

CROSSOVER SB 552 - Maryland Food Bank - FAV.pdf

Uploaded by: Anne Wallerstedt

Position: FAV

SB 552

Family Prosperity Act of 2023 House Ways and Means Committee March 30, 2023

SUPPORT

Senate Bill 552 makes permanent increases to the eligibility of families for the state Child Tax Credit from those making \$6,000 annually to those making \$15,000, providing a refundable credit of up to \$500 for each child under 6 or under 17 with a disability. It also expands Maryland's Earned Income Tax Credit by matching 45% of the federal EITC for families claiming dependents and 100% of the federal EITC for individuals without dependents. Importantly, it allows filers with ITIN numbers to claim the credit.

The Maryland Food Bank estimates that 1 in 3 Marylanders are at risk of food insecurity. 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. There are also communities and populations who are disproportionately affected by food insecurity, including families with children. The causes of food insecurity are complex and often include factors such as unstable housing and low income.

Internal analysis by the Maryland Food Bank has determined that the monthly advance of federal Child Tax Credit payments provided significant financial relief to food insecure Marylanders. Half (49.9%) of Maryland families who received the credit used the extra money to purchase food, the highest spending category. There is undoubtedly a need for an expanded Child Tax Credit in Maryland, especially one like this that will support low-income families; 1 out of every 2 Maryland families making less than \$35,000 a year are currently experiencing food insufficiency, and 1 in 3 families across all income levels reported that their children are not eating enough because food was unaffordable.

Similarly, expanding the reach of the EITC could dramatically improve the economic status for thousands of low-income Marylanders. Currently, 35% of Marylanders are finding it difficult to afford their basic household necessities, including food, rent, and utilities. The EITC is a time-tested anti-poverty tool that provides financial assistance to those who need it most, and in turn stimulates the economies of local communities to grow and thrive.

The Family Prosperity Act of 2023 is an important and necessary investment in children and families. The Maryland Food Bank respectfully requests a favorable report on SB 552.

SB0552 Juberg Favorable.pdf

Uploaded by: Arielle Juberg

Position: FAV

Dear Chair Atterbeary and members of the Ways and Means Committee,

I am a resident of District 8. I am testifying in support of SB0552. This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are working in collaboration with CASA.



The last three years have been tumultuous for Maryland families. The Maryland General Assembly made strides to address these difficulties by expanding the earned income and child tax credit to include *all* Marylanders regardless of immigration status.

While we are passed the pandemic-era shutdowns, difficulties continue for many families. Prices for basic necessities continue to climb, and wages haven't always kept pace. After being excluded from receiving thousands of dollars in federal and state Covid relief stimulus payments, undocumented immigrant communities have faced the brunt of this economic crisis.

Federal, state, and local working family tax credits are the most powerful anti-poverty tools we have, and our legislators must pass the Family Prosperity Act to preserve the strong and inclusive EITC expansions. These credits help people navigate times of crisis, reduce the number of children growing up in poverty, and strengthen our economy. Research shows that the EITC and CTC substantially benefit women and communities of color, and boosts maternal and infant health, school performance, and future earnings.

The Family Prosperity Act will invest in *all* of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of SB0552**.

Thank you for your time, service, and consideration.

Sincerely,

Arielle Juberg
3411 Upton Road
Baltimore, MD 21234

SB552 crossover.pdf

Uploaded by: Christina Pham Linhoff

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of **District 46**.



In 2021 the Maryland General Assembly passed the most effective anti-poverty and pro-low-income families legislation seen in the country - benefiting 450,000 families, and putting roughly \$275 million into our communities. The expansion of the earned income and child tax credit to include all Marylanders regardless of immigration status uplifted thousands of hardworking, tax-paying Maryland families facing economic hardship.

However, we know that economic recovery from the pandemic-era shutdowns has been disproportionate. After being excluded from receiving thousands of dollars in federal and state Covid relief stimulus payments undocumented immigrant communities have faced the brunt of the economic crisis. With price increases, stagnant wages, and high inflation it is imperative that the General Assembly make permanent the progress they green-lit in 2021.

