family	One earner at \$48,104 median local wage; married couple with 1 child	\$2,964
Police officer family	One earner at \$69,794 median local wage; married couple with 2 children	\$5,671

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$50,722 median local wage; married couple with 2 children	\$4,192
Truck driver and home health aide family	\$60,433 and \$34,981 median local wages; married couple with 2 children	\$6,385

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