**This Tax Bill Could Cost You a Bundle**

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To pass their immense tax giveaway to the rich, Republicans need to ensure that their plan would add no more than $1.5 trillion to the deficit over the next decade. To do so, they’re cutting billions of dollars in tax benefits to peo­ple trying to raise children, pay for college, buy a home or invest in renewable energy.

That is why taxes would go up for about 45 percent of middle-class taxpayers by 2026 un­der the House bill, according to an analysis by The Times.

But whether the provisions in the bill are procedural necessities or just incredibly meanspirited, these are some ways they could hurt your family if you:

**ARE PLANNING TO ADOPT A CHILD:** The bill elim­inates the adoption tax credit, which is worth $13,570 per child to parents dealing with adop­tion procedures that can cost tens of thousand of dollars.

**WANT TO INVEST IN WIND PROJECTS:** The pro­duction tax credit for renewable energy will become less valuable under the Republican proposal, raising $12.3 billion in revenue.

**HAVE OR DEVELOP CHRONIC ILLNESSES:** Repub­licans want to get rid of the medical expenses deduction, primarily used by families grap­pling with serious health problems. Nearly nine million taxpayers deducted $84 billion in such expenses from their taxes in just 2015; eliminating it would offset about $182 billion in tax cuts over 10 years.

**HAVE DEPENDENTS YOU NEED TO TAKE CARE OF:** Under the proposal, dependent-care benefits that families receive from employers for things like day care or elder care, including flexible spending accounts, will become taxable. Cur­rently, up to $5,000 a year in such benefits are exempt from taxes. This provision would offset $6.5 billion in tax cuts.

**WANT TO MOVE FOR A BETTER JOB:** The bill would repeal the deduction for moving expens­es when families relocate for a new job that is at least 50 miles away.

**WANT TO KEEP UP WITH INFLATION:** One of the biggest changes in this bill is a technical one involving how income thresholds, credits and other parts of the tax code are adjusted for in­flation. This will end up pushing middle-class taxpayers into higher brackets and making credits and deductions less valuable over time.

**NEED HELP PAYING FOR COLLEGE:** The bill re­peals numerous education deductions and credits. It also makes taxable the value of the tuition and other benefits universities give to their graduate teaching and research assis­tants. Ditto for education benefits offered by employers to their workers.

**WANT HELP BUYING A HOME:** The Republicans want to end a program that lets state and lo­cal governments issue private-activity bonds to finance housing and let homeowners claim a tax credit on certain mortgages. This could reduce affordable housing construction and renovations of existing properties, experts say.

It is not surprising that Republicans want to cut taxes on businesses and the wealthy. But they should stop pretending this terrible pro­posal is a favor to average Americans, when many of them will be left a good deal poorer.