

SB0404 - 2.9.22 -- Working Marylanders Tax Relief

Uploaded by: Donald Fry

Position: FAV



TESTIMONY PRESENTED TO THE SENATE BUDGET AND TAXATION COMMITTEE

SENATE BILL 404 – WORKING MARYLANDERS TAX RELIEF ACT OF 2022

Sponsor – The President (By Request – Administration, et al)

February 9, 2022

DONALD C. FRY

PRESIDENT & CEO

GREATER BALTIMORE COMMITTEE

Position: Support

Senate Bill 404 makes the expansion of the Earned Income Tax Credit (EITC) adopted through the RELIEF Act of 2021 permanent. The RELIEF Act expanded the State refundable earned income credit program by increasing the value of the refund from 28% to 45% of the federal earned income tax credit, minus any pre-credit state income tax liability. Under the RELIEF Act, the increased value was applicable to tax years 2020 through 2022. Senate Bill 404 will make the increase in value of the refund from 28% to 45% permanent.

EITC is a tax benefit designed to help low to moderate income working people. Research demonstrates that the EITC reduces poverty, encourages employment, supports family asset development, stimulates local economies, and benefits the long-term health, educational and financial outcomes of impacted children. According to the Economic Policy Institute, “The EITC—a refundable tax credit available to low-income families who have income from work—dramatically reduces child poverty, encourages single mothers to participate in the formal economy, and has important positive effects on a range of health, educational, and child developmental outcomes.”

This bill is aligned with the Greater Baltimore Committee’s organizational focus on advancing racial equity and social justice. The GBC is committed to reviewing all legislative proposals through an equity lens and to consider the impacts of proposed legislation on small and minority owned businesses, minority populations, and economically disadvantaged residents, balanced with the need to support economic growth.

Senate Bill 404 is a proposal that supports racial equity and social justice, and benefits the economy by encouraging more individuals to join or stay in the workforce. In this time of low unemployment and countless job vacancies, high workforce participation rates are vital to the Maryland economy.

For these reasons, the Greater Baltimore Committee urges a favorable report on Senate Bill 404.

The Greater Baltimore Committee (GBC) is a non-partisan, independent, regional business advocacy organization comprised of hundreds of businesses -- large, medium and small -- educational institutions, nonprofit organizations and foundations located in Anne Arundel, Baltimore, Carroll, Harford, and Howard counties as well as Baltimore City. The GBC is a 67-year-old, private-sector membership organization with a rich legacy of working with government to find solutions to problems that negatively affect our competitiveness and viability.

GREATER BALTIMORE COMMITTEE

111 South Calvert Street • Suite 1700 • Baltimore, Maryland • 21202-6180

(410) 727-2820 • www.gbc.org

(Written) SB 404 - Working Marylanders Tax Relief

Uploaded by: Kaitlin Marsden Sweetin

Position: FAV



Senate Bill 404 - Working Marylanders Tax Relief Act of 2022

Senate Budget and Taxation Committee February 9, 2022

Keiffer J. Mitchell, Jr., Senior Counselor & Chief Legislative Officer, Office of the Governor
Kaitlin Marsden Sweetin, Deputy Legislative Officer, Office of the Governor
Marc L. Nicole, Deputy Secretary, Department of Budget & Management

Chair Guzzone, Vice-Chair Rosapepe, Members of the Senate Budget and Taxation Committee:

The Governor asks for your favorable report on Senate Bill 404 - Working Marylanders Tax Relief Act of 2022 which would make permanent the refundable enhanced earned income tax credit (EITC) passed as part of the bipartisan RELIEF Act in 2021.

The RELIEF Act of 2021 increased the refundable enhanced earned income tax credit (EITC) to 100% of the federal credit for workers without a qualifying child (capped at \$530) and 45% for other workers, however this relief is currently only temporary. Senate Bill 404 will make permanent the enhanced EITC and provide working Maryland families with \$650 million in cumulative tax relief.

