



# Earned Income Tax Credit SB 349

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The Housing Alliance believes that we all do better when everyone has access to opportunity and a pathway out of poverty. Unfortunately, opportunity is missing for many low- and moderate-income working families in Oregon struggling to make ends meet.

Too many hardworking parents don't earn enough to pay rent and put food on the table for their children. Nearly half of renters can't afford a two bedroom apartment at market rents. At the same time, Oregon's working poor and near-poor families pay some of the nation's highest state income taxes. Other taxes and fees in Oregon's revenue system can also hit low-income families hardest.

Our communities are better when we can provide access to opportunity and help hardworking families save money and build assets. The Earned Income Tax Credit (EITC) is one of the most effective wage support programs for low- and middle-income families. It reduces the taxes paid by hardworking families and allows families to lower debt or start saving for the future. Oregon should expand this opportunity for hardworking families.

A state EITC is the most targeted way to improve the tax system for working families with children, but Oregon's EITC is too small for the task at hand. Set at 6 percent of the federal EITC, Oregon's EITC is one of the lowest among states offering EITCs. Low-income working families in Oregon pay significantly higher taxes on their income compared to residents of other states.

The Housing Alliance is asking your support of SB 349, which will gradually increase the state EITC from its current 6 percent of the federal credit to 18 percent. This will:

- ◆ Cut taxes for one in seven Oregon households, targeting help to low-income working families with children.
- ◆ Boost the earnings of the average EITC household by about \$215 a year. For a family of four living at the poverty line (an income of about \$22,000), it would mean approximately \$587 extra income each year.
- ◆ Benefit over 220,000 households from all corners of Oregon.
- ◆ Inject state tax dollars into communities throughout Oregon. EITC dollars are spent quickly and locally.

## Contact us:

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