

Policy and Practice Brief:

The Federal Earned Income Tax Credit

**A Work Incentive That Puts More Money in a Paycheck and
Saves on Taxes**

Prepared by

Edwin Lopez-Soto, Work Incentives Support Center,
Employment and Disability Institute, Cornell
University, Ithaca, New York and James R. Sheldon,
Jr., attorney with Neighborhood Legal Services (NLS)
of Buffalo, New York.

This is one of a series of articles written for benefits specialists employed by Benefits Planning, Assistance and Outreach projects and attorneys and advocates employed by Protection and Advocacy for Beneficiaries of Social Security programs. Materials contained within this policy brief have been reviewed for accuracy by the Social Security Administration (SSA), Office of Employment Support Programs. However, the thoughts and opinions expressed in these materials are those of the authors and do not necessarily reflect the viewpoints or official policy positions of the SSA. The information, materials and technical assistance are intended solely as information guidance and are neither a determination of legal rights or responsibilities, nor binding on any agency with implementation and/or administrative responsibilities.

Table of Contents

Introduction	3
The Purpose of this Policy and Practice Brief	3
Who Is Eligible for the EITC?	4
A Wide Range of Single and Married Wage Earners	4
The Special Rules	5
Rules for Everyone	5
Rules If You Have a Qualifying Child	6
Rules If You Do Not Have a Qualifying Child	8
Rules for Computing and Claiming the Credit	9
Individual's or Married Couple's Earned Income and Adjusted Gross Income Must Both be Below the Limits Set by the IRS	9
The Amount of the EITC Is Determined After Figuring AGI	10
Some Taxpayers Will Qualify for Advance EITC Payment	10
The EITC Can be Combined with other Work Incentives	11
Rules Governing Misuse of EITC	12
Conclusion	12
Appendix	14

Introduction

Individuals with disabilities who work face many challenges. One challenge is making ends meet when transitioning from the world of receiving disability benefits to the world of work. A little-known federal work incentive, the Federal Earned Income Tax Credit (EITC) can help overcome that challenge. The EITC is a special tax benefit for working people who earn a low or moderate income, i.e., earnings up to \$35,458 for a married couple with two children for the 2004 tax year. While the EITC potentially applies to any individual who works and has low income, it can certainly assist individuals with disabilities in the work force.

The Earned Income Tax Credit has several important purposes: to offset a portion of living expenses and FICA contributions, providing much needed support to low-income workers and making work more attractive than government benefits. Individuals who qualify for the EITC and file a federal tax return can get back some or all of the federal income tax that was taken out of their pay during the year. They may also get extra money back from the Internal Revenue Service (IRS). Even individuals whose earnings are too low to owe income tax can get the EITC, in the form of extra money in their paycheck or as a tax refund when their tax return is filed. The Earned Income Tax Credit may even offset any additional taxes individuals may otherwise owe at the end of the tax year. Amazingly, the EITC does not generally affect eligibility for Medicaid, food stamps, low-income housing subsidies, or Supplemental Security Income (SSI). The impact of the EITC on welfare benefits, including Temporary Assistance to Needy Families (TANF), will vary from state to state.

This Policy and Practice Brief (brief) will explain what the Earned Income Tax Credit is and how it works. It will cover who is eligible for the EITC and how much it is worth. It will also explain how to use the EITC to get a tax refund and the logistics of using it to receive advance EITC payments and thus increase a regular paycheck.

The Purpose of this Brief

This Policy and Practice Brief, like others in this series, is directed to a primary audience of benefits specialists who work for Benefits Planning, Assistance and Outreach (BPA&O) projects and attorneys and advocates who work for Protection and Advocacy for Beneficiaries of Social Security (PABSS) programs. Our intent, however, is not to provide a resource so that the reader can engage in either tax counseling or tax preparation. Rather, our intent is to provide a screening tool so that BPA&O and PABSS staff can educate SSI and Social Security Disability Insurance (SSDI) beneficiaries about the potential benefits of the EITC and the general eligibility rules governing this special tax credit.