The primary recipients of the EITC are hard-working low income families and individuals struggling to make ends meet. As one of the largest federal antipoverty programs, the EITC has been shown to improve infant and maternal health, school performance, college enrollment, and work and earnings of future generations. The Center on Budget and Policy Priorities estimates that in 2018, 10.6 million people and 5.5 million children were lifted out of poverty in the United States by the EITC.¹ No other tax or transfer program has prevented more children from living in poverty than the EITC and only Social Security benefits have kept more people out of poverty. The EITC is designed to reward hard-working Marylanders for joining the labor force and incentivizes lower-wage workers to increase work hours.

In Maryland most eligible taxpayers who file for a federal EITC can receive the state EITC. To be eligible for the federal and Maryland EITC, your federal adjusted gross income and your earned income must be less than the following:

- \$51,464 (\$57,414 married filing jointly) with three or more qualifying children
- \$47,915 (\$53,865 married filing jointly) with two qualifying children
- \$42,158 (\$48,108 married filing jointly) with one qualifying child
- \$21,430 (\$27,380 married filing jointly) with no qualifying children

One of the Governor's top priorities during this legislative session is to provide targeted financial relief to Maryland working families who are still feeling the lasting financial impacts of the COVID-19 pandemic. By passing this bill, Maryland can continue to lead the nation in both health and economic recovery while supporting the nearly 300,000 Marylanders who benefitted from the invaluable enhanced earned income tax credit in 2020.

For these reasons, the Administration respectfully requests a favorable report on Senate Bill 404.

SB 404_MDCC_Working Marylanders Tax Relief Act of

Uploaded by: Maddy Voytek

Position: FAV



LEGISLATIVE POSITION:

Favorable

Senate Bill 404

Working Marylanders Tax Relief Act of 2022

Senate Budget and Taxation Committee

Wednesday, February 9, 2022

Dear Chairman Guzzone and Members of the Committee:

Founded in 1968, the Maryland Chamber of Commerce is the leading voice for business in Maryland. We are a statewide coalition of more than 5,500 members and federated partners working to develop and promote strong public policy that ensures sustained economic recovery and growth for Maryland businesses, employees, and families.

Earned Income Tax Credits (EITC) are tax benefits designed to help low to moderate income workers. The Federal EITC has been in place since 1975 and Rhode Island was the first State to enact an EITC in 1986. Maryland began providing a nonrefundable state EITC in 1987 and by 1998 the credit became refundable.

Last year the Governor, along with almost unanimous support from the General Assembly, passed emergency legislation known as the RELIEF Act. The RELIEF Act included the largest tax cut in the State's history with \$1.45 billion in tax relief and economic stimulus for struggling Maryland families, small businesses, and those who lost their jobs. In addition to this, the RELIEF Act also enhanced the State's EITC which increased the refundable EITC to 100% of the federal credit for workers without a qualifying child and 45% for other workers for tax seasons 2020 through 2022. SB 404 removes the 2022 expiration for the enhanced EITC included in the RELIEF Act and would make this benefit permanent.

The EITC has been proven to help at every stage of life by improving school performance and increasing work and earnings for future generations. Nearly, 300,000 Marylanders took advantage of the enhanced credit in 2020. SB 404 will ensure that Maryland families continue to have access to tax relief and all the benefits that come along with it.

With these comments in mind, The Maryland Chamber of Commerce respectfully requests a **favorable report** on SB 404 as it ensures that Maryland families will continue to prosper and thrive in the State.

SB 404_MFB_FWA.pdf

Uploaded by: Anne Wallerstedt

Position: FWA

February 9, 2022

**SB 404
Working Marylanders Tax Relief Act of 2022**

Senate Budget and Taxation Committee

Position: Support with Amendment

Senate Bill 404 expands Maryland's Earned Income Tax Credit (EITC), specifically matching the federal EITC at 45% for working families with children and 100% for workers without dependents.

