2025 Earned It Campaign:

Promoting the Earned Income Tax Credit and Child Tax Credit







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AND GOVERNOR'S OFFICE FOR CHILDREN	
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Dear Marylanders,

The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) are two of the most effective tools that government has to increase economic mobility for low-income Marylanders. These refundable tax credits reduce the amount owed or increase refunds for eligible residents. Combined, they are credited with lifting 10.6 million people, including children, above the poverty line and making poverty less severe for 17.5 million others in 2018.

Maryland is one of 17 states, in addition to Washington D.C., with a state-level CTC, and one of 31 with a state-level EITC. Maryland has one of the most expansive state EITCs thanks to the passage of the Family Prosperity Act, championed by Governor Wes Moore in 2023. This legislation made the Maryland CTC permanent and increased the income limit for eligibility. It also permanently expanded and extended the EITC, enhancing benefits for adults without qualifying children and extending eligibility to individuals who file using an Individual Tax Identification Number. In Tax Year (TY) 2023, Marylanders who claimed the state EITC and were eligible for a refund received an average of \$1,100, and the state CTC provided low-income parents with \$500 per eligible child.

Research suggests that people who are eligible for the tax credits fail to claim them for a number of reasons, including because those with very low incomes are not required to file a tax return. Unclaimed credits represent missed opportunities and resources for families that could mean the difference between getting by and getting ahead. Even for individuals who do file a tax return, available data shows that an estimated 99,000 tax filers who were eligible for the state EITC did not claim the credit in TY 2023.

The Comptroller of Maryland and the Governor's Office for Children partnered with other state agencies, including the Maryland Department of Health, the Maryland Health Benefit Exchange, the Maryland Department of Labor, the Maryland Department of Human Services, and the Maryland Department of Service and Civic Innovation, and several community partners, including the CASH Campaign of Maryland, to launch the Earned It campaign. The multimedia campaign was designed to educate eligible Marylanders about the state EITC and CTC by leveraging multiple communications channels, including social media, to increase awareness and uptake of these credits and utilize simple, consistent messaging.

The campaign was a team effort: partner agencies collaborated to share resources with their various constituencies and unique networks to encourage tax filing and demystify tax credit eligibility. For example, the Maryland Department of Labor incorporated Earned It materials into communications with individuals receiving unemployment insurance benefits; the Maryland Department of Human Services shared tax credit information with households receiving Supplemental Nutrition Assistance Program and other benefits; and the Maryland Health Benefit Exchange incorporated messaging on the tax credits in their emails and other outreach to Marylanders.

We also worked with others, including the State Board of Education, which encouraged schools to share Earned It resources with parents. The Maryland Department of Human Services also worked with the Maryland Department of Service and Civic Innovation to launch two new tax prep sites staffed by Service Year members in Baltimore County and Prince George's County.

These investments were modest in expense, totaling less than \$15,000. Each agency leveraged its unique experience in meeting Marylanders where they are and utilized established outreach channels to connect eligible benefit recipients with important messaging about the EITC and CTC.

Maryland saw an increase in the number of taxpayers filing for both the Maryland EITC and CTC during the most recent tax filing season. Tax data shows more than 444,000 claims for the state EITC for Tax Year 2024, 7.8% growth compared to TY 2023; and more than 54,000 people claimed the state CTC, 5% growth compared to TY 2023. Notably, the number and share of EITC-eligible tax filers who missed the state credit decreased, from 99,000 (or 18%) in TY 2023 to 72,000 (or 14%) in TY 2024.

We are encouraged by these results and have compiled data related to our outreach strategies in this report, which we will use as a launching pad for future partnerships and marketing campaigns to boost tax credit awareness. The Comptroller's Office will have additional resources to expand its proactive tax credit outreach thanks to funding from the Maryland General Assembly and Governor Moore. Outreach will be further refined by research conducted by the Urban Institute, in partnership with the Office of the Comptroller, to better understand who is missing out on these benefits, why, and what state government can do to make tax credits more accessible and easier to claim. This research will allow for more targeted outreach and messaging that will enable us to build on our progress.

We are proud of the collaborative work highlighted in this report, and prouder still of the outcomes it has helped produce for Maryland families. We remain committed to continuing this important work, strengthening partnerships, and ensuring that more Marylanders can keep the money they have earned.

