

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

Hawaii Congressional District 1 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,098

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,484
Families with Children	\$3,296
Joint Filers with 2+ Children	\$5,412
Households without Children	\$1,729
Seniors (65+)	\$2,649

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	\$5,387
Single restaurant server	\$51,477 median local wage; tips assumed at 45% of earnings; no children	\$2,156
Teacher and office clerk family	\$65,505 and \$44,186 median local wages; married couple with 2 children	\$5,914
Single nurse with overtime	\$144,480 median local wage; overtime pay assumed at 5% of earnings; no children	\$6,800
Single-parent home health aide	\$39,172 median local wage; 1 child	\$2,357
Electrician family	One earner at \$88,180 median local wage; married couple with 1 child	\$4,699
Plumber family	One earner at \$83,241 median local wage; married couple with 1 child	\$4,566
Construction worker family	One earner at \$70,057 median local wage; married couple with 1 child	\$5,212
Police officer family	One earner at \$94,741 median local wage; married couple with 2 children	\$6,071

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$64,953 national firefighter wage proxy; married couple with 2 children	\$5,873
<b>Truck driver and home health aide family</b>	\$62,871 and \$39,172 median local wages; married couple with 2 children	\$6,267

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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**