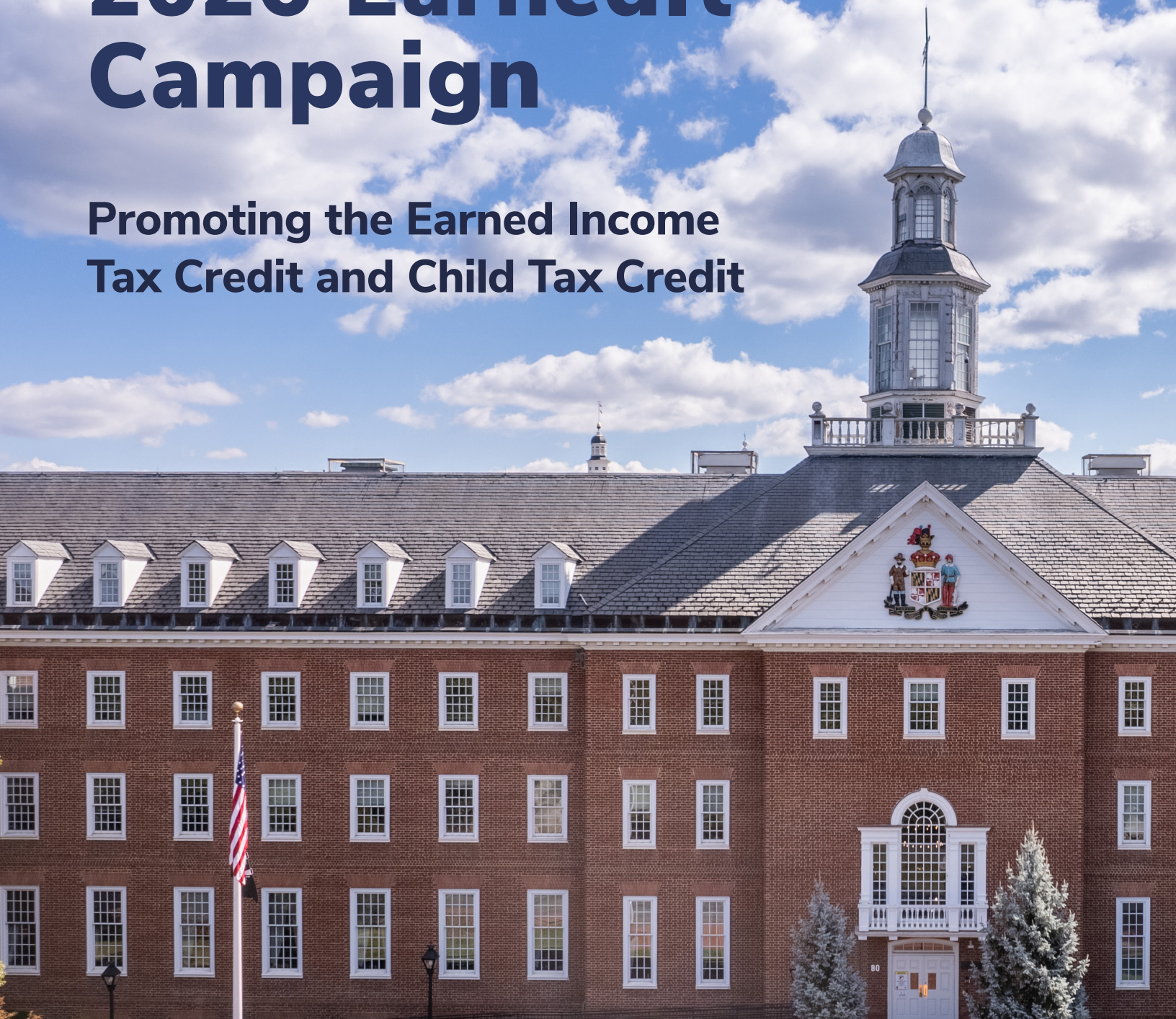


2026 Earned It Campaign

Promoting the Earned Income Tax Credit and Child Tax Credit



COMPTROLLER *of* MARYLAND

S E R V I N G T H E P E O P L E



OFFICE OF THE GOVERNOR

Wes Moore

GOVERNOR'S OFFICE FOR CHILDREN



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Executive Summary

The Earned Income Tax Credit (EITC) is the largest anti-poverty program for working Marylanders. By returning resources to eligible low-income residents, this credit increases economic mobility, lightens the burden of rising costs, and fulfills the promise of effective state government: to deliver programs that create opportunities to grow in a state that is more equitable, resilient, and prosperous so that all Marylanders can reach their full potential.

The EarnedIt 2026 campaign was led by the Office of the Comptroller of Maryland in partnership with the Governor's Office for Children (GOC). Campaign materials were designed by the Office of the Comptroller of Maryland with the support of two key research partners – the Urban Institute and the New America Foundation – to help the EITC program deliver on that promise by expanding awareness and uptake of this credit. This year's campaign built dramatically on last year's EarnedIt 2025 campaign, this year took a data- and research-driven approach to understand how to best reach target audiences with messages that speak to them. The resulting EarnedIt 2026 campaign leveraged an increased budget, enhanced outreach strategies, and more partners to drive greater uptake of the tax credit.

This report articulates that effort in five sections:
Exploring the Program, The Problem, The Campaign, The Impact, The Future

Exploring the Program: Maryland is one of 31 states, along with the District of Columbia, that offers a state-level EITC, building on the success of the Federal EITC. Maryland has a two-part credit that either reduces residents' tax liability, provides them with a refund, or both. We offer one of the nation's most expansive state EITC programs, after Governor Wes Moore and the General Assembly expanded eligibility and enhanced benefits in 2023 through the Family Prosperity Act of 2023. The impact here at home and across the country has been significant.