During the pandemic, Marylanders were able to access this expanded version of the EITC through the foresight of the Governor and the General Assembly to address this need. However, SB 404 notably and importantly does not allow Marylanders filing with an ITIN number to qualify for this expanded credit, as the previous temporary pandemic-related expansion had. The Maryland Food Bank requests an amendment on SB 404 to include such filers.

The Maryland Food Bank estimates that two million Marylanders may face food insecurity this year. A person who is food insecure does not have consistent access to healthy and nutritious food on any given day, and this problem persists in every area of the state. Almost one-third of working families in Maryland are considered asset limited, income constrained, employed ("ALICE"), meaning they do not earn enough money to afford basic household necessities such as food, and we anticipate that the pandemic and its effects may have increased the number of ALICE families even higher. These families benefit immensely from the financial boost of the EITC, especially for purchasing food. The ability to purchase food obviously benefits families, but also has a direct impact on the economic wellbeing of their communities when that purchasing can happen close to home.

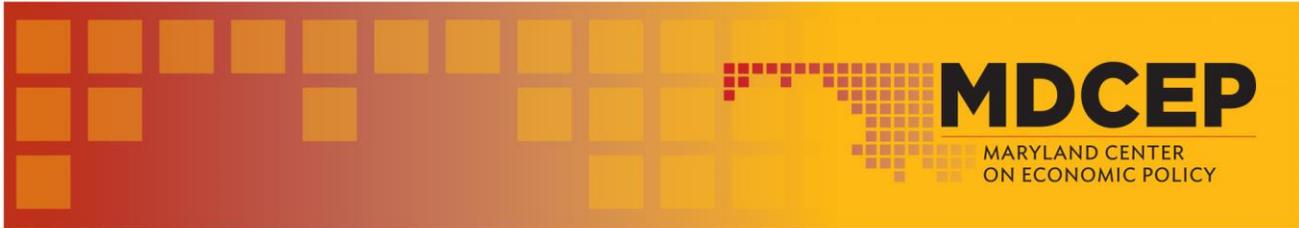
The Maryland Food Bank ascribes to the practice of "food justice," meaning that we provide food to all who come forward in need of assistance, regardless of race, gender, ethnicity, religion, or citizenship status. In late 2021, we conducted a poll across our service area about food insecurity and found that 73% of Marylanders worry about their household's financial situation, with 30% worrying about money every day. There is a pressing need for the financial relief the EITC can uniquely provide Marylanders and their families, and through our work with our network of partners in local communities, we know that this need is as acute for immigrants as it is for every other food insecure person across the state.

The Maryland Food Bank appreciates your consideration and respectfully requests a favorable report with the requested amendment on SB 404.

SB404_MD Center on Economic Policy_UNF.pdf

Uploaded by: Kali Schumitz

Position: UNF



FEBRUARY 9, 2022

Permanent EITC Expansion Must Not Exclude Families in Need From Vital Assistance

Position Statement in Opposition to Senate Bill 404

Submitted to the Senate Budget and Taxation Committee

Working family tax credits have been an extremely valuable tool for helping the tens of thousands of families across the state keep a roof over their heads and food on the table as Maryland and the nation grapple with the economic harms of the coronavirus pandemic. These credits help low- and moderate-income families make ends meet in better economic times as well, which has long-term benefits for communities and our economy, and Maryland should make the 2021 expansions of the state Earned Income Tax Credit (EITC) permanent. However, the Maryland Center on Economic Policy opposes Senate Bill 404 because it would take the credit away from thousands of low-income working Marylanders who are receiving it today.

The EITC is one of the most effective anti-poverty tools we have. The refundable federal tax credit along with Maryland's matching credit helps lift thousands of Marylanders out of poverty each year. Decades of research link the reduction in poverty because of the EITC and the federal Child Tax Credit to better health and educational outcomes for children, among other benefits.