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The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#)**.

Thank you for your time, service, and consideration.

Sincerely,
Christina Pham Linhoff
46 E Randall St, Baltimore, MD 21230

SB 552_MFN_FAV_Macsherry_X-OVER.pdf

Uploaded by: Clinton Macsherry

Position: FAV



**Testimony Concerning SB 552
“Family Prosperity Act of 2023”
Submitted to the House Ways and Means Committee
March 30, 2023**

Position: Favorable

Maryland Family Network (MFN) supports SB 552, which would help combat child poverty by strengthening Maryland’s Child Tax Credit (CTC) and Earned Income Tax Credit (EITC). This Committee to its great credit has previously helped our State make considerable strides with these critical economic supports for families and children, and MFN urges you now to take this important next step.

MFN has worked since 1945 to improve the availability, affordability, and quality of child care, family support services, and early education. We have been active in state and federal debates on education and welfare reform and are strongly committed to ensuring that low- and moderate-income working families—and indeed, all families—have the supports they need to care for their children and to be economically self-sufficient.

Poverty has a devastating impact on families, and especially on young children. The children’s physical health, social and emotional development, school readiness, and ultimate life outcomes face severe challenges. Deep poverty—often defined as living with income at less than half the federal poverty level, or approximately \$13,900 for a family of 4—exacerbates these challenges greatly. Even a modest increase in income for these families has been demonstrated by the National Institutes of Health (among others) to result in significantly better outcomes for individuals and for society as a whole. Many Maryland families, even those who have moved from welfare to work, still live in poverty. CTC and EITC are two of the most powerful tools for alleviating poverty.

Although the target population for these tax credits is relatively narrow, the individual and social benefits are arguably broader than we can calculate.

MFN urges your favorable consideration of SB 552.



SB552 crossover.pdf

Uploaded by: Daryl Yoder

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of District 44A. **I am testifying in support of [SB0552](#).**



In 2021 the Maryland General Assembly passed the most effective anti-poverty and pro-low-income families legislation seen in the country - benefiting 450,000 families, and putting roughly \$275 million into our communities. The expansion of the earned income and child tax credit to include all Marylanders regardless of immigration status uplifted thousands of hardworking, tax-paying Maryland families facing economic hardship.

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Federal, state, and local working family tax credits are the most powerful anti-poverty tools we have, and our legislators must pass the Family Prosperity Act to preserve the strong and inclusive EITC expansions. These credits help people navigate times of crisis, reduce the number of children growing up in poverty, and strengthen our economy. Research shows that the EITC and CTC substantially benefit women and communities of color, and boosts maternal and infant health, school performance, and future earnings.

The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#).**

Thank you for your time, service, and consideration.

Sincerely,
Daryl Yoder
309 Glenmore Ave.
Catonsville, MD 21228
Showing Up for Racial Justice Baltimore

SB0552 - Family Prosperity Act.pdf

Uploaded by: Erica Palmisano

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of 12A. **I am testifying in support of [SB0552](#).**



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The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#).**

Thank you for your time, service, and consideration.

Sincerely,

Erica Palmisano

5580 Vantage Point Rd, Apt 5, Columbia, MD
Showing Up for Racial Justice Baltimore

SB552 crossover.pdf

Uploaded by: Holly Powell

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of **District 46**. **I am testifying in support of [SB0552](#)**.



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The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#)**.

Thank you for your time, service, and consideration.

Sincerely,

Holly Powell
2308 Cambridge Street
Baltimore, Maryland 21224
Showing Up for Racial Justice Baltimore

NASW Maryland - 2023 SB 552 FAV - Family Prosperit

Uploaded by: Judith Schagrin

Position: FAV

**House Ways & Means Committee
March 30, 2023**

Senate Bill 552: Family Prosperity Act

*****SUPPORT*****

The National Association of Social Workers – Maryland Chapter, an organization representing social workers statewide, is asking for your support for Senate Bill 552: Family Prosperity Act, which would extend the state’s earned income tax credit and expand the childcare tax credit as strategies to lift families out of poverty.