- **Nationwide:** Census data show that in 2024 the EITC lifted about 4.4 million people above the poverty line, including 2.3 million children, based on the Supplemental Poverty Measure (SPM).
- **In Maryland:** In 2025, nearly half a million Marylanders claimed the EITC. On average, those who qualified for the Maryland EITC got \$935 back in their pockets through a refund and/or saw a \$1,333 reduction in taxes owed.

Challenges to Uptake: Now more than ever, programs like the EITC are necessary to ensure that growth in Maryland is accessible to all. Research from the [Urban Institute's Affordability Tracker](#) shows that 42% of Marylanders lack the resources to cover what it costs to live securely. Prices are rising for necessities like energy, housing, and food – all while the federal government is cutting jobs and funding, and Marylanders across the state are feeling the squeeze. The EITC helps lighten that burden for those who most need support.

Despite this clear need, thousands of eligible Marylanders do not claim the EITC each year. Last year (TY24/CY25), 74,000ⁱ Maryland taxpayers who appeared eligible for the EITC did not claim it. EarnedIt is a multi-agency effort to change that, and this year's campaign relied on research from the Urban Institute and New America to enhance effectiveness and partnerships with 13 state agencies to maximize reach.

The Campaign: EarnedIt 2026 leveraged \$300,000 in funding from the Maryland General Assembly to create a robust, targeted awareness campaign featuring paid advertising, social media, text message campaigns, promotional partnerships with 13 state government agencies, collaborations with local government leaders, and a new letter campaign targeting Marylanders who appeared eligible for the EITC based on state tax data from previous years. We partnered with the Urban Institute to learn more about who was missing the credit and why. Then, we worked with New America to refine campaign messaging through user testing. The resulting EarnedIt 2026 campaign used a simple, catchy, and empowering “You’ve Earned It, Now Claim It” tagline to motivate Marylanders to (1) check their eligibility for the credit, (2) find free tax preparation resources, and (3) claim the credit.

The Impact: Those efforts paid off: In total, EarnedIt 2026 achieved 10 million touchpoints (more than tripling the reach of EarnedIt 2025). Through a combination of refunds and reduced tax liability, Maryland residents **gained more than \$1 billion dollars** from the state EITC in tax year 2025 – an 8% increase over tax year 2024. A greater share and number of eligible Marylanders claimed the credit, and fewer missed out than in tax year 2024. Overall state EITC uptake among eligible filers in Maryland for tax year 2025 was 86%, compared to 85.4% in 2024.

ⁱ [Last year's report](#) estimated that 72,000 EITC-eligible Marylanders missed the state credit in TY2025. That data was as of June 5, 2025. This year's report time bounds all tax data from January 1 to June 30 for each tax year, so historical data may differ slightly from prior publications.

The Future: The Comptroller's Office in partnership with the Governor's Office for Children will continue this effort moving forward – building upon the progress of EarnedIt 2026, applying lessons learned through the campaign and in the EarnedIt Partner Summit held in July 2026, and further expanding and refining this outreach. The General Assembly committed \$300,000 annually to this effort through FY2030– ensuring that the momentum this campaign is building will continue to grow.

The EarnedIt Campaign has been successful despite the real challenge of reaching Marylanders who are hesitant to file or mistrustful of government support. That very challenge illustrates the importance of this effort. Effective government doesn't stop after creating programs that help. It reaches out, lends a hand, and ensures those programs are used in ways that make life better.

Letter from Comptroller Brooke Lierman

Dear Marylanders,

The Earned Income Tax Credit (EITC) is Maryland's most direct anti-poverty program for working residents. It delivers meaningful financial support to the Marylanders who power our state's economy – but only if they know the credit exists and claim it. Ensuring that every eligible resident does so requires deliberate, sustained effort. And that effort to ensure Marylanders claim the dollars owed to them has never mattered more. Our communities are contending with rising costs and wages that have not kept pace. They are stretching household budgets as the federal government pulls back, and they face an economic future clouded by uncertainty. In a moment like this one, every dollar a family has earned must reach that family's bank account.

This report documents the results of EarnedIt 2026, which built on the foundation we laid with EarnedIt 2025, when we set out to streamline, simplify, and amplify the information Marylanders needed to claim the state EITC. It shows what a multi-year, partnership-driven strategy can accomplish when it is given time to compound.

The results are unmistakable. In Tax Year 2025, 443,156 Marylanders claimed the state EITC, up from 429,702 the year before. Statewide uptake among eligible filers rose to 86 percent, the highest rate in at least four years. Through refunds and reduced tax liability, the credit returned more than \$1 billion to Maryland households, an 8 percent increase over Tax Year 2024. Qualifying filers received an average refund of \$935 or an average reduction of \$1,333 in what they owed.

These gains did not happen by chance. EarnedIt, a partnership between the Office of the Comptroller and the Governor's Office for Children, grew from 5 state agency partners to 13 in 2026, reaching every jurisdiction in Maryland alongside community partners including the CASH Campaign of Maryland. We deepened our research partnership with the Urban Institute and welcomed New America to sharpen our data-driven approach. All of this happened in a challenging national context: many families filing with an Individual Taxpayer Identification Number (ITIN) were discouraged from filing tax returns out of fear that their data could be shared with immigration enforcement. The federal government canceled Direct File, the free online software that successfully streamlined tax filing for thousands of families in 2025.

We responded to these challenges with targeted outreach. For the first time, we sent official letters to Marylanders whose prior-year tax data showed they were likely eligible for the EITC but had not claimed it. That letter campaign alone helped return an estimated \$3.9 million to residents (in increments of \$4,000 or below) and brought more than 2,000 non-filers back into

the tax system, some for the first time in years. In total, EarnedIt 2026 generated 10 million touchpoints, more than triple the reach of our first campaign.

