

SENATE No. 1975

The Commonwealth of Massachusetts

PRESENTED BY:

James B. Eldridge

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act to reduce poverty by expanding the EITC and the child and family tax credit.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>James B. Eldridge</i>	<i>Middlesex and Worcester</i>	
<i>Joanne M. Comerford</i>	<i>Hampshire, Franklin and Worcester</i>	<i>2/11/2025</i>
<i>Lydia Edwards</i>	<i>Third Suffolk</i>	<i>12/18/2025</i>
<i>Nick Collins</i>	<i>First Suffolk</i>	<i>1/28/2026</i>

SENATE No. 1975

By Mr. Eldridge, a petition (accompanied by bill, Senate, No. 1975) of James B. Eldridge and Joanne M. Comerford for legislation to improve the earned income credit for healthier families. Revenue.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. 1798 OF 2023-2024.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act to reduce poverty by expanding the EITC and the child and family tax credit.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Paragraph (1) of subsection (h) of section 6 of chapter 62 of the General
2 Laws, as amended by section 11 of chapter 50 of the acts of 2023, is hereby further amended by
3 striking out the figure “40” each time it appears, and inserting in place thereof, in each instance,
4 the following figure: -50.

5 SECTION 2. Said paragraph (1) of said subsection (h) of said section 6 of said chapter
6 62, as so amended, is hereby further amended by inserting at the end of said paragraph the
7 following sentence: -A taxpayer may claim a credit under this section using either a Social
8 Security Number or an Individual Taxpayer Identification Number, if but for section 32(m) of
9 the Code, the taxpayer would be eligible to claim the credit. In the case of a taxpayer with a
10 qualifying child for the Earned Income Tax Credit but who is ineligible for a Social Security

11 Number or Individual Taxpayer Identification Number, the DOR shall issue said child a tax
12 identification number.

13 SECTION 3. Said paragraph (1) of said subsection (h) of said section 6 of said chapter
14 62, as so amended, is hereby further amended by inserting after “taxable year” the following
15 words: -except that in the case of a taxpayer without a qualifying child, the amount of the credit
16 shall be 100 per cent of the earned income credit allowable under Section 32 of the Code.

17 SECTION 4. Said paragraph (1) of said subsection (h) of said section 6 of said chapter
18 62, as so amended, is hereby further amended by inserting, in line 252 after the word “year” the
19 following words: -provided however that for each additional qualifying child, as defined in
20 section 32(b) of the Code, above three children, the percent of the federal credit shall increase by
21 5 percentage points per qualifying child.

22 SECTION 5. Said subsection (h) of said section 6 of said chapter 62, as so amended, is
23 hereby further amended by inserting the following paragraph:-

24 (3): For the purposes of this subsection, an individual who has attained 18 or, if the
25 individual is married, either spouse has attained 18 before the close of the taxable year, shall be
26 deemed to have satisfied all eligibility requirements under subsection (c)(1)(A)(ii)(II) of section
27 32 of the Code.

28 SECTION 6. Section 6 of said chapter 62, as most recently amended by section 21 of
29 chapter 50 of the acts of 2023, is hereby further amended by striking out subsection (x) and
30 inserting in place thereof the following subsection:-

31 (x) (1) For the purposes of this subsection, "maintains a household" shall have the same
32 meaning as in section 21 of the Code. With respect to a taxpayer who is a non-resident for part of
33 the taxable year, the credit shall be further limited to the amount of allowable credit multiplied
34 by a fraction, the numerator of which shall be the number of days in the taxable year the person
35 resided in the commonwealth and the denominator of which shall be the number of days in the
36 taxable year. A taxpayer who maintains a household that includes as a member at least 1
37 individual: (i) who qualifies for exemption as a dependent under section 151 of the Code; or (ii)
38 who is a qualifying individual as defined in said section 21 of the Code; or (iii) who (A) is not
39 less than 65 years of age or is disabled and (B) qualifies as a dependent under section 152 of the
40 Code, shall be allowed a credit in an amount equal to \$600 for each such dependent or qualifying
41 individual with respect to the taxpayer; provided, however, that if the taxpayer is married at the
42 close of the taxable year, the credit provided in this subsection shall be allowed if: (a) the
43 taxpayer and the taxpayer's spouse file a joint return for the taxable year; or (b) the taxpayer
44 qualifies as a head of household under section 2(b) of the Code. For each taxable year, the
45 commissioner shall increase the amount of the credit for each eligible dependent or qualifying
46 individual as provided by this subsection to reflect cost of living by the same method used for
47 federal income tax brackets. A person who is a non-resident for the entire taxable year shall not
48 qualify for the credit. If the amount of the credit allowed under this subsection exceeds the
49 taxpayer's tax liability, the commissioner shall treat the excess as an overpayment and shall pay
50 the taxpayer the entire amount of the excess without interest.

51 (2) Upon request by a taxpayer eligible for the Child and Family Tax Credit but ineligible
52 for a Social Security Number or Individual Taxpayer Identification Number, the DOR shall issue
53 said taxpayer a tax identification number to enable the taxpayer to claim the credit.

54 (3) A taxpayer who maintains a household that does not include a member listed in the
55 first paragraph of this subsection and who receives benefits under 42 U.S.C. 1382 shall be
56 allowed a credit in an amount equal to \$600.

57 (4) The commissioner may establish a process to allow taxpayers to elect to receive one
58 or more advance payments of the credit under this subsection. The amount of advance payments
59 must be based on the taxpayer and commissioner's estimate of the amount of credit for which the
60 taxpayer would be eligible in the taxable year beginning in the calendar year in which the
61 payments were made. The commissioner shall not distribute advance payments to a taxpayer
62 who does not elect to receive advance payments. The amount of a taxpayer's credit under this
63 subsection for the taxable year is reduced by the amount of advance payments received by the
64 taxpayer in the calendar year during which the taxable year began.

65 SECTION 7. In order to ensure the widest possible dissemination of state and federal tax
66 credits that are aimed to reduce poverty, the department shall: (i) include multilingual
67 information by video and text in its website about state and federal tax credits, free tax
68 preparation services, and low-income taxpayer clinics; (ii) provide all employers with a
69 multilingual poster and a notice that sets forth the rights under this chapter; (iii) require that all
70 employers doing business in the commonwealth post information about tax credits in a
71 conspicuous location at the place of employment; (iv) coordinate a notification system by the
72 commonwealth about tax credit to applicants for and recipients of unemployment insurance
73 under chapter 151A, applicants for and recipients of transitional assistance benefits, including
74 food stamps, under chapter 18, and to recipients of subsidized health insurance under chapter
75 118E; and (v) collaborate with labor organizations, chambers of commerce, municipalities,
76 community-based organizations, and taxpayer advocates to disseminate information about tax

77 credits. The multilingual poster and notice requirement in clause (i) shall comply with the
78 requirements for employer's unemployment notices under clauses (i) and (iii) of subsection (d)
79 of section 62A of chapter 151A.

80 SECTION 8. This act shall apply to tax years beginning on or after January 1, 2025.