We appreciate your interest in our findings and thank you for your continued support.

In Partnership,

Brooke E. Lierman

Comptroller of Maryland

Carmel M. Martin

Special Secretary, Governor's Office for Children

CAMPAIGN PARTNERS













Comptroller of Maryland and Governor's Office for Children

Campaign Distribution

EARNED IT 2025

Campaign materials were produced by the Office of the Comptroller of Maryland and distributed by partners.

Campaign materials included social media, fact sheets, flyers for snail mail, blast emails, rack cards, website banners, and talking points for team members engaging with the public. Campaign materials directed Marylanders to marylandcomptroller.gov/earnedit, a one-stop resource to learn about EITC and CTC eligibility, calculate estimated benefits, and find guidance on free tax filing.

Touchpoint by Type

Earned It partners shared the following campaign materials featuring information about the EITC and CTC with their respective constituencies, including Medicaid recipients, unemployment insurance (UI) claimants, Supplemental Nutrition Assistance Program (SNAP) customers, and residents using the Office of the Comptroller's free tax preparation services. The campaign generated more than 3.2 million impressions across various channels, as detailed below.

Campaign Material Type	Reach
Social Media	1,181,943
Blast Emails	1,001,970
Electronic Notices	985,537
Snail Mail	46,158
In-Person Engagement	8,963
Rack Cards	6,614
Total Touchpoints	3,231,185

- Blast emails and snail mail includes all mail sent to individuals and/or partner organizations.
- Social media includes impressions/views on Facebook, Instagram, X, and/or LinkedIn posts from Comptroller of Maryland (COM), Maryland Department of Human Services (DHS), and Maryland Department of Health (MDH) accounts.
- In-person events includes individuals engaged by Comptroller of Maryland and the Maryland Health Benefit Exchange (MHBE) at community events.
- Rack cards includes rack cards distributed to individuals by Comptroller of Maryland, Maryland Health Benefit Exchange, Maryland Department of Labor (MDL), and DHS at their offices and at community events.
- Electronic Notices includes information sent via customer accessible web portals.

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Touchpoint by Agency

Agency	Туре	Action	Reach	
МНВЕ	Electronic Notice	Fact Sheet sent alongside electronic 1095-B notices*	945,000 Medicaid recipients	
	Rack Cards	Distributed via health insurance assistance sites and events	~2,800 distributed	
	Blast Email	Sent via MHBE listservs	~410,000 people/organizations	
	Web Banner	Placed on Maryland Health Connection website		
MD Labor	Blast Email	Fact Sheet sent to unemployment insurance claimants from 2022 - 2024	268,000 claimants	
	Rack Cards	Distributed via American Job Centers (3) & MD Labor Branch Office	514 distributed	
	Flyer (snail mail)	Sent to unemployment insurance claimants alongside 1099-G notices**	46,158 claimants	
	Electronic Notice	Sent to unemployment insurance claimants alongside electronic 1099-G notices**	40,537 claimants	
	Web Banner	Placed on BEACON unemployment insurance site		
DHS	Rack Cards	Distributed via DHS Volunteer Income Tax Assistance (VITA) sites (2)	~1,000 distributed	
	Blast Email	Sent to customers of various Maryland State benefits (primarily SNAP)	323,400 customers	
СОМ	Rack Cards	Distributed via branch offices and community events	~2,300 distributed	

Web banner data was not included because web banner views/impressions cannot be tracked.

^{*1095-}B notices are used to report health insurance coverage on taxes.

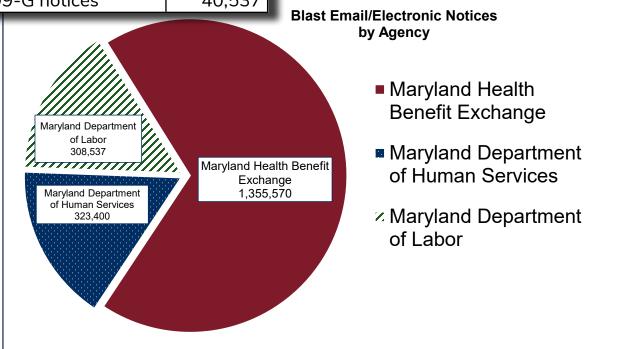
^{**1099-}G notices are used to report unemployment insurance payments on taxes.