Our progress was not universal though, and there is more work to do. EITC uptake did not increase this year in Baltimore City or Baltimore County, two of our priority jurisdictions. Those results demand a sharper, more targeted response, and the pages that follow lay out early steps on how we will deliver it in EarnedIt 2027. We are integrating EITC eligibility screening directly into the Maryland Benefits Unified Screener, laying the groundwork this fall for expanded data sharing with partner agencies, and building a stronger, more precisely targeted letter campaign, with expansions into Baltimore City and Baltimore County guided by Urban Institute research on who is missing out on these credits and why.

The General Assembly and Governor Moore have committed \$300,000 annually to this campaign through FY2030, and that investment is delivering. It is important to keep an eye not just on the output generated by that funding, but also on the outcomes: the positive benefits to a family who claims their EITC is unassailable, as is the return on investment to the government. Peer-reviewed research using Internal Revenue Service (IRS) data finds that the EITC recovers 83 cents of every dollar it costs within a single year, because working parents pay more in taxes and rely less on public assistance.ⁱⁱ That figure does not even count the long-term returns: children in families that receive the EITC are healthier at birth, score higher in math and reading, and are more likely to graduate from high school and attend college.ⁱⁱⁱ

Our state has a strong state EITC policy – and it's up to all of us in government to ensure that individuals actually benefit from that policy. Two years in, we know what works, and we know where we must go next. We are grateful to every agency, researcher, and community partner who made this year's progress possible. Our commitment is unwavering: every Marylander who has earned this credit should receive it, and we will not stop until they do.

In Partnership,



Brooke E. Lierman
Comptroller of Maryland

ii www.sciencedirect.com/science/article/abs/pii/S004727272030219X

iii www.childtrends.org/publications/to-reduce-child-poverty-increase-eitc-participation

Letter from Governors Office for Children Special Secretary Carmel Martin

Since taking office, the Moore-Miller administration has made reducing child poverty and boosting economic mobility for Maryland families its number one priority.

One of Governor Moore's first actions in office was to spearhead the passage of the Family Prosperity Act of 2023. With this legislation, Maryland permanently extended the State Earned Income Tax Credit (EITC) and expanded the State Child Tax Credit (CTC), helping move tens of thousands of families to the next rung on the economic ladder.

While economic benefits like the EITC and CTC are among the most effective means to reduce child poverty, they are only effective if families know how to claim them. Core to the administration's strategy to end child poverty and boost economic mobility is improving access to these benefits and services. To do so, we have focused on removing barriers and enhancing coordination across government so families can easily access these resources.

The EarnedIt campaign reflects this work in action.

Over the past two years, the Governor's Office for Children (GOC) has been proud to partner with Comptroller Brooke Lierman and the Office of the Comptroller, using the full reach of state government to help more Marylanders claim the tax credits they have earned. The partnership brings together the Comptroller's role administering Maryland's tax system with GOC's role coordinating across state agencies on behalf of children and families, enabling us to more effectively mobilize the programs, services, and trusted messengers with whom Marylanders already interact.

This year, 13 State agencies joined in this effort, more than double the number in the first year of the EarnedIt campaign. Together, agencies used their existing platforms and relationships to bring trusted information directly to Marylanders through emails, text messages, letters, websites, community events, Volunteer Income Tax Assistance (VITA) sites, and community partners. Together, we worked to reach Marylanders wherever they engaged with State government, bringing information to Motor Vehicle Administration locations, job centers, and health offices. By meeting families where they are, EarnedIt made it easier for them to find the information and resources they needed while building trust along the way.

In the past year, those efforts generated more than 10 million touchpoints with Marylanders, more than triple the reach of the first year of the campaign. That outreach was accompanied

by real progress. More than 443,000 Marylanders claimed the State EITC in Tax Year 2025, nearly 13,500 more than the prior year, and statewide uptake among eligible filers increased to 86 percent. In total, the credit returned more than \$1 billion to Maryland households through refunds and reduced tax liability.

EarnedIt is one part of a broader effort to make government work better for Maryland families. Across the Moore-Miller administration, we are working to reduce complexity and ensure families do not have to navigate programs and services on their own. Through Maryland's One Application, families can apply for multiple forms of assistance in a streamlined process. Through the State's Service Year Option, we are putting more Benefits Navigators in communities to help Marylanders understand and access the resources available to them. Together with EarnedIt, these efforts reflect a broader commitment to making government work better for Maryland families.

Our work is especially important at this moment. At a time when federal policy changes are making it more challenging for families to access benefits, Maryland has an even greater responsibility to ensure families understand what assistance is available to them and can access the benefits and resources for which they are eligible. I am grateful to Comptroller Lierman and her team, our State agency partners, the CASH Campaign of Maryland, and others whose efforts helped make EarnedIt 2026 a success.

There is still more work ahead. As we prepare to relaunch EarnedIt next tax season, we will apply lessons learned from this campaign, use data to better reach more EITC-eligible families, strengthen coordination across State government, and find new ways to make it easier for Marylanders to access benefits they've earned.

In Partnership,

A handwritten signature in dark blue ink, appearing to read 'Carmel', followed by a long, sweeping horizontal line that extends across the width of the signature area.

Carmel Martin

Special Secretary, Governor's Office for Children

1. Exploring the Program

The Earned Income Tax Credit, Maryland’s largest anti-poverty program for working residents, provides eligible Marylanders with up to \$4,000 in a tax refund and/or reduction in tax liability.

