



# Improving Access to State Tax Credits through Research to Action



# Housekeeping

- The event is being recorded. The recording will be posted online.
- Speaker biographies and slides are available on the event page.
- Submit questions at any time.
  - In-person attendees – scan the QR code on the back of the agenda
  - Virtual attendees – submit in the form shared in chat.



# Improving Access to State Tax Credits through Research to Action





# Strategies for Helping Maryland Connect Underserved Residents to Crucial State Tax Credits



**Luisa Godinez-Puig**

with Aravind Boddupalli, Gabriella Garriga, and Harley Webley

**52 percent** of people in American families don't have the resources to cover what it really costs to live securely

Source: Urban Institute Affordability Tracker

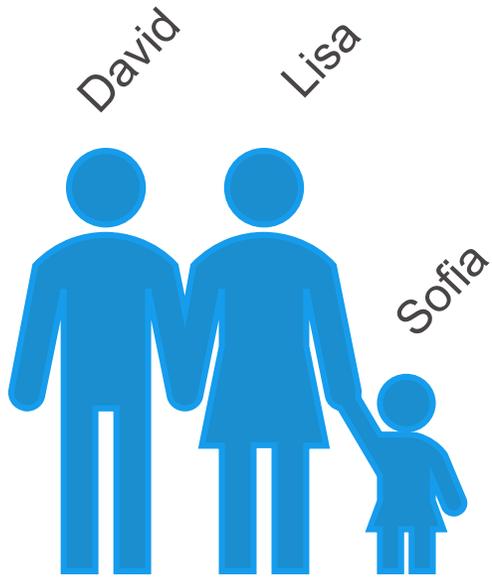
**52 percent** of people in American families don't have the resources to cover what it really costs to live securely



## Maryland

- Groceries: **\$1,160/Mo** (US: \$1,030)
- Rent: **\$2,070/Mo** (US: \$2,070)
- Health Insurance: **\$4,344/Yr** (US:\$ 5,832)
- Child Care: **\$20,450/Yr** (US: \$14,550)

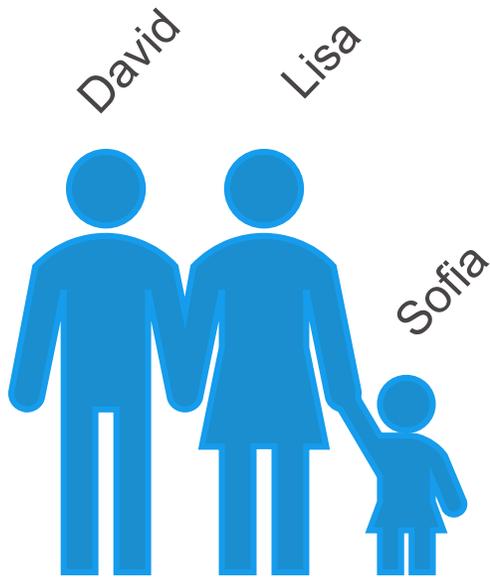
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Up to **\$4,328** of  
Federal EITC

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

Sources: [IRS.gov](https://www.irs.gov) and [dhs.maryland.gov](https://dhs.maryland.gov)

