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WRITTEN TESTIMONY

House Bill 176- Earned Income Tax Credit- Individuals Without Qualifying Children- Calculation and Refundability

Ways and Means Committee

January 21, 2021

Support

Background: If enacted, House Bill 176 (HB176) would change the calculation of the Maryland Earned Income Tax Credit (EITC) to allow individuals without qualifying children to claim an increased credit up to 100% of the Federal EITC, up to \$529 for the 2019 tax year. Maryland's EITC is one of 26 in the nation that provide an additional resource to low-income residents who claim the federal EITC. This expansion would have a major impact on those experiencing poverty or near poverty, especially young adults.

Written Comments: The concept of human dignity is deeply rooted in Jewish teachings. When we give charity, or tzedakah, we are not only showing mercy for those less fortunate, but recognizing them as part of our community and committing to sustaining their future. This is why the Baltimore Jewish Council advocates for agencies such as Jewish Community Services, which provides job training and employment support for community members.

We recognize that the EITC is a critical lifeline for our neighbors living in poverty. Since the state tax credit is based on an individual's annual income, it can mean the difference between making and missing rent for an individual with a sudden loss of income, preventing a domino effect that can trap those on the edge of poverty into a dangerous cycle. If passed HB176 would provide the added stability for young low-income wage earners in Maryland, helping to keep them out of a cycle of poverty.

With this in mind, the Baltimore Jewish Council urges a favorable report of HB176.

The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of THE ASSOCIATED: Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.

BALTIMORE JEWISH COUNCIL

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