However, prior to 2021, the state credit excluded immigrant taxpayers who would otherwise be eligible to receive the credit, based solely on their immigration status. About 45,000 additional Marylanders were able to receive the EITC last year because the General Assembly expanded eligibility to include all immigrant taxpayers, according to data from the comptroller's office. SB 404 would once again exclude these taxpayers from receiving the state EITC at all.

Maryland's EITC would be more effective in the long term if it were permanently expanded to reach those who are currently left out or receive a very minimal credit. This includes taking steps to increase the value of the credit, as SB 404 does; expand eligibility for workers who don't claim dependents on their taxes, and maintain eligibility for all immigrant taxpayers – two issues that SB 404 does not address.

Immigrant households are particularly vulnerable, as many have been excluded from most safety net and federal pandemic relief programs, despite the fact that they are more likely to have experienced economic hardship because of the pandemic. **In order to move forward, SB 404 should be amended to include all individuals and families who would eligible for the EITC based on their income, excluding other factors.**

In addition, the low upper income limits of EITC eligibility for workers not claiming children as dependents on their taxes (about \$16,000) means that many people who are getting by on very low wages do not receive the EITC. SB 404 should be further amended to increase the maximum income for workers not claiming dependents on their taxes so that they can also receive the EITC.

For these reasons, the Maryland Center on Economic Policy respectfully requests that the Budget and Taxation Committee make an unfavorable report on SB 404, unless amended as outlined in the preceding sections.

Equity Impact Analysis: Senate Bill 404

Bill summary

SB 404 permanently extends the 45% state match of the federal EITC for most recipients with children, and 100% (up to \$530) for those not claiming dependent children on their taxes. Without this legislation, the federal match for all would revert to 28% after 2022. It does not extend eligibility for immigrants who file taxes using an Individual Taxpayer Identification Number.

Background

In 2020, the General Assembly expanded the EITC in two ways – increasing the value of the credit to as part of the RELIEF Act and extending eligibility for immigrant taxpayers as part of SB 218.

About 45,000 Marylanders who paid income taxes using an ITIN received the state EITC in tax year 2020, according to the Comptroller's office. People who file taxes using an ITIN represent a range of immigration statuses, including people who are in the immigration process but not yet approved for a Social Security Number, parents with U.S. citizen children, and people with certain temporary visas. It is common for households to have members with a mix of immigration statuses, and current federal rules around the EITC exclude the entire household if one person has an ITIN.

ITIN holders work and pay taxes – an estimated \$100 million per year in state and local income taxes alone – but are generally not eligible for economic assistance programs and tax credits.

Equity Implications

While expanding the EITC generally benefits low-income households and disproportionately benefits households of color, SB 404 eliminates eligibility for the Earned Income Tax Credit for low-income immigrant taxpayers and therefore would likely disproportionately harm immigrant households of color.

- About 45,000 immigrant households received the EITC for the first time last year and would lose eligibility under SB 404
- SB 404 maintains increased benefits for families with the lowest incomes—who, because of historical and ongoing policies, are disproportionately made up of women and people of color—so the bill would extend greater benefits for these groups, except for immigrants who pay taxes with an ITIN.

- Permanently expanding the EITC for all current recipients would make our tax system more equitable. The lowest-income Marylanders now pay about 9.8 percent of their income in state and local taxes – a greater share of their income than the wealthiest 1 percent of Marylanders (those earning more than \$534,800 per year).¹
- Due to various structural barriers to opportunity, Black and Latinx workers are far more likely than white workers to earn poverty-level wages and are therefore more likely to qualify for the EITC. While state and federal EITCs serve a larger number of white households than households in any other racial or ethnic group, they serve a larger proportion of people of color.
- EITCs also have a disproportionate impact in reducing poverty rates among households of color.²
- As currently structured, the EITC leaves out provides only minimal benefits to many Marylanders who face economic roadblocks built through inequitable policy choices, such as many immigrant households and people who cannot work for pay because of a disability.