The authors do not hold themselves out as either tax experts or experts on the EITC criteria that will apply to any individual. For this reason, we will not provide citations to the law, regulation, and policy governing the EITC. We encourage readers, who should

likewise encourage the beneficiaries they serve, to either consult with the IRS or a professional tax preparer to answer EITC questions as they apply to specific individuals. If the reader expects to screen their clients/ consumers for potential EITC eligibility, including eligibility for advance EITC payments, we urge you to obtain IRS Publication 596, *Earned Income Credit* (53 pages in pdf format), which is available on the IRS website.¹ Again, your purpose in using this article and the IRS publication as reference materials is to help identify when a beneficiary might benefit from the EITC.

Who is Eligible for the EITC?

I. A Wide Range of Single and Married Wage Earners, With or Without Children, Will Qualify for the EITC.

Single or married people who worked full-time or part-time at some point in 2004 can qualify for the Earned Income Tax Credit, depending on their income. Workers who were raising one child in their home and had family income of less than \$30,338 (or \$31,338 for married workers) in 2004 can get an EITC, ranging from \$3 to \$2,604 for the tax year. Workers who were raising more than one child in their home and had family income of less than \$34,458 (or \$35,458 for married workers) in 2004 can get an EITC, ranging from \$1 to \$4,300. Even workers, between the ages of 25 and 64, who were not raising children in their home and had income below \$11,490 (or \$12,490 for married workers) can get an EITC, ranging from \$2 to \$390.

Example.² Jaime and Nancy are married and have two children, ages 20 and 21, who both attend college. Jaime is a former SSI recipient who is working despite his continuing severe disability. Jaime gets continuing Medicaid coverage under the work incentive known as 1619(b).

During 2004, Jaime worked full time and earned \$19,000 in gross wages while Nancy worked part time and earned \$10,000 in gross wages. They received \$11 in bank interest during the 2004 tax year, but had no investment income or any additional source of taxable income. They reported \$29,011 as their Adjusted Gross Income (AGI) on line 21 of IRS Form 1040A. Based on their AGI of \$29,011 and using both their standard deduction and exemptions based on their household of four, this couple had taxable income of \$6,911 and would owe the IRS \$691 in taxes for 2004. If we also assume they had a combined \$230 withheld in federal taxes and would not be using the EITC or any other tax credit,³ they would be expected to send the IRS a check for \$461, for their balance of taxes owed, when they file their tax return ($\$691 - 230 = \461).

Now, let's apply the Earned Income Tax Credit to this scenario. Jaime and Nancy's adjusted gross income of \$29,011 makes them eligible for an EITC of \$1,355.⁴ The EITC has eliminated the \$691 they owed in income tax (including the \$461 balance after withholding) and now provides them with a refund of \$894. Let's look at the calculation before and after the tax credit is applied:

¹ See www.irs.gov/pub/irs-pub/p596.pdf.

² The authors have consulted with the IRS's tax resources and a tax specialist to make our examples as realistic as possible. Readers must keep in mind, however, that tax liability will always vary with individual circumstances.

³ If Jaime and Nancy have paid anything toward the college of either of their adult children, during 2004, they might qualify for education credits. See line 31 on IRS Form 1040A.

⁴ See 2004 IRS Earned Income Tax Credit Table, in the Appendix A at the end of this brief.

Without the EITC:

\$ 691	Taxes owed based on income
<u>- 230</u>	Taxes withheld from pay
\$ 461	Amount taxpayer(s) must pay to IRS

With the EITC:

\$ 1355	Credit available based on income
<u>- 691</u>	Taxes ordinarily owed based on income
\$ 664	Credit remaining after deducting taxes owed
<u>+ 230</u>	Taxes withheld during year
\$ 894	Refund due to taxpayer(s)

The EITC is a tax credit and not a tax deduction. As a credit, once the value of the Earned Income Tax Credit is determined the tax savings are equal to the full value of the credit. So, in the example of Jaime and Nancy, this couple gets the full benefit of the \$1,355 in combined tax savings and refund. By contrast, if the \$1,355 were a tax deduction (such as mortgage interest for those who itemize), the tax savings would only be a percentage of the deduction (e.g., \$135.50 for those in a 10 percent tax bracket). Also, with a deduction the greatest benefit is to reduce taxes owed to \$0; the taxpayer would never receive a refund when they owe no taxes and no federal taxes were withheld from their paycheck.