DISTRIBUTION Blast Email/Electronic Notices

Source	Blast Emails
DHS program customers	323,400
MHBE "tax time" email	300,000
MD Labor UI claimants (2022-24)	268,000
MHBE consumers	106,070
MHBE partner list serv	4,500
Source	Electronic Notices
MHBE 1095-B notices	945,000
MD Labor 1099-G notices	40,537

Blast Email/Electronic Notices Reach Total: 1,987,507

61.5% of all touchpoints



Nearly 2 million blast emails and electronic notices with information about EITC and CTC (provided by the Comptroller's Office) were sent to beneficiaries/customers across all partner agencies.

Information was sent alongside tax forms (1095-B notices and 1099-G notices) to Medicaid and unemployment insurance claimants, and more.

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#EarnedIt Keep more of your hardearned money!

Learn more about the Earned Income Tax Credit. See if you qualify to clai this credit this tax season to lower tax payment or increase your refu www.MarylandTaxes.gov/Earned

COMPTROLLER of MARYLAND

Social Media

(English and Spanish)

Social Media Reach (impressions/views)

Total: 1,181,943

36.6% of all Touchpoints



Criar a los hijos es un trabajo duro reclame sus \$500!

Obtenga más información sobre el <mark>crédito fiscal</mark> oor hijos. Averigüe si reúne los requisitos para colicitar este crédito en esta temporada de

www.MarylandTaxes.gov/EarnedIt



Agency	Channel	Reach (Impressions/Views)	
СОМ	Paid Facebook ads	929,973	
	Paid LinkedIn ads	214,273	
	Facebook	18,972	
	LinkedIn	5,906	
DHS	Facebook	6,433	
	LinkedIn	1,212	
	x	1,022	
	Instagram	282	
MDH	Facebook	2,464	
	Instagram	1,406	

The Comptroller's Office developed a social media campaign with information about the EITC and CTC which COM, DHS, and MDH shared on various social media platforms. The campaign included eight graphics and associated copy in English and Spanish that partners could easily post and share. These posts reached over one million residents, as measured by impressions and/or views.

Flyer for Snail Mail

(English and Spanish)

Snail Mail Sent Total: 46,158

YOU #EARNEDIT, YOU SHOULD KEEP IT!

See if you qualify for the Earned Income Tax Credit this tax season to lower your tax payment or increase your refund!

ed Income Tax Credit (EITC) is a

You are likely eligible for the Earned Income Tax Credit if your Adjusted Gross Income

Need help filing your taxes? FREE

The Earned Income Tax Credit (EITC) is a tax credit for workers that can reduce the taxes you owe or increase your refund.

Even if you don't owe any taxes, you may still qualify for a refund through the EITC. Marylanders who are eligible get on average \$1,100 from the state EITC... so make sure you file your taxes!



(AGI) for 2024 was at or below the amount in this chart (for your household size):					
Children or relatives claimed	household married filing				
Zero	\$18,591	\$25,511			
One	\$49,084	\$56,004			
Two	\$55,768	\$62,688			
Three	\$59,899	\$66,819			

Need help filing your taxes? FREE assistance is available at the Comptroller's 11 branch offices (www.marylandtaxes.gov/locations.php) and through tax prep partners across the

and through tax prep partners across the state (www.cashmd.org/tax-partners/). You can also call 2-1-1 or 1-800-492-0618 to find locations for Free tax preparation through the IRS.

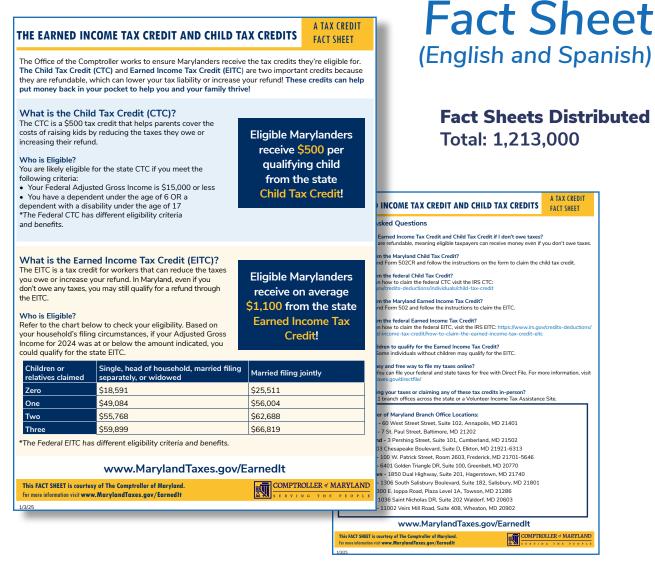
UNEMPLOYMENT INSURANCE

For information about your unemployment insurance form (1099-G) call: (667) 207-6520

