

# Thursday's Child



---

## Where Credit Is Due: Why Tax Policy for Low-Income Working Families Isn't Working (and What Can Be Done About It)

March 13, 2008

**Janet Holtzblatt** joined the Congressional Budget Office as a senior analyst in the Health and Human Resources Division in January. She is the former deputy director of the Individual Taxation Division in the Department of the Treasury's Office of Tax Analysis. Her expertise includes tax policy toward low-income individuals, taxation of the family, and tax administration. Recent publications have examined the sources of tax complexity for low-income taxpayers and families with children, the criteria for choosing between refundable tax credits and spending programs, and return-free tax systems. From 1984 to 1987, she was the senior analyst for education, training, and social service programs on the Senate Budget Committee.

**Elaine Maag** is a research associate at the Urban Institute and Tax Policy Center. Prior to joining the Institute in 1998, she worked as an analyst at the IRS. Her research focuses on understanding how tax expenditures affect low-income families and on disability policy, including the distribution of income and benefits for low-income people and individuals otherwise disadvantaged in the labor market. Most recently, she has analyzed the interaction of the minimum wage and tax credits for low-income families as well as reforms that could make the child care credit more beneficial to these families.

**John Maggs** (moderator) is a correspondent covering the economy and taxes for *National Journal*, a leading weekly on politics and policy. He previously worked for 11 years at the *Journal of Commerce*, a daily business newspaper. For most of that time, he was the senior reporter in Washington covering international economics. In that capacity, he traveled frequently to Europe, Asia, and Latin America, and became familiar with business and government officials abroad.

**Meg Newman** is the coordinator of the DC Earned Income Tax Credit Campaign. During the 2007 filing season, the campaign assisted 4,314 low-income taxpayers and returned more than \$5.3 million in federal and District refunds to them, including nearly \$1.8 million through the EITC. Previously, she worked for National Student Partnerships, overseeing five local offices, developing national volunteer training material, and organizing its national tax assistance work. Newman is a founding member and coordinator of the Homeless Children's Playtime Project, a nonprofit that provides educational play activities to homeless children in Washington.

**Julie Roin** is the Seymour Logan Professor of Law at the University of Chicago Law School. She teaches federal income taxation, federal income taxation of international transactions, local government, and state and local finance. Her research centers on federal income taxation. Roin began teaching in 1984 at the University of Virginia Law School, where she was the Henry L. & Grace Doherty Charitable Foundation Professor of Law. She has also taught at Yale, Harvard, Michigan, and Northwestern law schools. Early in her career she practiced general tax law with the Washington, D.C., firm of Caplin & Drysdale.