II. The Special Rules

By now, you are thinking that the EITC sounds too good to be true and there must be some special qualification rules. You are right! First, there are the rules for everyone and then there are three sets of rules, depending on the individual: rules if you have a qualifying child, rules if you do not have a qualifying child, and the earnings rules.

A. Rules for Everyone

In addition to meeting the adjusted gross income requirements, individuals filing for the EITC must meet six other rules:

I. The Individual, Their Spouse (if Filing Jointly) and Any Qualifying Child Must Have a Valid Social Security number.

The individual seeking the EITC must have a valid Social Security number. In addition, the spouse if filing jointly, and the qualifying child, must have valid Social Security numbers. If the Social Security card of the individual claiming the tax credit (or the card of the spouse if filing a joint return) states “Not valid for Employment” and the Social Security card was issued so that the individual or the spouse could qualify for a federally funded benefit, like Medicaid, the individual with the notation on his or her card will not qualify for the EITC.

2. The Individual's Filing Status Cannot be "Married Filing Separately."

If the individual filing for the EITC is married, then he or she usually must file a joint return to claim the credit. The one exception is for the individual whose spouse has not lived with them at any time in the last six months of the year. Under those circumstances, the individual can file as head of the household instead of married filing separately and still qualify for the EITC.

3. The Individual Must Be a U.S. Citizen or Resident Alien all Year.

An individual who is resident alien in any part of the year cannot claim the credit unless he or she is married to a U.S. citizen or another resident alien and chooses to be treated as a resident alien for the entire year by filing a joint tax return. This means that the individual and spouse will be taxed on their worldwide income for the year.

4. The Individual Cannot File Form 2555, Foreign Earned Income, or Form 2555-EZ, Foreign Earned Income Exclusion.

This is a follow-up to the rule above regarding taxation of worldwide income. The individual who plans to exclude income earned in foreign countries from their gross income cannot claim the EITC.

5. Investment Income Must Be \$2,650 or Less.

An individual cannot claim the EITC unless the investment income (Form 1040, Form 1040A or Form 1040EZ) is \$2650 or less.

6. The Individual Must Have Earned Income.

This credit is called the Earned Income Tax Credit because to qualify an individual must work and have earned income. A married couple filing jointly meets this rule if one spouse works and has earned income. Earned income includes wages, salaries and tips, as well as net earnings from self-employment. Interestingly, strike benefits paid by a union to its members are treated as earned income for EITC purposes.

B. Rules If You Have A Qualifying Child

An individual who has a qualifying child and meets all the rules for everyone must also meet four more rules to qualify for the earned income tax credit:

I. The Child Must Meet the Definition of "Qualifying Child," As Broadly Defined.

To be a qualifying child, a child must be the son, daughter, adopted child, stepchild, or descendant of any of them (for example, a grandchild); or an eligible foster child for whom the individual cared for as if they were their own child; or a brother, sister,

stepbrother, stepsister, or descendant of any of them (for example, a niece or nephew) for whom the individual cared for as if they were their own child. A child does not have to be the dependant of the individual to be a qualifying child of the individual claiming the EITC.

2 A Qualifying Child Must Be Age Eligible and Must Have Lived With the Individual in the United States for at Least Half of the Year.

The child must be under age 19 at the end of the year, or a full-time student under age 24 at the end of the year, or permanently and totally disabled as defined by SSA, at any time during the year, no matter what age. The child must have lived in the United States with the individual, claiming the EITC, for at least half of the year. United States means the 50 states and the District of Columbia. It does not include Puerto Rico and Guam, which are considered U.S. possessions. A child who was born or died during the year is treated as having lived with the individual the entire year, if the individual's home was the child's home the entire time the child was alive during the year.