The amount of the credit depends on the individual’s income and family size, plus filing status and investment income. See below for a chart outlining EITC eligibility in Maryland in TY25:

EITC Eligibility in Maryland

Children or relatives claimed	Filing as single, head of household, married filing separately, or widowed	Filing as married filing jointly
Zero	\$19,104	\$26,214
One	\$50,434	\$57,554
Two	\$57,310	\$64,430
Three or more	\$61,555	\$68,675

Source: [Earned income and Earned Income Tax Credit \(EITC\) tables | Internal Revenue Service](#)
Note: Final eligibility depends on your full tax situation.

Maryland is one of 31 states, along with the District of Columbia, that offer a state-level EITC in addition to the federal EITC. We offer one of the nation’s most expansive state EITC programs. Governor Wes Moore and the General Assembly expanded eligibility and enhanced benefits for the EITC in 2023 with the passage of the [Family Prosperity Act of 2023](#). This act made permanent several expansions to Maryland EITC, including increasing the refundable portion of the credit to 45% of the federal EITC and extending eligibility, enhancing benefits for adults without qualifying children and extending eligibility to individuals who file taxes using an ITIN. The ITIN method of filing is often used by Maryland’s immigrant population – a population that drives Maryland’s labor force participation and buoys our entire economy.

Maryland’s credit is more inclusive and wider reaching than the federal credit: all Marylanders who qualify for the federal EITC also qualify for the state credit, *plus* Maryland residents who file taxes using an ITIN in lieu of a social security number, and adults under 25 without dependent children are also eligible for the Maryland EITC although they are not eligible for the federal credit.

The EITC is a tool for working Marylanders who need it most – helping tackle income disparities and serving as a ladder to economic advancement for hundreds of thousands of Marylanders.

In tax year 2025, the max state credit was \$4,000, which could cover 2-3 months of rent, 4 months of groceries, and 3 months of healthcare coverage in Maryland.^{iv}

This program rewards work – ensuring low-income Marylanders get the support they need to climb into the middle class. Recipients of the EITC include single parents working two jobs to stay afloat, recent graduates bogged down in loans trying to set their foundation, factory workers in need of new cars to get to work and build a brighter future, or even nontraditional caregivers with child dependents, such as grandparents caring for their grandchildren.

Across the U.S., Census data show that in 2024 the EITC lifted about 4.4 million people above the poverty line, including 2.3 million children, based on the Supplemental Poverty Measure (SPM). In Maryland, in 2025 (TY2024), 443,000 residents gained more than \$1 billion dollars from the state EITC, through a combination of refunds and reduced tax liability. On average, those who qualified for the Maryland EITC got \$935 back in their pockets via a refund and/or saw a \$1,333 reduction in taxes owed.

And yet, despite this impact and reach, research illustrates that there is more work to do to ensure more Marylanders take advantage of this program.

^{iv} www.urban.org/data-tools/american-affordability-tracker

2. Challenges to Uptake

Challenges:

Based on our tax data, 74,000 Maryland taxpayers who appeared eligible for the EITC did not claim it in Tax Year 2024. That represents about 14.7% of all eligible tax filers. This data does not include eligible Marylanders who did not file taxes, suggesting the full universe of eligible Marylanders missing out on the credit is even higher.

This means Marylanders collectively missed out on about more than \$165 million in refunds or reductions in tax liability. This represents fewer resources for eligible recipients and the communities and businesses whose growth depends on their spending.

Researching Reasons:

For this year's EarnedIt Campaign, we set out to explore the factors contributing to this lack of uptake. In 2025, we engaged in a year-long research partnership with the Urban Institute to answer three key questions:

1. Who is missing out on the state EITC?
2. What barriers are preventing Maryland residents from accessing state tax benefits?
3. What are the most effective outreach strategies and tax filing supports to help eligible Marylanders claim tax credits they're owed?

This research featured a wide range of methodologies and participants to reflect the holistic nature of this effort and of the EITC's program reach.

Research methods included:^v

- Quantitative data analysis of de-identified and aggregated state tax and demographic data.
- Stakeholder interviews with 19 Maryland government and nonprofit leaders.
- Six paid focus groups led in partnership with community organizations – engaging 52 residents in Montgomery County, Baltimore City, Baltimore County, Prince George's County, Kent County, and Howard County between April and August 2025. (Local partners included: CASA, CASH Campaign of Maryland, Community Assistance Network, Mission of Love Charities, United Way of Kent County, and Community Action Council of Howard County.)
- A comprehensive review of relevant literature and learning from other states on work around the EITC.

^v Learn more about this research partnership and findings at Research Reports - "[Improving Access to State Tax Credits](#)"

Findings directly helped inform the EarnedIt 2026 Campaign. Main takeaways include:

- **Geography:** Top Maryland counties where eligible residents missed out on the EITC from 2021 to 2023: Prince George's County, Montgomery County, Baltimore County, Baltimore City, Howard County, and Kent County.
- **Demographics:** The following groups were most likely to be missing out on the state EITC (based on Urban's analysis of Census data in the zip codes where Marylanders were most likely to be missing the state EITC):
 - o Black, Latine, and Asian households.
 - o Non-citizen households
 - o Households with single parents or nontraditional caretaking arrangements (grandchildren, foster, or other relative children)
 - o Households with young adults and children under age 5
 - o Households lacking health insurance
- **Barriers:** As cited in the [Researching Residents, Reducing Poverty](#) report the Urban Institute and the Office of the Comptroller collaborated on the most common barriers to filing taxes and claiming state credits include: not knowing where to access quality, affordable tax prep services; fear of owing money or penalties; and the general complexity of filing a return or an amendment. Additionally, accessing tax credits is particularly confusing for those who don't meet the minimum filing threshold and would otherwise not file a tax return. The report found that there is general awareness of the federal EITC and CTC, but limited awareness of the Maryland equivalents. Even those receiving state refunds did not attribute it to these credits. Finally, negative experiences with paid tax preparers and/or fraud are common, which fuels distrust in the tax system.
- **Approach:** Any campaign focused on tax credit uptake must combine awareness heightening with education about where to access free or low-cost, trusted tax filing services. Communication strategies, channels, and materials need to be multi-modal, multi-lingual, and tailored to specific audiences. Tax information should be disseminated year-round in partnership with local organizations, trusted messengers, and other government entities.