There is growing recognition that poverty programs are child welfare programs, and an emerging body of research finding that additional income to a family is associated with a decrease in the incidence of child maltreatment and use of costly Out of Home Placement. For example, a study released this past July (Johnson-Motohama, Ginther, and Oslund, 2022)¹ investigated the effect of increasing Supplementary Nutrition Assistance Program (SNAP) benefits. The conclusion was that bringing more resources into a household had a significant impact. More resources were associated with fewer CPS calls screened in; fewer investigations that resulted in an ‘indicated’ finding; and a lower incidence of foster care placement.

Child maltreatment has not only a substantial economic cost, but an incalculable psychic cost for the affected children and their families. One way to demonstrate our state’s commitment to the children is by identifying strategies for putting more resources in hands of their parents.

Earned income tax credits are known to be a more powerful approach for lifting and keeping families out of poverty than any other tax credit program. As a result, not only can maltreatment be reduced, but health, educational, and social outcomes vastly improved.

For these reasons, we ask for your support for SB 552 to invest in better outcomes for our families and children.

Judith Schagrin, LCSW-C
Co-Chair, Legislative Committee

¹ Johnson-Motoyama, M., Ginther, D., Oslund, P. et al. (2022). Association Between State Supplemental Nutrition Assistance Program Policies, Child Protective Services Involvement, and Foster Care in the US, 2004-2016, *JAMA Network*, <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2794169>

SB552 crossover.docx.pdf

Uploaded by: Katherine Wilkins

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of **12**. **I am testifying in support of [SB0552](#)**.



In 2021 the Maryland General Assembly passed the most effective anti-poverty and pro-low-income families legislation seen in the country - benefiting 450,000 families, and putting roughly \$275 million into our communities. The expansion of the earned income and child tax credit to include all Marylanders regardless of immigration status uplifted thousands of hardworking, tax-paying Maryland families facing economic hardship.

However, we know that economic recovery from the pandemic-era shutdowns has been disproportionate. After being excluded from receiving thousands of dollars in federal and state Covid relief stimulus payments undocumented immigrant communities have faced the brunt of the economic crisis. With price increases, stagnant wages, and high inflation it is imperative that the General Assembly make permanent the progress they green-lit in 2021.

Federal, state, and local working family tax credits are the most powerful anti-poverty tools we have, and our legislators must pass the Family Prosperity Act to preserve the strong and inclusive EITC expansions. These credits help people navigate times of crisis, reduce the number of children growing up in poverty, and strengthen our economy. Research shows that the EITC and CTC substantially benefit women and communities of color, and boosts maternal and infant health, school performance, and future earnings.

The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#)**.

Thank you for your time, service, and consideration.

Sincerely,

Katherine Wilkins

5605 Foxcroft Way

Columbia MD 21045

Showing Up for Racial Justice Baltimore

SB552 Family Prosperity Act.docx.pdf

Uploaded by: Lindsay Keipper

Position: FAV

Dear Dear Honorable Members of the Ways and Means Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of District 46 and **I am testifying in support of SB0552, the Family Prosperity Act.**



In 2021 the Maryland General Assembly passed the most effective anti-poverty and pro-low-income families legislation seen in the country - benefiting 450,000 families, and putting roughly \$275 million into our communities. The expansion of the earned income and child tax credit to include all Marylanders regardless of immigration status uplifted thousands of hardworking, tax-paying Maryland families facing economic problems during the pandemic.

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Exclusion from tax benefits due to immigration status is unfair. We've recognized that people who are working and raising kids ought to receive tax credits to help them take care of their families. This is a societal good that holds true for all families. If someone is working and paying taxes, they should not be excluded from this tax credit just because they are undocumented.

It is for these reasons that I am encouraging you to vote **in support of SB0552.**

Thank you for your time, service, and consideration.

Sincerely,

Lindsay Keipper

2425 Fleet St.

Showing Up for Racial Justice Baltimore

M Badeker_SB552 crossover.pdf

Uploaded by: Melissa Badeker

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of District 8. **I am testifying in support of [SB0552](#).**



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The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#).**

Thank you for your time, service, and consideration.