3 The Individual's Qualifying Child Cannot Be Used By Another Person to Claim the EITC.

Often, a child meets the rules to be a qualifying child of more than one person. Only one person, however, can treat the child as a qualifying child and access the EITC using that child. If two individuals have the same qualifying child, the two individuals can choose who will claim the EITC using that qualifying child. Sometimes, the two individuals cannot agree and both claim the EITC using the same child. Then, the government applies the following rules to decide who can treat the child as a qualifying child.

- If only one is the child's parent, only the parent can treat the child as a qualifying child.
- If both are the child's parents, only the parent with whom the child lived the longest during the year can treat the child as a qualifying child.
- If both are the child's parents and the child lived with each parent the same amount of time during the year, only the parent with the highest adjusted gross income can treat the child as a qualifying child.
- If neither is the child's parent, only the person with the highest adjusted gross income can treat the child as a qualifying child.

Example. An example will help illustrate the qualifying child rule. Ed and his five-year-old son, Jay, lived with Ed's mom (i.e., Jay's grandmother) all year. Ed is 25 years old and his only income was \$12,000 from a part-time job. Ed's mom's only income was \$19,999 from her job. Jay is a qualifying child of both Ed and his mother as Jay

meets the relationship, age, and residency tests for both Ed and his mother. Only one of the two can use Jay to claim the EITC. Ed and his mother may choose which will treat Jay as a qualifying child to claim the credit. If they cannot agree and both use Jay to claim the EITC, Ed as Jay's parent will be the only one allowed to treat Jay as a qualifying child to claim the credit.

Note: At age 25, Ed is not the qualifying child of his mother unless he is permanently and totally disabled. As noted in the next section, if Ed was the qualifying child of his mother, he could not claim the EITC.

4. The Individual Claiming the EITC Cannot Be a Qualifying Child of Another Person.

As already noted, an individual is the qualifying child of another person if: he or she is the son, daughter, adopted child, stepchild, grandchild or eligible foster child; or if he or she is the brother, sister, stepbrother, stepsister (or the child or grandchild of that person's brother, sister, stepbrother or stepsister) and that person cared for the individual as if they were their own child. Additionally, the qualifying child must meet the age and U.S. residency criteria as described above.

If the individual (or spouse if filing a joint return) is a qualifying child of another person, the individual cannot claim the EITC. This rule applies even if the person, for whom the individual is a qualifying child, does not meet all of the rules to claim the EITC or does not claim the credit.

Example. How does this rule work in real life? Let's look at Ed once again, changing the facts slightly. Ed and Jay live with Ed's mom all year. Ed is 22 years old and attended a trade school full time. Ed also had a part-time job and earned \$5,700. Ed is a qualifying child of his mother as he meets the relationship, age (i.e., under age 24 and a student), and residency tests. Ed's mom can claim the EITC if she meets all the other requirements. Ed, however, cannot claim the EITC as he is his mother's qualifying child. Ed cannot claim the EITC even if his mother cannot or does not claim it.

C. Rules If You Do Not Have a Qualifying Child

An individual who does not have a qualifying child and meets all the rules for everyone must also meet the following four rules to qualify for the EITC:

I. The Qualifying Individual Must Be At Least Age 25, But Under Age 65, at the End of the Year.

If married and filing a joint return, either the individual or the individual's spouse must meet this requirement.

2 The Qualifying Individual Cannot Be the Dependent of Another Person.

If another person can claim the individual filing for the EITC (or their spouse if filing a joint return) as a dependent on his or her return but does not, the individual still cannot claim the credit.

3 The Qualifying Individual Cannot Be a Qualifying Child of Another Person.

The same rules that apply to an individual with a qualifying child apply to an individual with no qualifying children. If the individual (or spouse if filing a joint return) is a qualifying child of another person, the individual cannot claim the EITC. This rule applies even if the person, for whom the individual is a qualifying child, does not meet all of the rules to claim the EITC or does not claim the EITC.