Marylanders who are eligible get on average \$1,100 from the state EITC! **LEARN MORE AT AND SEE IF YOU QUALIFY AT WWW.MARYLANDTAXES.GOV/EARNEDIT**

The Comptroller's Office developed a flyer for print, which the Department of Labor mailed to 46,158 unemployment insurance claimants alongside their 1099-G notices, which are required to report unemployment insurance payments on taxes.

These flyers included information about EITC eligibility, the average refund amount, and how to get free help filing taxes.



The Comptroller's Office developed a fact sheet (in English and Spanish) for web and print featuring EITC and CTC eligibility criteria, the average refund amount last tax season, FAQs, and the locations of free tax preparation sites.

These were sent via blast email to roughly 268,000 unemployment insurance claimants from 2022-2024; and 945,000 Medicaid recipients, via electronic notice alongside their 1095-B notices (which are required to report health insurance coverage information on taxes).

These fact sheets were also distributed at various community events by agency partners.



La Oficina de la Contraloría de Maryland y la Campaña CASH se han asociado para proporcionar a los habitantes de Maryland

The Office of the Comptroller of

Maryland and the CASH Campaign have partnered to provide Marylanders with information they can use to help file their taxes in 2025.

MARYLAND TAX SEASON 2025

January 27th to April 15th

Important forms to remember

- Your W-2 is for salaried employees
- Your **1099** is income that is not salary, wages, or tips
- Your 1040 is YOUR tax return
- Your **502** and **502B** are your Maryland Income Tax Forms

MARYLAND'S DIRECT FILE PROGRAM (NEW!)

- Direct File is a new, free, online, mobile-friendly system that will make it easier to file your federal and state taxes in 2025.
- You may be eligible to benefit from this new too!! Visit directfile.irs.gov to find out. This year, an estimated 870,000 Marylanders will be able to use Direct File.
- How it works: Direct File walks you through every step of the federal return, and then transfers key data to your state return for your review.
- The goal is to save you time and money!
- This tool was built by our partners Code for America and the IRS. They are available to assist you as needed (M-F, 7am-10pm). Scan the QR code to the right to learn more about Direct File.



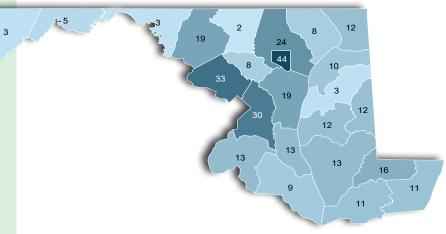


Rack Card
associado para
ntes de Maryland
tilizar para
(English and Spanish)

Rack Cards Distributed

Total: 6,614

Community events where Earned It information was distributed



The Comptroller's Office developed a rack card for partners to distribute at community events and brick-and-mortar service locations, including American Job Centers, health insurance assistance sites, VITA sites, and Comptroller branch offices. More than 6,000 rack cards were distributed. They featured information about the EITC and CTC, Direct File, and where to get free tax filing support.

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Media Engagements

Date	Media Engagement	Туре
1/21/2025	Maryland Comptroller Tax Season Kickoff	Press Conference
1/31/2025	CASH Campaign Tax Season Kickoff	Press Conference
2/6/2025	WYPR Midday with Tom Hall	Radio
2/6/2025	Maryland Public Television Direct Connection	Television
3/3/2025	Taxes for the Masses Podcast	Podcast
3/25/2025	WJZ News at 4	Television
4/30/2025	FTA Tax Break Podcast	Podcast