Sincerely,

Melissa Badeker
3020 Linwood Avenue, Parkville MD 21234
Showing Up for Racial Justice Baltimore

MD Catholic Conference_FAV_SB0552.pdf

Uploaded by: MJ Kraska

Position: FAV



MARYLAND
CATHOLIC
CONFERENCE

March 29th, 2023

SB 552

Family Prosperity Act of 2023

House Ways & Means Committee

Position: Favorable

The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

In 2021, Maryland took a big step forward in supporting working families by expanding the state Earned Income Tax Credit (EITC) to include thousands of low-income workers who were previously ineligible for the credit and increasing the value of the credit for all recipients. It also created the state's first Child Tax Credit (CTC). These actions showed Maryland's commitment to fighting childhood poverty and made the EITC in Maryland more effective by including all low-income working people, whether they are lifelong Marylanders, immigrants who have chosen Maryland as their home, raising kids, or just starting out on their own.

Senate Bill 552 will help to create stronger families and combat childhood poverty in Maryland by permanently expanding Maryland's EITC & CTC to include:

- Matching 45% of the federal EITC for low-income working families and 100% of the federal EITC for low-income single filers unable to claim dependents.
- Maintaining EITC eligibility for ITIN filers.
- Permanently creating a state CTC.
- Extending eligibility to all children under 6 years old for the CTC.
- Increasing income eligibility to \$15,000 or less for the CTC.
- Eliminating the requirement that a taxpayer reduce the value of the credit by the amount of the federal CTC claimed.

We strongly believe that this bill acts as a tool that can help to offset the impact of inflation, provide relief to families, and improves the lives of children and families.

The Conference appreciates your consideration and respectfully urges a **favorable** report for Senate Bill 552.

SB552 crossover.pdf

Uploaded by: Rachael Mady

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

My name is Rachael Mady, and I am a resident of District 12A. I'm submitting this testimony as a part of Showing Up for Racial Justice (SURJ) Baltimore, a group of individuals working to mobilize white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. **I am testifying in support of [SB0552](#).**



In 2021 the Maryland General Assembly passed the most effective anti-poverty and pro-low-income families legislation seen in the country - benefiting 450,000 families, and putting roughly \$275 million into our communities. The expansion of the earned income and child tax credit to include all Marylanders regardless of immigration status uplifted thousands of hardworking, tax-paying Maryland families facing economic hardship.

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The Family Prosperity Act will invest in all of Maryland's families to create a stronger future. It is for these reasons that I am encouraging you to vote **in support of [SB0552](#).**

Thank you for your time, service, and consideration.

Sincerely,
Rachael Mady
4870 Dorsey Hall Drive, Unit 8
Ellicott City, MD 21042
Showing Up for Racial Justice Baltimore

SB552 crossover.pdf

Uploaded by: Rebecca Shillenn

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of **District 45**. **I am testifying in support of [SB0552](#)**.



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Thank you for your time, service, and consideration.

Sincerely,

Rebecca Shillenn

5401 Elsrode Avenue Baltimore MD 21214

Showing Up for Racial Justice Baltimore

Eckel SB552 crossover FAV.pdf

Uploaded by: Rianna Eckel

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,



My name is Rianna Eckel, and I am a resident of the 43rd District. I am submitting this testimony as a member of Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. **I am testifying in support of [SB0552](#).**

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Thank you for your time, service, and consideration.

Sincerely,
Rianna Eckel
2300 Hunter St, Baltimore, MD, 21218
Showing Up for Racial Justice Baltimore

SB552 crossover_FAV.pdf

Uploaded by: Sarah Johnson

Position: FAV

Dear Honorable Members of the **Ways and Means Committee**,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA. I am a resident of District 41 in Baltimore City. **I am testifying in support of [SB0552](#).**



In 2021 the Maryland General Assembly passed the most effective anti-poverty and pro-low-income families legislation seen in the country - benefiting 450,000 families, and putting roughly \$275 million into our communities. The expansion of the earned income and child tax credit to include all Marylanders regardless of immigration status uplifted thousands of hardworking, tax-paying Maryland families facing economic hardship.