These findings helped us map out the framework for this campaign. We designed campaign materials in-house (outlined below). To ensure those materials conveyed clear messaging to our target audiences, we worked with New America's New Practice Lab to user-test almost every element of the campaign. They conducted 30–60-minute paid feedback sessions (virtually) with Marylanders who reflected our target population. Participants reviewed and provided input on draft text messages, emails, social media posts, fliers, and letters to be used for the campaign. Their input yielded critical changes to content, design, and tone – all of which improved the clarity and impact of campaign information.

3. The Campaign

This year's campaign strategy was to create an environment of awareness about the Earned Income Tax Credit across the state and to use targeted outreach within that environment to increase uptake.

Campaign Strategies:

- **Targeted outreach in an environment of awareness:** Where the EarnedIt 2025 used a “broadbrush” awareness model, helping as many people as we could learn about the credit and claim it on their own, this year's plan targeted those we were fairly certain qualified for the EITC.
- **“Trust the experts” framing:** Acting on findings from the Urban Institute around taxpayer mistrust, EarnedIt 2026 outreach encouraged taxpayers to check with their tax preparers or visit our web page for more information about where to access free or reduced-price tax preparation services.
- **Addressing mistrust of government:** EarnedIt promotional messaging sought to address the mistrust of government and hesitance in seeking professional tax services that communities expressed in focus groups. This effort included a simplified screening tool on the EarnedIt website, guidance on selecting trusted tax preparers, a rundown of tax education resources, and translation services.
- **Clear, powerful, encouraging messaging:** The campaign's tag line, “You've Earned It, Now Claim It,” was designed to communicate ownership, action, and impact in a simple and memorable way.
- **A simplified online presence:** Leveraging focus group feedback, EarnedIt 2026 rethought its webpage, prioritizing simplicity and a user-friendly screening tool that was easy to use, access, and understand. The result of this effort:
 - o 171,391 unique page visitors and 237,524 total page views during tax season (between 1/1/26 and 4/15/26).
 - o 29,141 interactions with the screening tool between 12/16/25 and 4/15/26.
- **Official messaging:** Research showed that in California and Colorado, responses to outreach were strongest when messaging was framed as “official” and sent directly from the agency. EarnedIt 2026 used this approach when creating its robust and ultimately successful letter campaign.

- **Wide geographic breadth, targeting opportunity areas:** EarnedIt 2026 reached every county in Maryland, while leveraging research findings to particularly target jurisdictions with historically lower uptake of the EITC.
- **Expanding Partnership:** By working with more than twice the number of state agency partners last year (13 this year, five last), EarnedIt 2026 fostered further cross-agency collaboration, a solution supported by participants in Urban’s focus groups. Through this expanded an “all of government” approach, agency partners sent messages to Marylanders more frequently, shared physical flyers and rack cards with their local agency counterparts, and worked with the Comptroller’s Office to train frontline staff on the EITC and available tax filing resources.

Campaign Goals:

- Increase Uptake:
 - o Increase uptake rate among eligible filers
 - o Decrease the number of filers who appear eligible but did not claim the state EITC
- Increase Awareness:
 - o 50,000 unique web visits
 - o 300+ outreach events
 - o 2+ emails from each agency partner
 - o Distribution of EarnedIt materials in all 24 jurisdictions

Returning Campaign Partners:



COMPTROLLER of MARYLAND
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THE OFFICE OF GOVERNOR
WES MOORE
GOVERNOR'S OFFICE FOR CHILDREN



Maryland
DEPARTMENT OF LABOR



Maryland
DEPARTMENT OF HEALTH



Maryland
DEPARTMENT OF HUMAN
SERVICES

MARYLAND
HEALTH BENEFIT
EXCHANGE



Maryland
Department of Service
and Civic Innovation

New Campaign Partners in 2026:



Maryland
DEPARTMENT OF AGING



Maryland
STATE DEPARTMENT OF EDUCATION



Maryland
DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

MDOT
MARYLAND DEPARTMENT
OF TRANSPORTATION
MOTOR VEHICLE
ADMINISTRATION



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EDUCATION COMMISSION



Maryland
DEPARTMENT OF DISABILITIES



Maryland
BENEFITS



Maryland
DEPARTMENT OF
VETERANS & MILITARY FAMILIES

Campaign Tactics and Reach: Quick Look

Quick Look at Tactics and Reach

Tactic	Reach	Details
Paid Social Media Ads	12,186,337 total ad views from 4,722,057 individual accounts	199 ad variations; 99% of those reached were in Maryland
Organic Social Media	353,909 total post views of 188 posts	Posts made by eight agencies
Traditional Media Ads	1802 radio ads in 11 print/digital vendors reaching approx. 3.9 million viewers/readers	Radio and print/digital ads statewide, running mid-February to April 15
Motor Vehicle Administration – Branch Ads	231,769 branch customers from 2/23 to 4/15	Digital ads running on screens at all MVA branches
Emails	4,609,201 individual email recipients	52 email blasts sent by 12 agencies
Text Messages	377,175 recipients	Sent by MD Benefits to DHS customers (SNAP, TCA, Emergency Assistance) and MHBE to individuals opting to receive text messages
Fliers	131,755 printed	Distributed by 10 agencies across all 24 Maryland jurisdictions
Inserts	51,490 recipients	Sent by Maryland Department of Labor to Unemployment Insurance recipients along with 1099-G notices
Letters	44,207 recipients	Sent by Comptroller's Office – in a new effort this year
Community Events	5,675 attendees	34 events staffed by the Comptroller's Office
Trainings	3,017 individuals (state partners and community organizations)	61 training sessions held by the Comptroller's Office
Dedicated Webpage	237,524 page views (600% increase YoY), 171,391 unique visitors (785% increase YoY)	Webpage featured eligibility screener, FAQ, guidance, and more