FTA Tax Breaks

Federation of Tax Administrators

★ 0.0 (0) · NON-PROFIT · MONTHLY

Welcome to FTA Tax Breaks, a podcast by the Federation of Tax Administrators, where we delve into current subjects and their relevance to the realm of tax administration. Each episode of our ... MORE

► Latest Episode



Taxes for the Masses

Lisa De Simone and Bridget Stomberg
★ 4.8 (41) · POLITICS · UPDATED SEMIMONTHLY

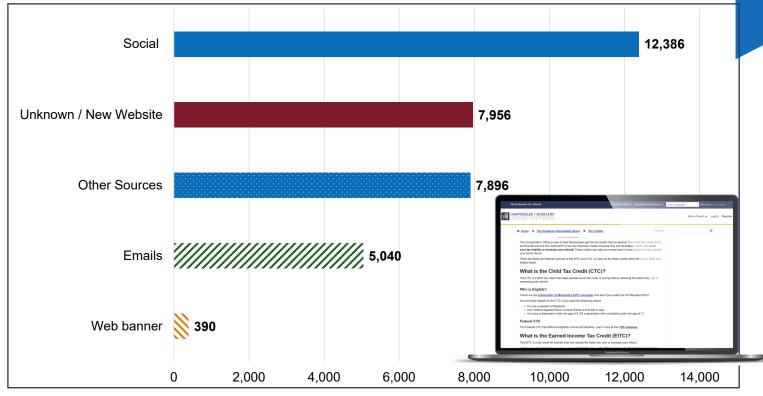
Lisa De Simone and Bridget Stomberg (friends, professors, and tax nerds) discuss tax topics in simple terms.

▶ Latest Episode

The Comptroller's Office developed a media engagement strategy to promote the EITC and CTC. Comptroller Lierman spoke about the credits and Earned It campaign across podcast, radio, and television platforms. Press conferences featured Governor Moore and Comptroller Lierman, and showcased campaign messaging and assets. Additionally, Comptroller Lierman promoted the EITC and CTC during at least 25 speaking engagements throughout Maryland during Tax Season 2025.

DISTRIBUTION - CONVERSIONS Web Traffic to Earned It Site

Total Visits = 33,668



The Comptroller's Office created unique tracking links, known as Urchin Tracking Modules (UTM) for digital outreach to track the types of campaign materials that drove the most traffic to the "Earned It" webpage. **This is an important proxy for the success of the campaign.**

Most web traffic originated from social media posts, specifically paid Facebook and LinkedIn ads posted by the Comptroller of Maryland using the Earned It social media campaign graphics and copy. Significant web traffic also included 5,000 web visits originating from blast emails, primarily an email that DHS sent customers in their benefits program including SNAP customers and from an email that MHBE sent to their partners.

The categories of "Unknown/New Website" and "Other Sources" represent website clicks that could not be directly attributed to a source. These clicks could come from navigation via Comptroller of Maryland website, rack cards, snail mail, or any other source. Additionally, the Comptroller of Maryland underwent a website change in that resulted in UTM clicks not being properly associated with the campaign during the month of April 2025.

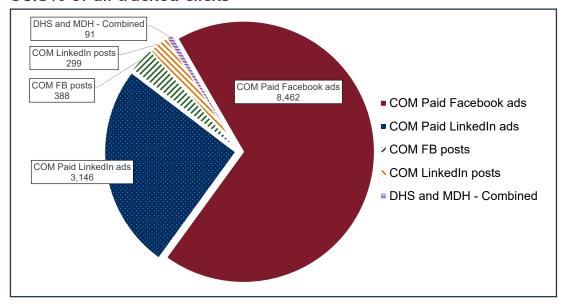
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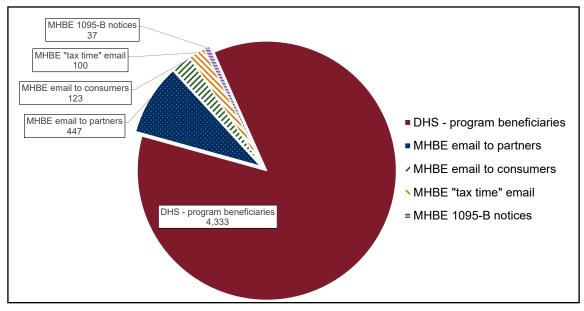
DISTRIBUTION - CONVERSIONS Web Traffic Spotlights

