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WRITTEN TESTIMONY

House Bill 992 – Income Tax – Earned Income Tax Credit – Alteration and Sunset Repeal Ways and Means Committee

March 3, 2022

SUPPORT

Background: House Bill 992, (HB992), if enacted, would help low-income individuals and families in Maryland by expanding the Earned Income Tax Credit (EITC) in four ways. It would match 45% of the Federal EITC for low-income working families, match 100% of the Federal EITC for low-income single filers, maintain eligibly for ITIN filers and expand income eligible for single filers. Maryland's EITC is one of 28 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.

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 those living in poverty. Since the state tax credit is based on an individual's or family's annual income, it can mean the difference between making and missing rent for someone 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 HB992 would provide the added stability for 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 HB992.

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.