Campaign Tactics and Impact: Deep Dive

Paid Social Media Ads:

- Strategy: Two primary buckets, an Awareness Campaign and a Targeted Traffic Campaign, with both using Meta Ads Manager as the platform.
 - Awareness Campaign: Goal of reaching as many eligible EITC claimants as possible
 - Targeted Traffic Campaign: Goal of having eligible EITC claimants click our ads and visit our webpage with audiences targeted as much as possible using Meta's qualitative targeting capabilities.
- Reach: 12 million views and reached more than 4 million Marylanders.
- Audience: The Urban Institute identified seven target demographic audiences, in addition to several zip codes and counties where Marylanders were most likely to be missing out on the state EITC. Leveraging user testing feedback from New America, we built almost 200 different versions of ad creative with tailored messaging (including ads with graphics and copy in Spanish) to reach target audiences.

Overview of Social Media Ad Results

Campaign Type	Reach	Impressions	Frequency ^{vi}	Link Clicks
Awareness: Static Ads	1,944,928	4,060,968	2	5,063
Awareness: Video Ads	1,613,855	3,591,550	2.2	8,553
Targeted Traffic: Static Ads	1,163,274	4,533,821	4.7	68,543
Totals	4,722,057 accounts	12,186,339 views	3 avg per account	82,159 clicks

Targeted Traffic Campaign Breakout

Ad-Set Name	Reach	Impressions	Frequency	Link Clicks
Eligible Black Marylanders	377,233	1,562,312	4.7	25,747
Eligible Parents	284,030	929,628	3.4	11,524
Hyper Targeted Zip Codes (Urban Inst.)	119,623	431,282	4.1	6,657
Non-Citizens & Mixed-Status Families	214,398	847,329	6.4	11,115
ESP Non-Citizens & Mixed-Status Families	107,292	302,515	2.5	9,852
Young Adults & College Students	60,698	460,755	7.5	3,648
Totals:	1,163,274	4,533,821	4.7	68,543

vi <https://www.facebook.com/business/help/1546570362238584>

Awareness Campaign Breakout: Static Ads

Ad-Set Name	Reach	Impressions	Frequency	Link Clicks
Eligible Black Marylanders	309,751	625,963	2	693
Eligible Parents	332,669	645,635	1.9	772
Non-Citizens & Mixed-Status Families	288,891	615,789	2	691
ESP Non-Citizens & Mixed-Status Families	124,755	333,480	2	696
Non-Traditional Caregivers	318,128	632,153	2	682
People Who Owe or May Owe Taxes	298,769	612,182	2	600
Young Adults & College Students	271,965	595,766	2.2	929
Totals	1,944,928	4,060,968	2	5,063

Awareness Campaign Breakout: Video Ads

Ad-Set Name	Reach	Impressions	Frequency	Link Clicks
MD: Wes Moore	1,141,795	2,591,304	2.3	7,716
Balt: Zeke Cohen	163,556	343,292	2.1	236
Fred Co: Jessica Fitzwater	145,448	310,373	2.1	408
PG Co: Tim Adams	163,056	346,581	2.1	193
Totals	1,613,855	3,591,550	2.2	8,553



Targeted Traffic Ad



Awareness: Static Ad



Awareness: Video Ad

Traditional Media Ads:

- 11 print/digital vendors reaching statewide, multicultural audiences (Black and Hispanic communities emphasized), including Baltimore AFRO, Baltimore Beat, Washington Informer, El Tiempo Latino, Somos Baltimore Latino, and regional outlets on the Eastern Shore and Western Maryland
- Geographic coverage: Baltimore City/County, Prince George's County, Montgomery County, Howard County, Allegany County, Kent County, Queen Anne's County, plus the Washington D.C. metro market and Eastern Shore/Mid-Shore region
- Campaign flight: Mid February – April 15, timed around known filing spikes (mid-February and April 15 deadline)
- Audience targeting: low/middle-income working Marylanders, parents/caregivers, people of color, young adults, single parents, non-citizens, and residents of high eligible-but-unclaimed EITC zip codes identified by the Urban Institute

Overview of Traditional Media Ads

Station	Ads/Spots	Geographical Reach
Draper Media	450	Midshore Maryland, NE MD, Baltimore Co.
iHeart Traffic & Weather Network	780	Cumberland, Hagerstown, Frederick, Baltimore, Salisbury
Hearst/98 Rock	150	Baltimore, Frederick, Hagerstown, Cumberland, Salisbury/Ocean City
Urban One	422	Baltimore, Prince George's, Montgomery

You could **qualify for up to \$4,000** by claiming the Maryland Earned Income Tax Credit (EITC) on your tax return.

Raising kids is expensive. The EITC was built for working families like yours. Use your refund for what matters most – paying bills, buying groceries, or building savings.

You've Earned It — Now Claim It

Visit MarylandComptroller.gov/EarnedIt or scan the QR code to find out if you're eligible and find help filing your tax return for free.

 COMPTROLLER of MARYLAND
SERVING THE PEOPLE



Baltimore AFRO Traditional Media Ad

Usted puede calificar para un máximo de:

\$4,000

al solicitar el Crédito Tributario por Ingreso del Trabajo de Maryland en su declaración de impuestos este año.