Social Media – source of clicks to Earned It website

Total clicks generated: 12,386 36.8% of all tracked clicks



Blast Emails – source of clicks to Earned It website* Total clicks generated: 5,040 15.0% of all tracked clicks



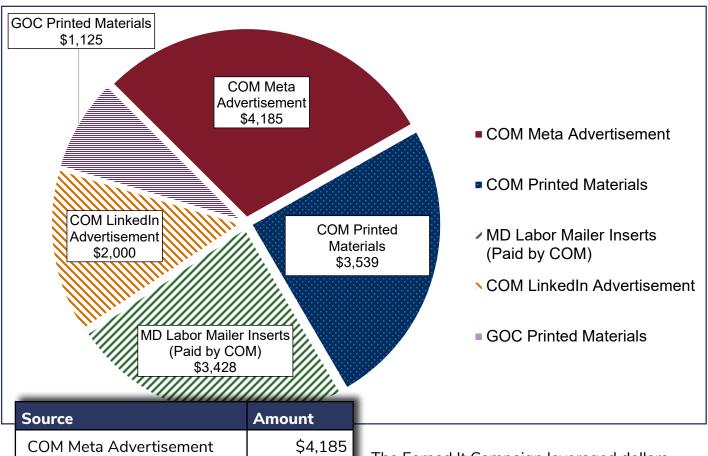
^{*} Not all Emails sent contained UTM Codes

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DISTRIBUTION - ANALYSIS Campaign Cost Data

Total Spent = \$14,277



COM Meta Advertisement \$4,185

COM Printed Materials \$3,539

MD Labor Mailer Inserts \$3,428
(Paid by COM)

COM LinkedIn Advertisement \$2,000

GOC Printed Materials \$1,125

Total \$14,277

The Earned It Campaign leveraged dollars already appropriated to the agencies for public engagement with Marylanders.

Agencies, including the Governor's Office for Children and the Comptroller of Maryland, allocated the limited budget to support this campaign to printed materials and advertisements.

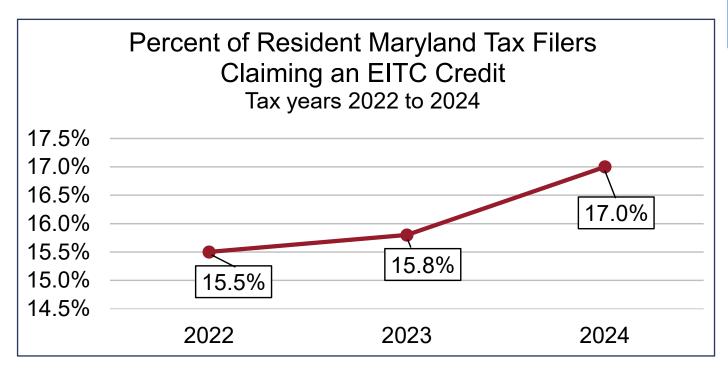
Comptroller of Maryland and Governor's Office for Children

EITC Data Analysis

EARNED IT 2025

Data analysis of uptake and unclaimed population trends for the Earned Income Tax Credit.

EITC DATA ANALYSIS Claims and Uptake



This line chart shows the share of Maryland residents who filed and claimed the EITC, rising from 15.8% in 2023 to 17.0% in 2024 — representing 7.8% in annual growth. The 2024 rate represents the second-highest proportion of claimants over the past six years, signaling sustained momentum in uptake.

	2022	2023	2024
Percent of Resident Maryland Tax Filers Claiming an EITC Credit	15.5%	15.8%	17.0%

Note: Data includes all Maryland residents who filed an EITC claim.

EITC DATA ANALYSIS EITC Claims by County

WASHINGTON 13,362 CARROLL 7,210 BALTIMORE 14,553 FREDERICK 15,091 BALTIMORE CITY HOWARD 61,200 15,654 ANNE ARUNDEL 32,584 QUEEN ANNES 2,411
aims CAROLINE 2.969
Manassas Park Manassas Park 84,777 TALBOT
2,402
CHARLES CALVERT
11,306 4,200 DORCHESTER 3,497 WICOM
12,07
6,103 W
Westmoreland SOMERSET
Caroline 2,335
Essex Richmond
This county map displays total EITC clai
for Tax Year 2024.
Prince George's, Montgomery, Baltimore
Baltimore City, and Anne Arundel count
together account for 70% of statewide
This concentration underscores how ma
population centers drive the bulk of stat
f

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e, ties claims.* ajor population centers drive the bulk of statewide EITC filings.