4 The Qualifying Individual Must Have Lived in the United States at Least Half the Year.

The qualifying individual (and spouse, if filing jointly) must have lived in the U.S. for at least half of the year. United States means the 50 states and the District of Columbia. It does not include Puerto Rico and Guam, which are considered U.S. possessions. The home can be any location in which the individual regularly resides and need not be a traditional home. This means that if the individual lived in one or more homeless shelters for more than half the year, the individual meets this rule.

III.

Rules for Computing and Claiming Credit

A. The Individual's or Married Couple's Earned Income and Adjusted Gross Income Must Both Be Below the Limits Set by the IRS.

An individual or couple must know their gross earned income and then calculate adjusted gross income (AGI) in order to determine eligibility for the credit. In most cases, earned income and AGI will be nearly the same. However, in some cases, AGI (line 21 of IRS Form 1040A) could be significantly higher than earned income because the individual or couple must report some additional form of unearned income, such as stock dividends or unemployment benefits (see lines 9a and 13 of IRS Form 1040A). In other cases, AGI could be significantly lower than earned income because the individual or couple is allowed adjustments from gross income for items like an IRA deduction or a student loan interest deduction (see lines 17 and 18 of IRS Form 1040A).

To claim the Earned Income Tax Credit, both the earned income and the AGI of the individual or couple must be below the following designated amounts for 2004:

- for an individual with one qualifying child, less than \$30,338 (or \$31,338 if married, filing jointly); or
- for an individual with more than one qualifying child, less than \$34,458 (or \$35,458 if married, filing jointly); or
- for an individual with no qualifying child, between the ages of 25 and 64, less than \$11,490 (or \$12,490 if married, filing jointly).

B. The Amount of the EITC Is Determined After Figuring AGI and Using the IRS’s Earned Income Credit Table.

After determining that the individual or couple can claim the credit, the IRS’s EITC table must be used to determine the amount of the credit. For example, we used that table in the example of Jaime and Nancy (part I, above) to determine they had a credit of \$1,355 with an AGI of \$29,011 and two qualifying children. A copy of the EITC table for tax year 2004 is reproduced and included as an appendix.⁵

C. Some Taxpayers Will Qualify for Advance EITC Payments.

If an individual or couple, with a qualifying child, expects to be eligible for the tax credit at the end of the tax year, they might be eligible to get their EITC in advance as an addition to their paycheck.

Example. In March 2005, Ed tells his friend Shelley that he gets \$50 added to his paycheck each month because of his Earned Income Tax Credit. Shelley would like to get extra money in her paycheck and asks Ed what he is talking about. Ed explains that he receives an advance EITC payment every paycheck. Shelley must supply the correct answers to three questions to determine if she is eligible for advance payments.

1. Does Shelley Expect to Have a Qualifying Child?

The definitions for qualifying child are fully discussed at part II.B, above. If Shelley does not expect to have a qualifying child (i.e., the answer is no), the process stops. Shelley cannot receive advance EITC payments in 2005. If the answer is yes, Shelley then needs to answer the next question.

2. Does Shelley Expect Her Adjusted Gross Income and Earned Income Will Each Be Less Than About \$31,000 (\$33,000 For a Joint Return) in 2005?

If the answer is no, the process stops. Shelley cannot receive advance EITC payments in 2005. If the answer is yes, Shelley then needs to answer the next question.

⁵ See Appendix, which is also available as part of IRS Publication 596 (see note 1, above).

3. Does Shelley Expect to Be Eligible for the EITC in 2005?

This is pretty much a perfunctory step as long as Shelley meets all the requirements for everyone. If the answer is no, the process stops. Shelley cannot receive advance EITC payments in 2005. If the answer is yes, Shelley can take steps to get her advance payments. Shelley, however, cannot get advance EITC payments unless her wages are subject to federal income tax, Social Security tax, or Medicare tax withholding.

