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Maryland Community Action  
Partnership  
Maryland Family Network  
Maryland Hunger Solutions  
Paul's Place  
Public Justice Center  
St. Vincent de Paul of Baltimore  
Welfare Advocates

## Marylanders Against Poverty

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## TESTIMONY IN SUPPORT OF SB 717

Earned Income Tax Credit - Individuals Without Qualifying Children -  
Eligibility

Senate Budget and Taxation Committee

February 26, 2020

Submitted by Stacey Jefferson and Margo Quinlan, Co-Chairs

**Marylanders Against Poverty (MAP) supports SB 717**, which expands Maryland's Earned Income Tax Credit (EITC) income eligibility threshold to \$23,540 for single filers without dependents.

**The Earned Income Tax Credit is a critical anti-poverty tool.** The EITC helps low-wage workers in Maryland by reducing their tax burden, creating additional economic security for themselves, and strengthening low income workers connections to the workforce. The EITC helps people make ends meet and continue working despite low wages. Reliable transportation promotes job retention. EITC refunds are used for the costly maintenance of having access to a private vehicle, which in many parts of the state is necessary for commuting. Refunds are used for car insurance payments, car maintenance, car payments, gas, and vehicle registration fees. Expanding access to the EITC will help remove some barriers that low income workers face.

**The current structure of Maryland's EITC benefits families, but is not accessible for many single filers not claiming dependents.** Single filers not claiming dependents are a diverse group of individuals. They can be youth aging out foster care, young veterans, people transitioning out of homelessness, noncustodial parents, single men struggling to remain engaged in the workforce, and simply single people that are struggling to provide for themselves. These single filers are getting taxed into poverty. SB 717 addresses this issue by increasing the income threshold for eligibility to \$23,540 for single filers.

**SB 717 would generate a refund for individuals working and living in poverty, bolstering the local economy.** Currently, a full-time minimum wage worker without dependents earns "too much" to claim ANY state EITC. Under SB 717, the same worker could qualify for the EITC, which would not only offset their tax burden, but could help them receive a possible tax refund. Studies show that this refund is likely to be spent in the local economy to purchase necessities, pay off bills, and contribute to savings.

**MAP appreciates your consideration and urges a favorable report for support SB 717**

**Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.**