Jared Moskowitz Voted Against Eliminating Taxes On Tips, Overtime Pay, And A Tax Deduction For Seniors Up To $12,000 On Social Security

On May 22, 2025, Moskowitz Voted Against H.R. 1, The One Big Beautiful Bill Act. (H.R. 1, Roll Call #145, Passed: 215-214-1-2; R:215-2-1; D:0-212; Moskowitz Voted Nay, 5/22/25)

Moskowitz Voted Against The One Big Beautiful Bill Act, Which Would Eliminate Income Taxes On Tipped Wages For Those Making Less Than $160,000, Saving The Average Tipped Worker $1,800 Annually

The One Big Beautiful Bill Act Contains A Provision That Allows For A Tax Deduction For All Tips Received. "(a) IN GENERAL.—There shall be allowed as a deduction an amount equal to the qualified tips received during the taxable year that are included on statements furnished to the by the taxpayer on Form 4137 (or successor)." (H.R. 1, Introduced: 5/20/25)

The One Big Beautiful Bill Act Contains A Provision That Would Eliminate Federal Income Taxes On Tips For Individuals Earning Less Than $160,000. "It would create a new tax deduction eliminating federal income taxes on tips for people working in jobs that have traditionally received them, as long as they make less than $160,000 in 2025. The Trump administration would publish a list of qualifying occupations within 90 days of the bill's signing." (Wyatte Grantham-Phillips and Jonathan J. Cooper, "What To Know About 'No Tax On Tips,' Trump's Tax Pledge That's In The GOP Budget Bill," PBS, 5/22/25)

According To The Tax Policy Center, The Removal Of Income Tax On Tips Would Give Tipped Workers An Average Tax Cut Of $1,800. "Even among tipped workers, benefits would be limited. TPC estimated only about 60 percent of households with tipped workers would benefit if they could deduct tips from taxable income. Their average tax cut: about $1,800." (Howard Gleckman, "Exempting Tips From Federal Income Tax Would Benefit Very Few Workers," Tax Policy Center, 9/19/24)

Leaving Out Those Who Already Don't Pay Federal Income Tax, Roughly 63% Of Tipped Workers Would See A Reduction In Their Tax Burden. "For many low-income Americans, payroll taxes, rather than the income tax, are the biggest taxes they pay. Roughly 37 percent of tipped workers already don't owe any federal income tax, according to an estimate from the Budget Lab at Yale." (Alicia Parlapiano and Andrew Durden, "An Illustrated Guide To Who Really Benefits From 'No Tax On Tips'," *The New York Times*, 6/5/25)

No Tax On Overtime

Moskowitz Voted Against The One Big Beautiful Bill Act, Which Would Reduce Taxes On Overtime Pay, Saving The Average Overtime Worker Between $1,400 And $1,750 Per Year

The One Big Beautiful Bill Act (OBBA) Contains A Provision That Allows For A Tax Deduction For All Qualified Overtime Pay. "'(a) IN GENERAL.—There shall be allowed as a deduction an amount equal to the qualified overtime compensation received during the taxable year." (H.R. 1, Introduced: 5/20/25)

HEADLINE: "Work Overtime? You May Soon Get a Tax Cut." (Andrew Duehren, "Work Overtime? You May Soon Get A Tax Cut.," *New York Times*, 6/6/25)

(Andrew Duehren, "Work Overtime? You May Soon Get A Tax Cut.," *New York Times*, 6/6/25)

The Tax Break Would Be Available To Almost All American Workers Who Work Overtime And Are Paid An Hourly Wage. "Under the sprawling domestic policy bill that Republicans pushed through the House and are preparing to steer through the Senate, the tax break would be limited. It would be available only to Americans who, under federal law, must be paid at a time-and-a-half rate for working any time exceeding 40 hours in a week. That's a broad group that includes almost all Americans who are paid an hourly wage, but many salaried workers would not be eligible." (Andrew Duehren, "Work Overtime? You May Soon Get a Tax Cut.," *New York Times*, 6/6/25)

The White House Counsel Of Economic Advisers Estimates That The Average Overtime Worker Would Get Their Tax Burden Lowered By Between $1,400 And $1,750 Per Year. "The White House Council of Economic Advisers — who work for Trump — estimated that the average overtime worker would get a tax break of $1,400 to $1,750 per year until it expired in 2028." (Ryan Teague Beckwith, "Has The Overtime Tax Exemption Passed? Here's Where Things Stand,' NBC News, 5/30/25)

The Institute On Taxation And Policy Estimates It Would Save Overtime Workers An Average Of $330, With A Range Of $80 To $940. "But An Analysis From The Institute On Taxation And Economic Policy Pegged The Average Tax Savings at a much lower $330 per year. What's more, it found that it would benefit higher-income workers more, with the bottom 60% snagging an average of $80 and the top 20% pocketing an average of $940." (Ryan Teague Beckwith, "Has The Overtime Tax Exemption Passed? Here's Where Things Stand,' NBC News, 5/30/25)

The Provision Eliminating Taxes On Overtime Was Supported By Law Enforcement, Which Claimed It Would Help With Officer Retention And Morale

HEADLINE: "Trump's 'Big, Beautiful Bill' Wins Support From Police For Overtime Tax Elimination" (Emma Colton, "Trump's 'Big, Beautiful Bill' Wins Support From Police For Overtime Tax Elimination," Fox News, 5/19/25)


POLICE AND LAW ENFORCEMENT

Trump's 'big, beautiful bill' wins support from police for overtime tax elimination