Impact

Because it excludes immigrant households who are currently eligible, SB 404 would likely **have a mixed impact on racial, gender, and economic equity** in Maryland.

¹ Institute on Taxation and Economic Policy, “Who Pays? 6th Edition, State-by-state data,” Oct. 17, 2018, <https://itcp.org/whopays-map/>

² Michael Leachman et. al. “Advancing Racial Equity With State Tax Policy,” Center on Budget and Policy Priorities, Nov. 15, 2018. <https://www.cbpp.org/research/state-budget-and-tax/advancing-racial-equity-with-state-tax-policy>

Estimated Combined District Level Impacts of House Bills 584 and 680

District	Current Law		Post-Expansion		
	EITC Returns No Children	Total MD EITC No Children	EITC Returns No Children	Total MD EITC No Children	
				Post-Expansion	Change
MD 01A	1,300	\$114,000	2,500	\$679,000	\$565,000
MD 01B	1,300	\$113,000	2,500	\$669,000	\$557,000
MD 01C	1,300	\$113,000	2,400	\$672,000	\$559,000
MD 02A	2,500	\$223,000	4,700	\$1.3 million	\$1.1 million
MD 02B	1,400	\$126,000	2,700	\$746,000	\$620,000
MD 03A	2,100	\$188,000	4,000	\$1.1 million	\$927,000
MD 03B	800	\$70,000	1,500	\$415,000	\$345,000
MD 04	2,400	\$209,000	4,500	\$1.2 million	\$1.0 million
MD 05	2,600	\$231,000	5,100	\$1.4 million	\$1.1 million
MD 06	4,100	\$378,000	7,800	\$2.2 million	\$1.9 million
MD 07	2,600	\$237,000	4,900	\$1.4 million	\$1.2 million
MD 08	3,500	\$321,000	6,600	\$1.9 million	\$1.6 million
MD 09A	1,200	\$106,000	2,300	\$629,000	\$523,000
MD 09B	700	\$61,000	1,300	\$363,000	\$302,000
MD 10	3,300	\$307,000	6,400	\$1.8 million	\$1.5 million
MD 11	2,500	\$225,000	4,700	\$1.3 million	\$1.1 million
MD 12	3,000	\$273,000	5,800	\$1.6 million	\$1.3 million
MD 13	2,600	\$236,000	5,000	\$1.4 million	\$1.2 million
MD 14	2,900	\$279,000	5,600	\$1.7 million	\$1.4 million
MD 15	2,300	\$209,000	4,300	\$1.2 million	\$1.0 million
MD 16	1,500	\$140,000	2,800	\$830,000	\$690,000
MD 17	3,200	\$293,000	6,100	\$1.7 million	\$1.4 million
MD 18	3,000	\$279,000	5,700	\$1.7 million	\$1.4 million
MD 19	3,700	\$353,000	7,100	\$2.1 million	\$1.7 million
MD 20	4,400	\$418,000	8,400	\$2.5 million	\$2.1 million
MD 21	3,300	\$308,000	6,300	\$1.8 million	\$1.5 million
MD 22	4,200	\$381,000	8,000	\$2.3 million	\$1.9 million
MD 23A	1,000	\$90,000	1,900	\$532,000	\$442,000
MD 23B	1,600	\$142,000	3,000	\$846,000	\$704,000
MD 24	3,300	\$296,000	6,300	\$1.8 million	\$1.5 million
MD 25	3,000	\$266,000	5,700	\$1.6 million	\$1.3 million
MD 26	3,100	\$286,000	6,000	\$1.7 million	\$1.4 million
MD 27A	900	\$76,000	1,700	\$454,000	\$378,000
MD 27B	700	\$62,000	1,400	\$370,000	\$308,000
MD 27C	900	\$78,000	1,700	\$464,000	\$386,000
MD 28	2,700	\$242,000	5,100	\$1.4 million	\$1.2 million
MD 29A	700	\$58,000	1,200	\$346,000	\$288,000
MD 29B	800	\$76,000	1,600	\$451,000	\$375,000