Queen Anne's County

Washington County

Wicomico County

Worcester County

St. Mary's County Somerset County

Talbot County

Note: Data includes all Maryland residents who filed an EITC claim and includes claim data as of 6/5/2025.

2,411

6,103

<u>2,33</u>5 2,402

13,362

12,074

5.004

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^{*}Highlighted in red in the chart.

EITC DATA ANALYSIS EITC Claims by County

GARREIT 15.9%	ALLEGANY 19.5% Morgan Berkeley Hampshire Frederick Winchester Clarke Loud	FREDERICK 11.9% BALTIMORE 12.4% BALTIMORE CITY KENT 14.3% MONTGOMERY 15.0%
County Name	Percentage of EITC Claims to Total Tax Filers Tax Year 2024	ANNE ARINDEL 12.9% CAROLINE PRINCE GEORGES Alexandr 21.1% TALBOT 14.5% Delaware
Allegany County	19.5%	CHARLES CALVERT 10.7% DORCHESTER
Anne Arundel County	12.9%	Stafford 24.7% WICOMICO 26.4%
Baltimore County	18.1%	SAINT MARYS 12.8% WORCESTER
Baltimore City	27.6%	vania SOMERSET 18.6%
Calvert County	10.7%	Caroline
Caroline County	21.2%	Essex Richmond
Carroll County	9.4%	
Cecil County	16.0%	This chart reports each county's EITC claim rate
Charles County	15.4%	a share of total resident tax filers in Tax Year 203
Dorchester County	24.7%	The counties where the greatest share of reside
Frederick County	11.9%	tax filers claim the EITC include Somerset,
Garrett County	15.9%	Raltimore City and Wicomico and Dorchester

e, as)24.

ent Baltimore City, and Wicomico, and Dorchester counties.*

At the lower end, Carroll, Queen Anne's, and Calvert counties show the least uptake relative to

Harford County

Howard County Kent County

Montgomery County

Prince George's County

Queen Anne's County

St. Mary's County Somerset County

Washington County

Wicomico County

Worcester County

Talbot County

Note: Data includes all Maryland residents who filed an EITC claim and includes claim

12.4%

11.3%

14.3%

15.0%

21.1%

10.6% 12.8%

28.4%

14.5%

19.4%

26.4%

18.6%

^{*}Highlighted in red in the chart.

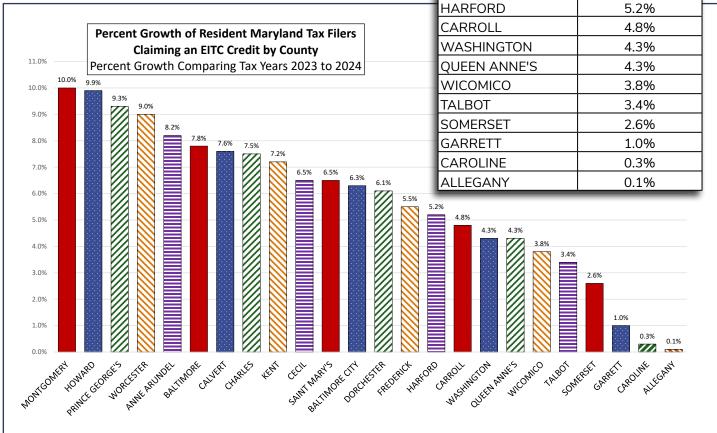
[^]Highlighted in yellow in the chart.

EITC DATA ANALYSIS

Claims and Uptake

This bar chart displays year-over-year growth rates of county EITC claim rates, comparing Tax Years 2023 to 2024. The greatest increase in EITC claim rates occurred in Montgomery, Howard, and Prince George's Counties. The slowest growth in claim rates occurred in Garrett, Caroline, and Allegany counties, highlighting divergent trends across counties.