Officers say the tax break would improve retention and provide financial relief for law enforcement families

By Emma Colton · Fox News

Published May 19, 2025 8:50am EDT

(Emma Colton, "Trump's 'Big, Beautiful Bill' Wins Support From Police For Overtime Tax Elimination," Fox News, 5/19/25)

Law Enforcement Supported The Provision Eliminating Taxes On Overtime Work And Claimed It Would Have A Positive Impact On Officer Retention And Morale. "FIRST ON FOX: Police officers are rallying behind a provision in President Donald Trump's 'big, beautiful bill' to end taxing overtime work, which they say would have a favorable ripple effect on officer retention and morale." (Emma Colton, "Trump's 'Big, Beautiful Bill' Wins Support From Police For Overtime Tax Elimination," Fox News, 5/19/25)

The One, Big, Beautiful Bill Included A $6,000 Tax Deduction Through 2028 To Cover The Cost Of Social Security Taxes On Seniors

According To The IRS, The HR 1 Included A $6,000 Tax Deduction For Seniors For 2025 Through 2028. "Deduction for Seniors New deduction: Effective for 2025 through 2028, individuals who are age 65 and older may claim an additional deduction of $6,000. This new deduction is in addition to the current additional standard deduction for seniors under existing law. The $6,000 senior deduction is per eligible individual (i.e., $12,000 total for a married couple where both spouses qualify). Deduction phases out for taxpayers with modified adjusted gross income over $75,000 ($150,000 for joint filers). Qualifying taxpayers: To qualify for the additional deduction, a taxpayer must attain age 65 on or before the last day of the taxable year. Taxpayer eligibility: Deduction is available for both itemizing and non-itemizing taxpayers. Taxpayers must: include the Social Security Number of the qualifying individual(s) on the return, and file jointly if married, to claim the deduction." (One, Big, Beautiful Bill Act: Tax Deductions For Working Americans And Seniors, Internal Revenue Service, 7/14/25)

According To The White House Council Of Economic Advisors, HR 1 Includes A Bonus Deduction For Seniors Meant To Cover The Cost Of Social Security Taxes. "No Tax on Social Security: Senate Draft Bill The One Big Beautiful Bill provides a new bonus deduction of $6,000 for seniors age 65 and older ($12,000 for married seniors) beginning in 2025. This amounts to the largest tax break in American history for our nation's seniors. The new deduction is on top of the standard deduction and the current-law additional deduction for seniors. The bill also increases and permanently extends the standard deduction and many other features of the 2017 Tax Cuts and Jobs Act that were otherwise scheduled to expire after this year, resulting in significant ongoing savings for most taxpayers. Under the One Big Beautiful Bill, 51.4 million seniors – 88% of all seniors receiving Social Security income – will pay no tax on their Social Security." (The One Big Beautiful Bill Delivers On President Trump's Promise Of No Tax On Social Security, [The White House Council Of Economic Advisors](), 6/30/25)

	Millions of Beneficiaries	Percent of Beneficiaries
Seniors aged 65 and over receiving Social Security income	58.5	100%
Seniors with exemptions & deductions exceeding taxable Social Security income*		
... under current law	37.2	64%
... under OBBB	51.4	88%

*Includes seniors who receive Social Security income but have no such income in their AGI.
Note: Calculations are for tax year 2026 and correspond to the version of the Senate OBBB text published on June 16, 2025. In that version, the standard deduction for 2026 was $16,000. In the version published June 28, 2025, the 2026 standard deduction will be based on an inflation-indexed value that exceeds $16,000.
Source: U.S. Treasury, June 24, 2025.

(The One Big Beautiful Bill Delivers On President Trump's Promise Of No Tax On Social Security, The White House Council Of Economic Advisors, 6/30/25)

According To The White House Council Of Economic Advisors, The Senior Tax Deduction Included In HR 1 Covers 33.9 Million Seniors. "The new $6,000 senior deduction is estimated to benefit 33.9 million seniors, including seniors not claiming Social Security. The deduction yields an average increase in after-tax income of $670 per senior who benefits from it. It is subject to a phase out at a 6% rate for single taxpayers with income over $75,000 and for married filers with income over $150,000. This means that, for every $1,000 in additional income over $75,000 for singles (or $150,000 for married seniors filing jointly), the deduction will decline by $60, reaching a deduction of $0 at $175,000 of income for single seniors (or $250,000 for married seniors filing jointly)." (The One Big Beautiful Bill Delivers On President Trump's Promise Of No Tax On Social Security, The White House Council Of Economic Advisors, 6/30/25)

According To The White House Council Of Economic Advisors, Married Seniors Who Both Receive The Average Social Security Income Will See Deductions That Exceed Their Taxable Social Security Income. "Married seniors who both receive the average $24,000 Social Security income — a total of $48,000 in annual income — will also see deductions that exceed their taxable Social Security income." (The One Big Beautiful Bill Delivers On President Trump's Promise Of No Tax On Social Security, The White House Council Of Economic Advisors, 6/30/25)

Deductions for Seniors under the One Big Beautiful Bill

Single Senior		**Married Seniors**	
New senior deduction (single)	$6,000	New senior deduction (couple)	$12,000
Standard deduction	$15,750	Standard deduction	$31,500
Existing senior deduction	$2,000	Existing senior deduction	$3,200
Total	**$23,750**	**Total**	**$46,700**

(The One Big Beautiful Bill Delivers On President Trump's Promise Of No Tax On Social Security, The White House Council Of Economic Advisors, 6/30/25)