Readers will note that the three questions above all use the word “expect.” This means that Shelley does not have to know if she will be able to answer yes when filing her tax return. She need only make a best guess that she will be able to answer yes. This does not mean that individuals can fraudulently answer a question in the affirmative when they know the answer is incorrect.

Since Shelley answered yes to the three questions posed above, she can complete Form W-5, give the lower part of the form to her employer and keep the upper part for her records. Now Shelley will be able to receive part of her EITC in advance. This is because an individual may only get part of the EITC during the year in advance payments. During 2005, a taxpayer can receive no more than \$1,597 in advance EITC payments even though the actual credit might be more than double that amount.

Finally, an individual who receives advance EITC payments in 2005 must file a 2005 tax return (even if not otherwise required to file) to report the payments and claim any additional credit. Box 9 of the W-2 will show the amount of the advanced EITC the individual received from the employer. In Shelley’s case, she will get the rest of the EITC when she files her tax return in 2006 and claims the credit. On the other hand, if Shelley received advance payments and later learns she was not eligible for some or all of the payment, she must report the advance payment on her tax return. She may be responsible for paying the overpaid amounts back.

The EITC Can Be Combined with Other Work Incentives

Individuals with disabilities will look to staff from the BPA&O and PABSS programs to assist them in determining what special benefits and incentives may be available to make their transition into paid employment more realistic. In many cases, if the SSI or SSDI beneficiary looks to one program or benefit in isolation, the ability to succeed in employment and be self supporting may not be evident. However, if the benefits specialist can assist the individual to identify multiple sources or program benefits and work incentives, the benefits of going to work may quickly emerge. The Earned Income Tax Credit is a special incentive that can be used in tandem with other incentives and program benefits to ease the transition into paid employment.

Example. Let's go back to the example of Jaime and Nancy from part I, above. Here, we'll introduce a few more facts about Jaime. His disability is quadriplegia, having been injured in an automobile accident many years ago. In May 2003, he graduated from college and began searching for work. Prior to taking his first job after college, however, he sought the advice of a benefits specialist at his local BPA&O project.

The benefits specialist helped identify: Jaime's extended eligibility for Medicaid under the 1619(b) benefit after he loses SSI benefits due to wages; the potential eligibility for a Plan for Achieving Self Support (PASS) to purchase a van, using wages that would otherwise be counted in determining SSI eligibility; the use of funding through his state's vocational rehabilitation (VR) agency to pay for modifications to the van to allow Jaime to drive it from his wheelchair; the ability to take advantage of the Section 8 Housing Choice Voucher Program's earned income disregard to maintain a consistent housing subsidy payment and avoid immediate rent increases when he finds his first job; and the ability to use the Earned Income Tax Credit to reduce his family's tax liability and even get extra money in his paycheck.

We will not attempt to specify how each of these incentives or program benefits would work in Jaime's case. We will point out, however, that all of these additional benefits or incentives—the 1619(b) Medicaid provisions, the PASS, the VR agency's funding of van modifications and the housing subsidy program's incentives—are items that should routinely be a part of the benefits planning assistance that a BPA&O's staff will offer to a beneficiary like Jaime. While the BPA&O's benefits specialists will not be expected to develop the same expertise on the EITC that they have developed on things like 1619(b) or the PASS, identification of the potential benefits of the EITC will aid Jaime and others like him to make fully informed decisions as they move into paid employment.

Rules Governing Misuse of the EITC

If the IRS denies an EITC and determines that the error was due to reckless or intentional disregard of the rules, then the individual cannot claim the credit for the next two years. If the IRS determines that the error was fraudulent, then the individual cannot claim the credit for the next 10 years.

Conclusion

For individuals with disabilities, every penny counts. This brief provides an overview of the EITC and how an individual might qualify for it either upon filing a tax return at the end of the year or as an advance payment throughout the year. To assist benefits planners helping individuals determine whether they might be eligible for the credit, we recommend obtaining a copy of IRS Publication 596, *Earned Income Credit*, which includes checklists that can be used to screen for eligibility.⁶

⁶ See note 1, above.