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Thank you for your time, service, and consideration.

Sincerely,
Sarah Johnson
1 Merryman Court
Baltimore, MD 21210
Showing Up for Racial Justice Baltimore

Anne Arundel County_FAV_SB552 (1).pdf

Uploaded by: Steuart Pittman

Position: FAV



March 30, 2023

Senate Bill 552

**Family Prosperity Act of 2023
House Ways and Means Committee**

Position: SUPPORT

The Family Prosperity Act of 2023 will make important changes to the state's Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) to alleviate poverty and increase economic resources for our most vulnerable Maryland families and children. This legislation will ensure that Maryland children with disabilities do not lose their current benefits and will provide additional support to families with young children.

Anne Arundel County as a whole is a wealthy county. Our 2018 Poverty Amidst Plenty report found that our median household income reached \$99,652, higher than that of Maryland and of the United States. Although the majority of county residents are economically secure, there were still about 34,314 county residents estimated to be living in poverty at the end of 2017. A little over a quarter of these individuals were age 17 or younger.

Maryland has made significant progress in creating and expanding these programs in recent years. Legislation passed in 2021 created a temporary state CTC for disabled children in families with income of less than \$6,000. That same year, legislation enacted changes to expand the refundable EITC. SB 552 will build on that progress by permanently extending the state's EITC and removing the \$530 cap for adults without qualifying children. The bill will also expand the state's CTC to cover taxpayers with children 5 and under who have a federally adjusted gross income of \$15,000 or less. Finally, the bill retains the existing credit for children older than 6, which only applies to children with disabilities.

The EITC and the CTC are proven policies for reducing economic hardship and have been linked to many positive effects on families and children. Research on both tax credits has shown a strong connection between increased family income and lasting improvements in children's health, education, and future earnings. These credits also are demonstrated to have a greater impact on reducing poverty for households of color.

Thank you to Governor Wes Moore for including this important legislation in his legislative agenda, and thank you to the 73 House co-sponsors who signed on in support of this legislation. Please continue to build on legislative efforts to help Maryland families rise out of poverty by issuing a **FAVORABLE** report on SB 552.

Stuart Pittman
County Executive

SEIU 500 SB552 Family Prosperity Act Ways & Means

Uploaded by: Travis Simon

Position: FAV



**Hearing Testimony March 30, 2023
House Ways and Means Committee
Service Employees International Union, Local 500, CtW, CLC**

Senate Bill 552 – Family Prosperity Act 2023

SUPPORT

SEIU Local 500 represents over 20,000 working people in Maryland, Washington D.C., and Virginia. Our union represents the support staff at the Montgomery County Public School system, Family Child Care Providers, Faculty and Staff at several Maryland colleges and universities, staff at non-profits and many other working people across the region. **SEIU Local 500 strongly supports Senate Bill 552 the Family Prosperity Act of 2023.** We thank Governor Moore for making this one of his legislative priorities during his first term as Governor. In the richest state in the richest country in the history of the world, there is no excuse for having nearly 190,000 children living in poverty. The Family Prosperity Act is one policy that strives to leave no one behind.

The Family Prosperity Act will permanently strengthen Maryland's Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). It combines two proven, effective tax credit programs that have been shown to uplift families and reduce the rate of childhood poverty. The bill increases economic security for more than 40,000 working families by permanently adopting the larger EITC adopted in 2021. Without this legislation, these families will effectively get a tax increase when they file their taxes this year.

By passing SB 552 Maryland will further strengthen its commitment to children and working families. Research shows it substantially benefits women and communities of color and helps keep people engaged in the workforce. Unfortunately, many people's ability to stay connected to the workforce is threatened, as currently many low-paid workers are fighting to gain or maintain financial security. Refundable tax credits can serve as critical tools to help keep working families afloat. Children that live in deep poverty have a hard time succeeding in school. Their families have fewer resources to devote to educational programs, especially ones that are before kindergarten. This means that these children are at higher risk of falling behind their peers. Research shows that states that have strong EITC participation on the state and federal level also see increased academic performance¹.

