

WORKING FAMILIES TAX CUT

Benefits to Families from the Working Families Tax Cut

Montana Congressional District 2 | Tax Year 2026

ESTIMATED AVERAGE TAX CUT

\$2,514

KEY GROUPS

KEY GROUP	AVERAGE TAX SAVINGS
Head of Household	\$1,691
Families with Children	\$4,218
Joint Filers with 2+ Children	\$6,449
Households without Children	\$2,004
Seniors (65+)	\$2,894

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	\$4,189
Single restaurant server	\$23,729 median local wage; tips assumed at 45% of earnings; no children	\$524
Teacher and office clerk family	\$64,450 and \$45,946 median local wages; married couple with 2 children	\$6,368
Single nurse with overtime	\$89,530 median local wage; overtime pay assumed at 5% of earnings; no children	\$5,199
Single-parent home health aide	\$33,998 median local wage; 1 child	\$2,513
Electrician family	One earner at \$79,509 median local wage; married couple with 1 child	\$4,339
Plumber family	One earner at \$84,411 median local wage; married couple with 1 child	\$4,476
Construction worker family	One earner at \$50,832 median local wage; married couple with 1 child	\$3,103
Police officer family	One earner at \$76,377 median local wage; married couple with 2 children	\$5,452

HOUSEHOLD EXAMPLE	ASSUMPTIONS	ANNUAL TAX RELIEF
Firefighter family	One earner at \$68,747 median local wage; married couple with 2 children	\$5,239
Truck driver and home health aide family	\$63,139 and \$33,998 median local wages; married couple with 2 children	\$6,031

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