Visite MarylandComptroller.gov/EarnedIt para determinar su elegibilidad y obtener asistencia para presentar su declaración de impuestos de manera gratuita. Escanea el código QR. Para obtener más información. Selecciona «Traducir» para ver la versión en español.

 COMPTROLLER of MARYLAND
SERVING THE PEOPLE



EL Tiempo Latino Traditional Media Ad

Letter Campaign:

- New this year, EarnedIt 2026's letter campaign sent letters between January 9-29, 2026 to:
 - **Group 1** = Claimed the state EITC in TY 2023, then filed a return in TY2024 and appeared eligible for the EITC, but did not claim the state EITC in TY2024
 - **Group 2** = Have W2s in 2022, 2023, and 2024 consecutively with Maryland addresses and taxable wages greater than \$0 every year; Did **not** file an individual income tax return for those years
- Approximately 87% of letters were delivered

Overview of Letter Campaign

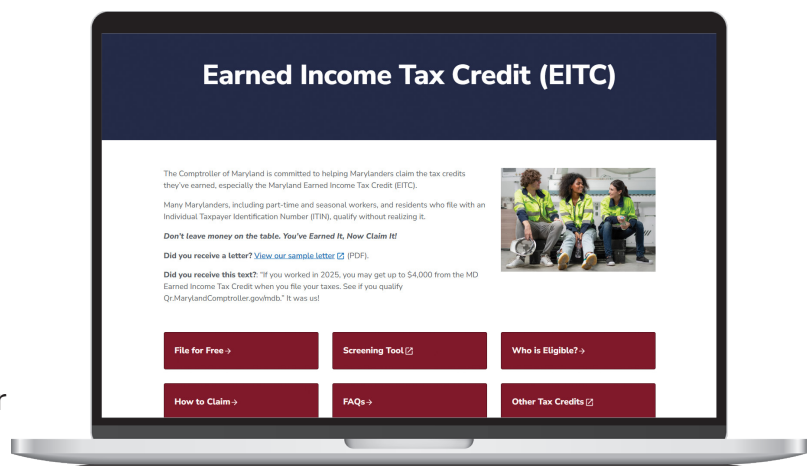
Metric	Group 1	Group 2
Total Letters Sent	15,161	35,431
Letters Received (minus Returned Mail)	14,401*	29,806**
Number of MD Returns Filed	11,296	2,141
% Letter Recipients that Filed a Return	78%	7%
Number of MD EITC Claims	3,946	357
% Letter Recipients that Claimed the MD EITC	27%	1%
EITC Amount Received (Cumulative)	\$3.9 million	\$349,011

*8% of mail returned

**16% of mail returned

Dedicated Webpage:

- Between 1/1/26 and 4/15/26:
 - 237,524 total page views
 - 171,391 unique page visitors
- Top drivers to website:
 - Paid social media ads
 - MD Labor email to UI claimants
 - Direct entry of URL into browser (fliers, radio ads, etc)
 - DHS/MD Benefits text message
 - Google search for EarnedIt Campaign



Text Message Campaign:

- Each individual received a welcome message, the EITC info message, and an opt-out message
- Campaign ran from March 24 to March 29
- Recipients included SNAP, TCA, and Energy Assistance customers
- Administered by MD Benefits (AWS tool)

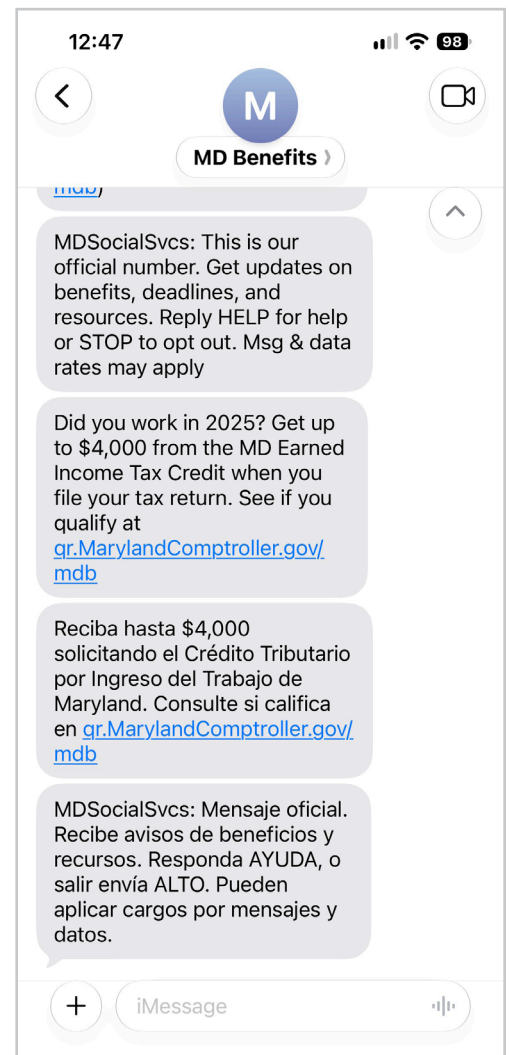
Overview of Text Message Campaign

Metric	Data points
Number of unique recipients*	377,175
Number of texts sent (3 per person)	812,000
Number of messages delivered**	685,000

*Approximately 356,000 in English; 21,000 in Spanish

**16% failure rate; 2% opt-out rate

- Each individual received a welcome message notifying them that they were being contacted by DHS, the EITC info message, a link to the EarnedIt site, and an opt-out message
- Campaign ran from March 24 to March 29
- Recipients included SNAP, TCA, and Energy Assistance customers
- Administered by MD Benefits
- Recognizing that unexpected text messages from government agencies can raise concerns about fraud or scams, DHS issued a press release in advance notifying customers that they would receive the EarnedIt text, helping establish the legitimacy of the outreach. The EarnedIt website also included a welcome message specifically for individuals who arrived at the site through the text campaign.