¹ Michigan State University

**Service Employees International Union, Local 500, CtW, CLC
901 Russell Avenue, Suite 300, Gaithersburg, MD 20879
301-740-7100 www.seiu500.org
Pia Morrison, President**



SB 552 will help fight childhood poverty by:

- Permanently creating a state CTC
- Extending eligibility to all children under 6 years of age
- Increasing income eligibility to \$15,000 or less
- Eliminating the reduction of the value of the credit by the amount of the federal CTC claimed

Senate Bill 552 will permanently strengthen Maryland's EITC and CTC and provide additional aid to tens of thousands of Marylanders. **We ask for your support for SB 552 and strongly urge a favorable committee report.** Thank you each for your dedication to our state and for considering our testimony.

**Service Employees International Union, Local 500, CtW, CLC
901 Russell Avenue, Suite 300, Gaithersburg, MD 20879
301-740-7100 www.seiu500.org
Pia Morrison, President**

SB 0552, FAV, House, FCG OCE, LS23.pdf

Uploaded by: Victoria Venable

Position: FAV



FREDERICK COUNTY GOVERNMENT
OFFICE OF THE COUNTY EXECUTIVE

Jessica Fitzwater
County Executive

SB 552 - Family Prosperity Act of 2023

DATE: March 30, 2023
COMMITTEE: House Ways and Means Committee
POSITION: Favorable
FROM: The Office of Frederick County Executive Jessica Fitzwater

As the County Executive of Frederick County, I urge the committee to give **SB 552 - Family Prosperity Act of 2023** a favorable report.

The COVID pandemic has uncovered and exacerbated inequities across our communities. As a public-school teacher, I have seen the impact of the pandemic, and the economic turmoil that accompanied the pandemic, directly in my classes in the form of family poverty and child hunger. Action proposed in the Family Prosperity Act of 2023 addresses this head on with a permanent extension and expansion of the Earned Income Tax Credit and an expansion of the Child Tax Credit.

In 2021, this body passed legislation to expand the EITC, helping more than 400,000 Maryland families. To adequately address the child poverty crises that we see throughout the state, we should make the EITC a permanent program. Likewise, the Child Tax Credit has proven to be one of the most effective tools in reducing child poverty. The federal Child Tax Credit, passed as part of the American Rescue Plan, lifted nearly 3 million children out of poverty across the country¹ according to a Columbia University study. Most families used these funds to pay for food, school supplies, childcare, and debt, according to Census data. These are the routine expenses that keep families in poverty and prevent them from saving for emergencies, homeownership, or retirement. This is the survival budget that many families throughout Maryland are unable to meet. Based on the most recent United Way of Frederick ALICE report, 40% of our county residents do not meet a survival budget, struggling to afford housing, food, childcare, transportation, and healthcare.

With the expiration of the federal Child Tax Credit, many families have found themselves in worse financial circumstances than prior to the pandemic. In fact, child poverty increased 41 percent the first month after the credit expired.²

While Maryland currently has a child tax credit, its eligibility requirements are so narrow that only 87 families in the entire state claimed the credit last year. By expanding the Child Tax Credit, we can ensure that 40,000 Maryland families receive the support they need.

Thank you for your consideration of SB 552 and I urge a favorable report.

Jessica Fitzwater, County Executive
Frederick County, MD

¹ "[Child poverty drops in July with the Child Tax Credit expansion](#)," Columbia University

² "[Absence of Monthly Child Tax Credit Leads to 3.7 Million More Children in Poverty in January 2022](#)" Columbia University

SB552 RMC Support Testimony w Amendments - Family

Uploaded by: Megan D'Arcy

Position: FWA

Susan O'Neill, Chair

Charlotte Davis, Executive Director

Testimony in Support with Amendments of
Senate Bill 552 – Family Prosperity Act of 2023
Ways and Means Committee
March 30, 2023

The Rural Maryland Council supports Senate Bill 552 – Family Prosperity Act of 2023 as amended. This bill supports self-sufficiency in working families by making positive revisions to the requirements for the federal and local Earned Income Tax Credit.

