COMPTROLLER of MARYLAND

SERVING THE PEOPLE

Using Tax Tools to Advance Economic Mobility

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www.MarylandComptroller.gov

The Role of the Comptroller

To work in partnership to create a state that is more equitable, more resilient, and more prosperous so that every Marylander can reach their full potential.

Implement critical agency wide improvements to help our state government work better.

Ensure resources and expertise in this office to create opportunities for and positively impact Maryland families, communities, and businesses.

Ensure Maryland is well-positioned for responsible long term economic growth and success.

Importance of the EITC

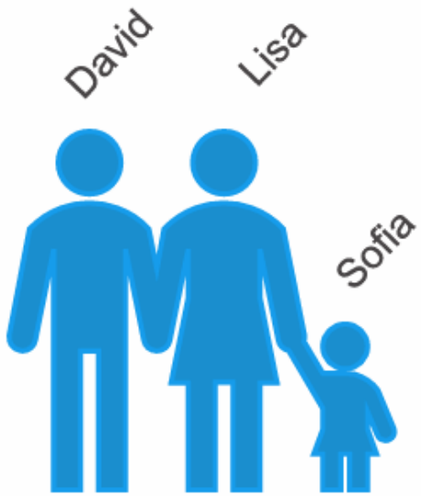
- Largest anti-poverty program for workers in the U.S.
  - In 2018, the EITC lifted about **5.6 million people above the poverty line**, including nearly **3 million children.**
- Tool to tackle worsening income disparities
- Refundable credit – puts money in pockets
  - Average credit value in MD ~$1,000
  - Max credit value ~$4,000
- Rewards work
- Bipartisan

Source: *Center for Budget Policies and Priorities (CBPP)*

Importance of the EITC

42% of families in Maryland don't have the resources to cover what it really costs to live securely.

- Groceries: $1,160/Mo
- Rent: $2,070/Mo
- Health Insurance: $4,344/Yr
- Child Care: $20,450/Yr



Up to **$4,328** of Federal EITC

Up to **$2,164** of MD EITC

5 months of groceries
or
3 months of rent
or
1 year of health Insurance

Source: Urban Institute Affordability Tracker

Getting to Work: Research

The problem

- Thousands of eligible Marylanders are missing out on the state EITC (99k in 2023; 72k in 2024)

Research questions

- Who is missing out on the credit?
- What are the barriers preventing Maryland residents from accessing state tax benefits?
- What are the most effective outreach, community engagement, and tax filing supports to increase the uptake of tax benefits for eligible Maryland residents?

Getting to Work: Research

1. Quantitative data analysis
2. Stakeholder interviews
3. Focus groups, in partnership with local community organizations

- Identified six counties and zip codes where Marylanders are most likely to miss out on the state's EITC, plus demographic trends
- Discovered:
  - Low awareness of eligibility rules and state-level tax benefits
  - Lack of clarity about free tax preparation resources
  - Some distrust in tax systems; fear of owing money/penalties
  - Appetite for more information and education about filing taxes
  - Communication strategies/materials must be multi-modal, multilingual, and tailored to specific audiences

Getting to Work: Action

The “Earned It” Campaign

- Social media graphics and posts
- Fact sheets & Fliers
- Emails, texts, and letters to Maryland residents
- Website (www.marylandcomptroller.gov/earnedit)
- Eligibility screening tool

Partnerships (16 state agencies) – “All of government approach”

If you worked last year, even part-time,

You might qualify for up to $4,000 by claiming the Maryland Earned Income Tax Credit (EITC) on your tax return.

You've Earned It — Now Claim It

Visit MarylandComptroller.gov/EarnedIt to find out if you're eligible and find help filing your tax return for free.

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When you file your tax return this year,

You could qualify for up to $4,000 through the Maryland Earned Income Tax Credit (EITC).

That's money you've earned through your work that can help you reduce what you owe in taxes or increase your tax refund.

You've Earned It — Now Claim It

Visit MarylandComptroller.gov/EarnedIt to find out if you're eligible and find help filing your tax return for free.

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You could qualify for up to

$4,000

by claiming the Maryland Earned Income Tax Credit on your tax return this tax season.

Visit MarylandComptroller.gov/EarnedIt to find out if you're eligible and find help filing your tax return for free.

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Maryland Earned Income Tax Credit (EITC)

You've Earned It, Now Claim It!

By simply filing your tax return this year, you could qualify for up to **$4,000** through the **Maryland Earned Income Tax Credit (EITC)**. Many Marylanders, even part-time, seasonal or workers who file with an Individual Taxpayer Identification Number (ITIN) qualify without realizing it.

Claiming your money is as easy as 1-2-3:

1 Check Your Eligibility

Scan the QR code or visit **MarylandComptroller.gov/EarnedIt** to find out if you're eligible or ask a tax professional to check for you.

2 Claim Your Credit!

File your state tax return to claim the credit. Visit MarylandComptroller.gov/EarnedIt to find free or low-cost tax help near you through one of our trusted tax prep partners.

3 Receive Your Credit

Claiming the credit could help reduce what you owe in taxes or increase your refund. Use your refund for what matters most – paying bills, buying groceries, or building savings.

LEARN MORE AND SEE IF YOU QUALIFY AT
MARYLANDCOMPTROLLER.GOV/EARNEDIT

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January 9, 2026

[redacted]

RE: **Eligibility for Maryland Earned Income Tax Credit**
CAMS ID: 2026008700001

Dear Taxpayer(s):

Our records show that you are likely eligible for the Maryland Earned Income Tax Credit (EITC). If so, you could receive a bigger tax refund this year. This credit applies to individuals who file with a Social Security Number (SSN) or an Individual Taxpayer Identification Number (ITIN).

What is the EITC? The Maryland EITC is a state tax credit for working Marylanders – it gives you back money that you've earned! If you or your spouse worked full-time, part-time, or seasonally last year, you may be eligible for up to $4,000 when you file your Maryland tax return. The amount you are eligible to claim will depend on your income and family size. Claiming the EITC will not affect your eligibility for other government programs.

What Should You Do? Follow the three simple steps below to claim your credit.

1. Check Your Eligibility
Visit qr.marylandcomptroller.gov/earnedit1 to find out if you're eligible or ask a tax professional to check for you.

2. Claim Your Credit
File your Maryland income tax return to claim the credit. Visit qr.marylandcomptroller.gov/earnedit1 to find free or low-cost tax help near you through one of our trusted tax prep partners.

3. Receive Your Credit
Claiming the credit could help reduce what you owe in taxes or increase your refund. You can use your refund for what matters most to you – paying bills, buying groceries, building savings, or whatever you need.

Don't miss out on an opportunity to claim money that you have earned! For help with food, healthcare, energy, and other costs you may have, learn more at MarylandBenefits.gov.
My best,

Brooke E. Lierman
Comptroller of Maryland

Results

Campaign Reach

- Letters: 50,592 unique recipients
- Texts: 370,000 unique recipients
- Emails: 2.2 million total recipients
- Fliers: 131,155
- Web Visits: 237,524 page views

Campaign Outcomes

- Increase in share of filers claiming the EITC
- Decrease in filers “missing” the EITC
- **$539 million returned to over 444,000 Marylanders via the state EITC** (as of 5/29/26)

Conclusion

- Refundable tax credits are proven to reduce poverty, yet are underutilized
    - Opportunity to put real money into Marylanders pockets
- This work requires a wide variety of stakeholders
    - Private funders, state agencies, legislatures, research partners, community partners, etc.
- Making data-driven, strategic investments pays off
    - Early results are promising…Huge ROI!

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Thank you!

Questions?

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www.MarylandComptroller.gov