Two ways to give working people and children a fair shot

For many working-class families, staying afloat in a state like Massachusetts can feel like a challenge. Many are not paid enough to meet basic needs.

What can we do?

Two proven policies — the EITC and CTC — help put money back in the pockets of people in low-wage jobs so they can support themselves and their families.

What are the EITC and CTC?

The Earned Income Tax Credit (EITC)

When workers file their taxes, those with low incomes — especially families with children — could claim a tax credit. This would allow them to get money back through their federal tax returns. In addition, Massachusetts provides a 30 percent match of the federal EITC on state tax returns.

The Child Tax Credit (CTC)

The CTC gives a boost to parents or guardians of children. Taxpayers can claim a credit on their federal income taxes for each child. Unlike some states, Massachusetts does not offer a state CTC.

How many would benefit from expansion of the EITC and CTC?

A proposal before Congress — the Working Families Tax Relief Act — could expand the EITC and CTC. In Massachusetts, this would benefit:

- 788,000 households
- 1,866,000 individuals
- 770,000 children

Massachusetts workers who would benefit from expansion of the EITC and CTC

A proposal before Congress — the Working Families Tax Relief Act — could expand the EITC and CTC. The top occupations this would benefit include:

- 32,400 cashiers
- 27,300 nurses, psychiatrists, home health aides
- 22,600 retail salespersons
- 21,800 cooks
- 21,200 janitors and building cleaners
- 19,800 waiters and waitresses
- 22,600 retail salespersons