The Earned Income Tax Credit (EITC) is a highly beneficial program for working people with low to moderate incomes as it reduces the amount of income tax owed and refunding taxes paid through employment. Those who qualify for the federal EITC claim it on their personal income tax return and Maryland offers an additional State EITC equal to 50% of the federal tax credit.

Expansion of the Earned Income Tax Credit will help low-income earners throughout Maryland achieve greater financial self-sufficiency by putting more money directly back into the pockets of eligible workers. The Earned Income Tax Credit requires little cost to administer and has shown to reduce the number of households who receive cash welfare assistance by incentivizing employment. According to the U.S. Department of Health and Human Services, households that claim the credit, particularly single and female heads of households, have seen their wages grow though subsequent years than similar households that did not claim the credit.

Maryland's rural areas often report higher rates of poverty compared to their urban and suburban counterparts. The poverty rate in Somerset County is currently reported at 23.6% by the US Census Bureau. ([U.S. Census Bureau QuickFacts: Somerset County, Maryland](#)). Allegany County's poverty rate is 16.4%. ([U.S. Census Bureau QuickFacts: Cumberland city, Maryland; Somerset County, Maryland](#)). This program will encourage the utilization of the EITC and provide financial benefits to low-income families.

The Rural Maryland Council historically supports the EITC and respectfully requests your favorable support of Senate Bill 552 as amended.

The Rural Maryland Council (RMC) is an independent state agency governed by a nonpartisan, 40-member board that consists of inclusive representation from the federal, state, regional, county, and municipal governments, as well as the for-profit and nonprofit sectors. We bring together federal, state, county, and municipal government officials as well as representatives of the for-profit and nonprofit sectors to identify challenges unique to rural communities and to craft public policy, programmatic or regulatory solutions.

SB552 Favorable Ways&Means Allen.pdf

Uploaded by: Susan Allen

Position: FWA

SB552/HB547 Family Prosperity Act of 2023
Position Favorable
March 27, 2023

Dear Chair Atterbeary, Vice Chair Wilkins, and Members of the House Ways and Means Committee,

I am writing today as an Annapolis resident and a member of the Maryland Poor People's Campaign (MDPPC) to urge you to pass SB552/HB547 The Family Prosperity Act that will make permanent the Maryland Child Tax Credit.

Ending child poverty in the state is one of the Maryland Poor People's Campaign legislative priorities for the 2023 session. According to the Maryland Child Alliance, **15 per cent of Maryland Children live in poverty—especially children of color—and 4% live in deep poverty with family incomes less than half the MD poverty threshold.**

However, Maryland Poverty Statistics currently underestimate the extent of child poverty in our state. AS A LEGISLATOR, **YOU KNOW 100,000 MARYLAND CHILDREN WERE ADDED TO THE POVERTY COUNT** when a study recently added Medicaid eligibility as a factor (The Washington Post, Section B, Friday, February 27, 2023, p. 1).

We **support** the following provisions in the Family Prosperity Act of 2023 (SB552 and HB547)

- Percentage of federal earned income tax credit allowable in determining a refund increases from 28% to 45% **and becomes permanent.**
- The tax credit cap of \$530 (EITC) is removed for individuals without a qualifying child.
- A taxpayer's federal adjusted gross income limit is increased to \$15,000 or less, instead of \$6,000 or less, to claim a further \$500 tax credit for each "qualified" child **and becomes permanent.**

However, MDPPC finds some provision needs to be amended/expanded:

- The bill defines a "qualified child" for the tax credit as a dependent under the age of 6 or under the age of 17 if the child has a disability.
 - With over 52% of Maryland children under the age of 18 living in poverty, **MDPPC demands that ALL dependent children under the age of 18 be defined as "qualified," if the taxpayer is eligible to receive the tax credit.***

Further, MDPPC stands firmly with The Maryland Child Alliance's position that "cash transfers are the most efficient way for families to fulfill their needs." **Accordingly, we strongly encourage the bill be amended to include direct cash payments to eligible families.**

Susan Allen
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