MD 29C	700	\$66,000	1,400	\$394,000	\$328,000
MD 30A	1,700	\$154,000	3,200	\$913,000	\$759,000
MD 30B	700	\$64,000	1,400	\$382,000	\$317,000
MD 31A	1,300	\$121,000	2,500	\$719,000	\$598,000
MD 31B	1,800	\$164,000	3,500	\$973,000	\$809,000
MD 32	3,100	\$280,000	5,900	\$1.7 million	\$1.4 million
MD 33	2,000	\$177,000	3,800	\$1.1 million	\$877,000
MD 34A	2,100	\$183,000	4,000	\$1.1 million	\$904,000
MD 34B	800	\$65,000	1,500	\$389,000	\$323,000
MD 35A	1,000	\$88,000	1,800	\$523,000	\$435,000
MD 35B	1,700	\$145,000	3,200	\$861,000	\$716,000
MD 36	2,700	\$244,000	5,300	\$1.4 million	\$1.2 million
MD 37A	1,500	\$137,000	2,900	\$816,000	\$679,000
MD 37B	2,400	\$222,000	4,600	\$1.3 million	\$1.1 million
MD 38A	1,400	\$126,000	2,700	\$749,000	\$623,000
MD 38B	1,700	\$150,000	3,300	\$890,000	\$740,000
MD 38C	1,400	\$118,000	2,600	\$701,000	\$583,000
MD 39	3,500	\$321,000	6,700	\$1.9 million	\$1.6 million
MD 40	4,200	\$381,000	8,100	\$2.3 million	\$1.9 million
MD 41	3,300	\$300,000	6,400	\$1.8 million	\$1.5 million
MD 42A	900	\$80,000	1,700	\$475,000	\$395,000
MD 42B	1,600	\$146,000	3,100	\$867,000	\$721,000
MD 43	3,700	\$322,000	7,000	\$1.9 million	\$1.6 million
MD 44A	1,400	\$127,000	2,700	\$757,000	\$629,000
MD 44B	2,200	\$203,000	4,200	\$1.2 million	\$1.0 million
MD 45	4,100	\$364,000	7,800	\$2.2 million	\$1.8 million
MD 46	3,700	\$337,000	7,100	\$2.0 million	\$1.7 million
MD 47A	2,900	\$264,000	5,500	\$1.6 million	\$1.3 million
MD 47B	1,400	\$126,000	2,600	\$746,000	\$620,000
Statewide	147,000	\$13.3 million	281,300	\$79.2 million	\$65.9 million

Montgomery County Community Action Board Testimony

Uploaded by: Leslie Frey

Position: UNF



Montgomery County Community Action Board Testimony in Opposition to SB404 Working Marylanders Tax Relief

TO: The Honorable Guy Guzzone, Chair; The Honorable Jim Rosapepe; and Members of the Budget and Taxation Committee

FROM: Tiffany Jones, Chair, Montgomery County Community Action Board

DATE: February 7, 2022

The Montgomery County Community Action Board, the County's federally designated anti-poverty group, is opposed to SB404 because it does not maintain Earned Income Tax Credit (EITC) eligibility for all taxpayers. The EITC has been a longstanding priority for our board because it is one of the best tools available to reduce poverty and increase self-sufficiency for lower-income households. In addition to lifting people out of poverty, research has linked the EITC to numerous positive outcomes, including improvements in child and maternal health, increased birthweight, improved academic achievement for children, economic mobility, and improved overall physical and mental health.

We supported the expansions of the Maryland EITC last year, which increased the value of the credit to a 45% match of the federal EITC for households with dependents and a 100% match for those without. The expansions also allowed ITIN taxpayers to receive the credit for the first time. These expansions are particularly significant here in Montgomery County where our local credit, the Working Families Income Supplement (WFIS), matches the state EITC. The impact on lower-income households is substantial. This year, it is estimated that for filers with dependents, the average Maryland EITC will increase to about \$1,100 and \$375 for filers without dependents. These credits are then doubled by the WFIS.

