

**SB 377**  
**Earned Income Tax Credit - Individuals Without Qualifying Children - Eligibility**  
**Senate Budget & Taxation Committee**  
**February 4, 2026**

**SUPPORT**

Senate Bill 377 expands the eligibility of the Maryland Earned Income Tax Credit (EITC) for individuals without qualifying dependents by increasing the income thresholds at which the credit phases out.

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 financial hardship and low income.

Expanding the reach of the EITC could dramatically improve the economic status for thousands of low-income Marylanders. In 2025, an average of 39% of Marylanders were facing financial hardship, including affording their basic household necessities like food, rent, and utilities. This is a level of difficulty that has not substantially improved since before the pandemic, and in some ways, such as with sustained rising prices for food, costs are even higher. In fact, food prices have risen 29% since 2019 and household food budget for Maryland families is around 25% - meaning that a quarter of a household's income is spent on food that gets more expensive every year. This presents a significant hardship, particularly on Marylanders with the lowest incomes.

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. It is an important and necessary investment in the wellbeing of Marylanders in every corner of the state. Additionally, the EITC is a community development driver, generating \$1.23 of economic activity for every dollar invested in the tax credit. Many Marylanders facing food insecurity cite a lack of community resources as a root cause of hunger, so this issue is poignant from the perspective of ensuring that families live in communities that can meet their needs. The EITC is one of the best tools we have to help Marylanders achieve financial stability, and as such is a mechanism the state of Maryland should continue to support.

For these reasons, the Maryland Food Bank respectfully requests a favorable report on SB 377.