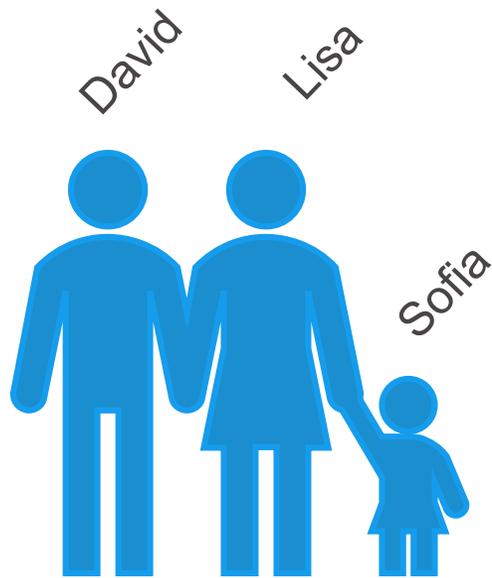


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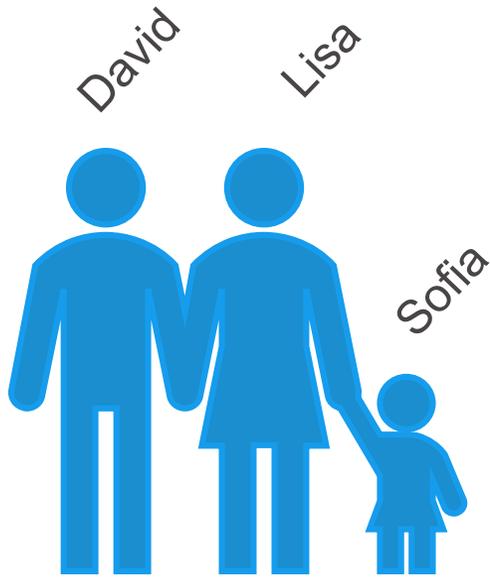
Up to \$2,164 of  
MD EITC

Up to **\$6,492**  
or  
**5 months** of groceries  
or  
**3 months** of rent  
or  
**1 year** of health  
Insurance

Sources: IRS.gov and dhs.maryland.gov



Credits are **incredibly important tools** for alleviating financial pressures for families and individuals



Credits are **incredibly important tools** for alleviating financial pressures for families and individuals

Yet **1 in 5** eligible taxpayers is missing out in MD

Source: Author's analysis of COM data

# Building Evidence to Connect Families To Tax Benefits

## *The Research Report*

# Three Phases of Work to Inform Seven Strategies



## 19 Stakeholder Interviews

with Maryland government and non-profit leaders



## Tax Data Analysis 2021-2023

with de-identified and aggregated state tax and demographic data



## 6 Focus Groups in 6 counties

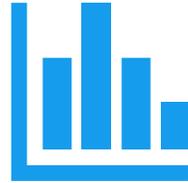
with 52 underserved residents, in collaboration with local community partners

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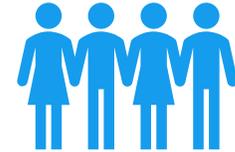
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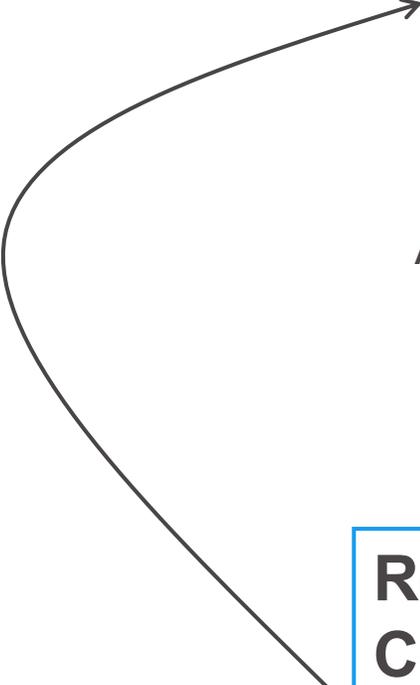
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**Research findings are informing the Comptroller of Maryland's evidence-based outreach programs in FY 2026**

# Three Phases of Work to Inform Seven Strategies



Access all publications here!



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Seven Strategies  
To Increase Uptake of State Tax Credits  
*The Strategy Playbook*



1. Build trust with communities through partnerships with diverse local nonprofits and trusted messengers across the state.



2. Disseminate information and resources through a variety of settings and media.



3. Routinely incorporate information on tax filing services into outreach campaigns and bolster tax preparation options.



4. Foster further cross-agency collaboration.



5. Empower residents through education programs on tax filing and tax credits.



6. Prevent and correct tax frauds.



7. Create and integrate evaluation metrics.



1. Build trust with communities through partnerships with diverse local nonprofits and trusted messengers across the state.