4. The Impact

EarnedIt 2026’s success is clear:

- A greater share of eligible Marylanders claimed the EITC than the year before.
 - Overall state EITC uptake in Maryland for tax year 2025 was 86%, compared to 85.4% in 2024 — an increase of approximately .6 percentage points.

Overview of EITC Claims by Tax Year

Metric	TY2022 (2023)	TY2023 (2024)	TY2024 (2025)	TY2025 (2026)
Percent of resident filers who appeared eligible for and claimed the MD EITC	84.2%	84.9%	85.4%	86.0%
Number of resident filers who claimed the MD EITC	391,469	412,631	429,702	443,156

- Data shows that those who missed the credit in 2024 went on to claim it in 2025.
 - In tax year 2025, the number of new EITC claims was 64% larger than the number of newly eligible residents.
- Filers who claimed EITC got more money back this year (on average) than last.
 - Maryland has a two-part EITC – some taxpayers get refunds, some get reduced liability, and some get both.
 - On average, those who qualified for the Maryland EITC got \$935 back in refunds, an increase of more than 7% from last year’s average MD EITC refund – or a \$1,333 reduction in taxes owed.
- Thanks to the EITC and EarnedIt 2026, more than more than \$1 billion dollars went into families’ pockets and back into Maryland’s economy.
 - Through a combination of refunds and reduced tax liability, Maryland residents gained more than one billion dollars from the state EITC in tax year 2025 – an 8% increase over the last tax year.
- A majority of the counties with the highest share or number of filers not claiming the EITC last year saw an increase in EITC participation this tax year.

EITC Claims by County

County	% of eligible filers who claimed the EITC in TY2024	% of eligible filers who claimed the EITC in TY2025	Percentage point change
Baltimore County	86.8%	86.7%	-
Baltimore City	88.2%	88.2%	-
Howard County	83.1%	84.2%	+1.0
Kent County	82.6%	83.0%	+0.5
Montgomery County	81.8%	82.9%	+1.2
Prince George's	83.8%	85.2%	+1.4

- Direct letters are providing an impact.
 - o While other methods of outreach can only show correlation between exposure to EarnedIt materials and uptake in the EITC, the letter campaign uniquely provides insight into the success of the outreach model. The Office of the Comptroller was able to track that approximately 25% of prior filers who received a targeted letter went on to claim the state EITC in 2026, representing an estimated \$3.9M returned to Maryland residents.
 - o Of the more than 35,000 non-filers who received a targeted letter, more than 2000 filed a state tax return in 2026 — a group that had not filed in any of the prior three years.
 - o For every dollar spent on the letter campaign, recipients who claimed the EITC received over \$100 in combined state benefits.

5. The Future

Looking ahead, the EarnedIt Campaign is in a strong position to build on this year's success and take lessons learned to continue progress in the coming years. In July, 2026, we began that process with the EarnedIt Partner Summit – a look back at this year's campaign with open discussion among partners and stakeholders. See below for results of that Summit and continuing post-campaign analysis, with lessons learned, successes to build on, and challenges to continue working to overcome:

Factors contributing to EarnedIt 2026's success:

- **Stacking touchpoints:** By ensuring target audiences saw EarnedIt messaging multiple times, the campaign leveraged the best practice marketing principle that audiences need seven touchpoints to change behavior.
- **Solutions-oriented outreach:** Including tools, resources, and explicit next steps in EarnedIt messaging made it easier for audiences to act and claim the credit.
- **Region-specific messaging:** EarnedIt 2026 leveraged regional focus group research to tailor messages to better speak to specific regions across Maryland. The result: audiences in different counties heard different messaging frames that spoke to their experiences, further contributing to uptake.
- **Partnership works:** EarnedIt 2026's collaboration with more partners dramatically expanded the campaign's reach while identifying new hyper-targeted tactics to reach Marylanders already engaged with government. This all-of-government approach expanded our reach, increased audiences' trust, and led to better results.

Lessons Learned and Challenges to Overcome:

- **Historically low trust in government:** Research showed that audiences are hesitant to file due to lack of trust – a significant factor in all future outreach requiring that EarnedIt not only communicates the opportunity, but builds trust in the process.
- **Difficulty reaching populations that benefit from the EITC:** In many cases, available promotional channels do not consistently reach target audiences, requiring a wide range of tactics and an expansion of approaches. While the campaign moved the needle in most jurisdictions, Baltimore City and Baltimore County remained flat year over year, and novel strategies will be employed to focus more on these areas in future campaigns. Moving forward, EarnedIt will continue exploring ways to better target those who most need the support provided by the EITC.

- **ITIN-filer decreases:** Tax year 2026 saw fewer ITIN filers claim the EITC – in large part due to immigration enforcement actions and subsequent fears in communities.
- **Start earlier:** As the campaign continues to expand and evolve, beginning coordination and planning earlier in the year will help ensure the impact of all strategies and tactics are maximized.
- **Eligibility fluctuates:** This year alone, there were 175,000 newly eligible Marylanders for the EITC. Future campaigns must account for those fluctuations and update audiences and strategies accordingly.

Conclusion

The EarnedIt 2026 Campaign found success in a uniquely challenging effort: convincing audiences with typically low trust in government, some who do not file taxes at all, to file, and claim the EITC.

That success underscores that creating programs that help Marylanders is only the beginning. The end is ensuring those Marylanders know about and have access to help. When the barriers to success are greater, the need is often higher. Creating campaigns and partnerships to meet that need is as important as ever. This campaign did that using a collaborative, responsive, and inclusive approach. Thank you to all participating partners. We look forward to ensuring more Marylanders access the EITC in the coming years.