County Name	Change (TY23-24
MONTGOMERY	10.0%
HOWARD	9.9%
PRINCE GEORGE'S	9.3%
WORCESTER	9.0%
ANNE ARUNDEL	8.2%
BALTIMORE	7.8%
CALVERT	7.6%
CHARLES	7.5%
KENT	7.2%
CECIL	6.5%
SAINT MARY'S	6.5%
BALTIMORE CITY	6.3%
DORCHESTER	6.1%
FREDERICK	5.5%
HARFORD	5.2%
CARROLL	4.00/



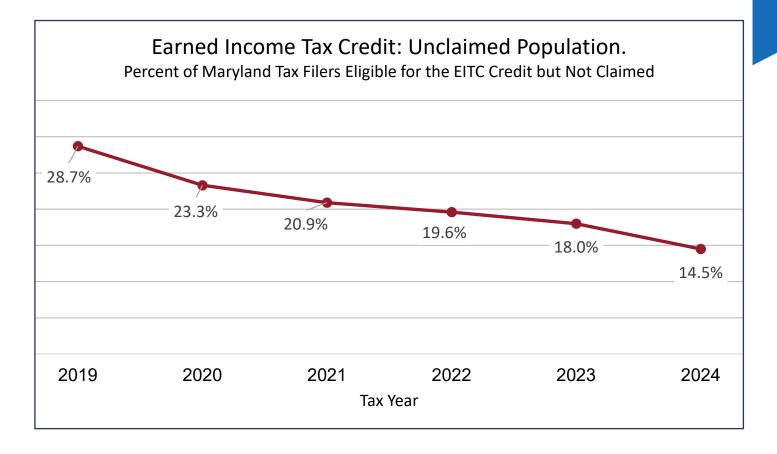
Note: The population includes all Maryland residents who filed an EITC claim and includes claim data as of 6/5/2025.

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EITC DATA ANALYSIS EITC UNCLAIMED



This chart tracks the percentage of eligible Maryland tax filers who failed to claim the EITC, dropping from 18.0% in 2023 to a six-year low of 14.5% in 2024. The downward trend suggests improved outreach or awareness among eligible filers.

	2019	2020	2021	2022	2023	2024
Percent of Maryland Tax Filers Eligible for the EITC Credit but Not Claimed	28.7%	23.3%	20.9%	19.6%	18.0%	14.5%

Note: Data includes all qualified Maryland residents who filed taxes for the associated tax year but did not claim the EITC and includes claim data as of 6/05/2025.

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EITC DATA ANALYSIS Unclaimed Population

County Name	Percentage of Qualified Taxpayers Missing EITC Claim Tax Year 2024
Allegany County	12.8%
Anne Arundel County	14.1%
Baltimore County	13.2%
Baltimore City	11.8%
Calvert County	12.4%
Caroline County	13.4%
Carroll County	15.3%
Cecil County	12.7%
Charles County	13.0%
Dorchester County	10.5%
Frederick County	15.8%
Garrett County	14.6%
Harford County	12.7%
Howard County	16.6%
Kent County	15.5%
Montgomery County	18.0%
Prince George's County	16.1%
Queen Anne's County	16.1%
St. Mary's County	13.3%
Somerset County	10.0%
Talbot County	15.0%
Washington County	12.0%
Wicomico County	8.5%
Worcester County	12.6%

ALLEGANY 12.8%

GARRETT

	CECIL 12.7% 2.7%
HOWARD 11.8% MONTGOMERY 18.0%	KENT 15.5% QUEEN ANNES 16.1%
ANNE ARUNDEL 14.1% PRINCE GEORGES 16.1%	CAROLINE 13.4% TALBOT 15.0%
CHARLES CALVERT 12.4%	Dorchester
SAINT MARYS 13.3%	10.5% WICOMICO 8.5% WORCESTER 12.6%
The state of the s	SOMERSET 10.0%

This county breakdown shows the share of eligible filers who didn't claim the EITC in 2024. Montgomery, Howard, and Queen Anne's counties exhibit the highest non-claim rates.*

In contrast, Wicomico, Somerset, and Dorchester counties have the lowest unclaimed proportions among their eligible filers.[^]

Note: The population here includes all qualified Maryland residents who filed taxes for the associated tax year but did not claim the EITC and includes claim data as of 6/5/2025.

^{*}Highlighted in red in the chart.

[^]Highlighted in yellow in the chart.