

WORKING FAMILIES TAX CUT

# Benefits to Families from the Working Families Tax Cut

Montana | Tax Year 2025

ESTIMATED AVERAGE TAX CUT

\$940

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$450
Families with Children	\$1,420
Joint Filers with 2+ Children	\$2,263
Households without Children	\$798
Seniors (65+)	\$1,371

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	\$1,525
Single restaurant server	\$23,297 median local wage; tips assumed at 45% of earnings; no children	\$102
Teacher and office clerk family	\$60,021 and \$45,401 median local wages; married couple with 2 children	\$715
Single nurse with overtime	\$83,966 median local wage; overtime pay assumed at 5% of earnings; no children	\$1,208
Single-parent home health aide	\$34,128 median local wage; 1 child	\$300
Electrician family	One earner at \$71,015 median local wage; married couple with 1 child	\$348
Plumber family	One earner at \$80,229 median local wage; married couple with 1 child	\$348
Construction worker family	One earner at \$50,682 median local wage; married couple with 1 child	\$348
Police officer family	One earner at \$71,972 median local wage; married couple with 2 children	\$548

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
<b>Firefighter family</b>	One earner at \$65,908 median local wage; married couple with 2 children	\$548
<b>Truck driver and home health aide family</b>	\$60,802 and \$34,128 median local wages; married couple with 2 children	\$1,027

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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**