By excluding ITIN taxpayers, SB404 does not do enough to ensure that hardworking Marylanders receive this critical support. Our board reviews all legislation and policies utilizing an equity lens. Because a disproportionate number of ITIN taxpayers are people of color, SB404 is not equitable in its expansion of the EITC. Furthermore, ITIN filers, who are served by free tax programs like the Montgomery County Community Action Agency's Volunteer Income Tax Assistance (VITA) program, are often ineligible for other programs, and this makes the Maryland EITC even more impactful for them. About 5,300 taxpayers here in Montgomery County filed with an ITIN in 2019, and the number of households who are eligible to apply for an ITIN and could potentially receive these credits, is much larger.

We ask the Committee to oppose SB404 and to instead support legislation that includes ITIN taxpayers in making the current expansions to the EITC permanent.

MAP_SB404_Working Marylanders Tax Relief_UNF.pdf

Uploaded by: Stacey Jefferson

Position: UNF



Member Agencies:

211 Maryland

Advocates for Children and Youth

Baltimore Jewish Council

Behavioral Health System Baltimore

CASH Campaign of Maryland

Catholic Charities

Energy Advocates

Episcopal Diocese of Maryland

Family League of Baltimore

Fuel Fund of Maryland

Health Care for the Homeless

Homeless Persons

Representation Project

Job Opportunities Task Force

Laurel Advocacy & Referral Services,
Inc.

League of Women Voters of Maryland

Loyola University Maryland

Maryland Catholic Conference

Maryland Center on Economic Policy

Maryland Community Action
Partnership

Maryland Family Network

Maryland Food Bank

Maryland Hunger Solutions

Paul's Place

Public Justice Center

St. Vincent de Paul of Baltimore

Welfare Advocates

Marylanders Against Poverty

Julia Gross, Co-Chair

P: 410-528-0021 ext 6029

E: jgross@mdhungersolutions.org

Kali Schumitz, Co-Chair

P: 410-412- 9105 ext 701

E: kschumitz@mdeconomy.org

TESTIMONY IN OPPOSITION TO SB 404

Working Marylanders Tax Relief Act of 2022

Senate Budget and Taxation Committee

February 9, 2022

Submitted by Julia Gross and Kali Schumitz, Co-Chairs

Marylanders Against Poverty (MAP) opposes SB 404, which extends the expansion of the state Earned Income Tax Credit (EITC) but excludes low-income immigrant families who now receive the credit. While the EITC is a powerful anti-poverty tool, MAP cannot support this legislation unless it is amended to also include eligible immigrant households who file taxes using an Individual Taxpayer Identification Number (ITIN).

In 2021, the General Assembly passed a powerful expansion of the EITC, meaningfully increasing the value of the credit for hundreds of thousands of low-income families across the state and ensuring that all eligible Marylanders could receive the credit. SB 404 would make the higher credit permanent, which would increase economic security for the families who receive it. **However, if passed as introduced, it would take the credit away from about 45,000 immigrant Maryland households who received the credit last year.**

Undocumented immigrants and other Marylanders who do not have Social Security numbers - despite working, filing, and paying taxes – were not eligible for the state EITC prior to 2021. Immigrants and undocumented individuals were disproportionately impacted by the pandemic, while often simultaneously working in essential professions to keep Maryland safe and operating. The expanded EITC was one of the only relief measures they were eligible for.

Low-income individuals and families utilizing an Individual Taxpayer Identification Number (ITIN) to file taxes should be included in our State's family economic supports. Poverty and the harmful impact of this massive public health crisis do not differentiate between Marylanders with documented status and those without.

MAP appreciates your consideration and urges the committee to amend SB 404 to include all eligible taxpayers, or issue an unfavorable report.

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.