

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

New York | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,046

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,494
Families with Children	\$3,201
Joint Filers with 2+ Children	\$6,111
Households without Children	\$1,675
Seniors (65+)	\$2,353

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	\$49,241 median local wage; tips assumed at 45% of earnings; no children	\$2,043
Teacher and office clerk family	\$93,438 and \$47,291 median local wages; married couple with 2 children	\$10,245
Single nurse with overtime	\$111,921 median local wage; overtime pay assumed at 5% of earnings; no children	\$7,539
Single-parent home health aide	\$40,254 median local wage; 1 child	\$2,773
Electrician family	One earner at \$82,097 median local wage; married couple with 1 child	\$4,585
Plumber family	One earner at \$83,157 median local wage; married couple with 1 child	\$4,613
Construction worker family	One earner at \$61,133 median local wage; married couple with 1 child	\$3,801
Police officer family	One earner at \$98,620 median local wage; married couple with 2 children	\$6,239

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$93,670 median local wage; married couple with 2 children	\$6,099
Truck driver and home health aide family	\$64,143 and \$40,254 median local wages; married couple with 2 children	\$7,426

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