Connecting with organizations that serve underserved populations, by region and demographics, and build ongoing partnerships with them



Train trusted messengers to disseminate resources



Ensure tax resources and tax filing services cater to diverse cultural and linguistic needs of underserved populations

In Practice



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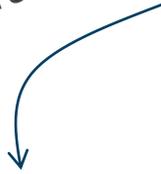


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In Practice



2. Disseminate information and resources through a variety of settings and media.



Co-design, vet, or user-test dissemination materials and strategies directly with local community organizations and leaders



Advertise about tax filing resources and tax benefits on local news channels, radio stations, billboards, and at public events



Advertise about tax filing resources and increase word-of-mouth dissemination using local champions of tax benefits



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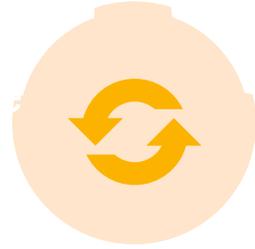
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Increase the number of free tax preparation service providers and boost partnerships with existing tax preparers



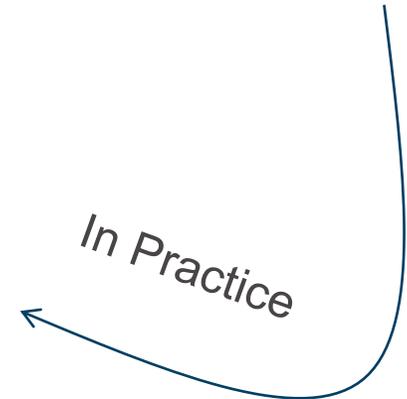
Routinely review and update tax outreach materials and keep tax partners informed on changes to materials



Invest in tax preparer trainings that center relational and technical skills



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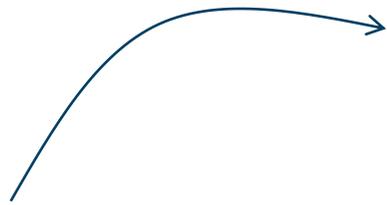


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In Practice



4. Foster further cross-agency collaboration.



Share tax filing and tax benefits information with residents that access other basic needs programs or standard government services



Offer one-stop shop services or free tax clinics in the offices of other government agencies



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Create educational materials that can be distributed to tax filers at tax preparation sites to enhance their understanding of taxes



Host tax education workshops with trusted messengers and tailored to specific populations

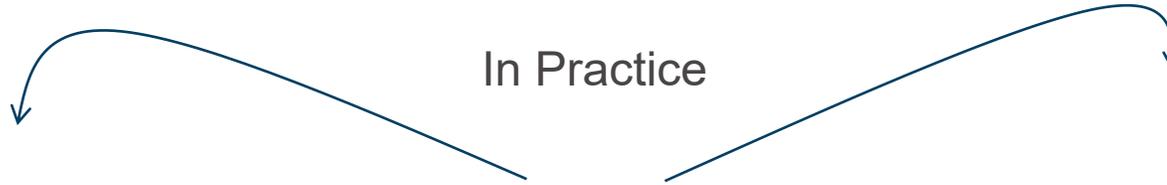


5. Empower residents through education programs on tax filing and tax credits.



Partner with K-12 public school systems to develop short tax courses, empowering students to become “tax educators” within their households

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Reduce administrative burdens and costs for those who may have been victims of tax fraud with state resources



Provide guidance on how taxpayers ought to pick and vet their tax preparers, including whitelists of vetted free and paid tax preparers

In Practice



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In Practice



Involve diverse community voices in both the development and evaluation of outreach and awareness campaigns



Make evaluation data and findings publicly and easily accessible



Create a “scorecard” to annually track the evolution of the numbers and shares of eligible taxpayers claiming the CTC and EITC by region and demographics



7. Create and integrate evaluation metrics.

# What is next

## More to learn about

- Reaching non-filers
- Availability of free tax filing options (online and in-person)

## Shifting contexts

- 2025 federal changes, and spillover effects for states and localities

## Putting to practice in Maryland and other regions

- Evaluations
- Community-informed outreach
- Cross-agency collaboration
- Tax education for children and adults
- Storytelling about tax benefits' well-being impacts

*Contact us  
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We could not have done it without our partner organizations and advisory board members!

A photograph of a family of four walking through a park covered in fallen autumn leaves. A woman in a yellow coat is on the left, holding the hand of a young child in a grey jacket. A man in a brown jacket is on the right, carrying a young boy in a yellow jacket on his shoulders. The boy has his arms outstretched. The background shows trees with yellow and orange leaves, and the overall scene is softly lit, suggesting a late afternoon or early morning setting.

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