Finally, we wish to remind our readers that the authors of this brief are not tax attorneys or even specialists in the tax area. An individual with tax questions should consult a tax specialist or contact the IRS Taxpayer Assistance Centers. To find the number of the Taxpayer Assistance Centers go to www.irs.gov or look in the phone book under “U.S. Government, Internal Revenue Service.” An individual with unresolved tax concerns should consult either the Taxpayer Advocate or a tax specialist. The Taxpayer Advocate independently represents an individual’s interests and concerns within the IRS by protecting that individual’s rights and resolving problems that have not been corrected through normal channels. To contact the Taxpayer Advocate, dial 1-877-777-4778 or 1-800-829-4059 (TTY/TDD user) or visit the IRS web site at www.irs.gov/advocate.

2004 Earned Income Credit (EIC) Table															
Caution. This is not a tax table.															
1. To find your credit, read down the "At least — But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet.															
2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.															
Example. If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.															
If the amount you are looking up from the worksheet is—		And your filing status is—			If the amount you are looking up from the worksheet is—		And your filing status is—								
		Single, head of household, or qualifying widow(er) and you have—	Married filing jointly and you have—	No children			One child	Two children	Single, head of household, or qualifying widow(er) and you have—	Married filing jointly and you have—	No children	One child	Two children		
At least	But less than	Your credit is—	Your credit is—	Your credit is—	Your credit is—	At least	But less than	Your credit is—	Your credit is—						
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10	2,750	2,800	212	944	1,110	212	944	1,110
50	100	6	26	30	6	26	30	2,800	2,850	216	961	1,130	216	961	1,130
100	150	10	43	50	10	43	50	2,850	2,900	220	978	1,150	220	978	1,150
150	200	13	60	70	13	60	70	2,900	2,950	224	995	1,170	224	995	1,170
200	250	17	77	90	17	77	90	2,950	3,000	228	1,012	1,190	228	1,012	1,190
250	300	21	94	110	21	94	110	3,000	3,050	231	1,029	1,210	231	1,029	1,210
300	350	25	111	130	25	111	130	3,050	3,100	235	1,046	1,230	235	1,046	1,230
350	400	29	128	150	29	128	150	3,100	3,150	239	1,063	1,250	239	1,063	1,250
400	450	33	145	170	33	145	170	3,150	3,200	243	1,080	1,270	243	1,080	1,270
450	500	36	162	190	36	162	190	3,200	3,250	247	1,097	1,290	247	1,097	1,290
500	550	40	179	210	40	179	210	3,250	3,300	251	1,114	1,310	251	1,114	1,310
550	600	44	196	230	44	196	230	3,300	3,350	254	1,131	1,330	254	1,131	1,330
600	650	48	213	250	48	213	250	3,350	3,400	258	1,148	1,350	258	1,148	1,350
650	700	52	230	270	52	230	270	3,400	3,450	262	1,165	1,370	262	1,165	1,370
700	750	55	247	290	55	247	290	3,450	3,500	266	1,182	1,390	266	1,182	1,390
750	800	59	264	310	59	264	310	3,500	3,550	270	1,199	1,410	270	1,199	1,410
800	850	63	281	330	63	281	330	3,550	3,600	273	1,216	1,430	273	1,216	1,430
850	900	67	298	350	67	298	350	3,600	3,650	277	1,233	1,450	277	1,233	1,450
900	950	71	315	370	71	315	370	3,650	3,700	281	1,250	1,470	281	1,250	1,470
950	1,000	75	332	390	75	332	390	3,700	3,750	285	1,267	1,490	285	1,267	1,490

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
1,000	1,050	78	349	410	78	349	410	289	1,284	1,510	289	1,284	1,510
1,050	1,100	82	366	430	82	366	430	293	1,301	1,530	293	1,301	1,530
1,100	1,150	86	383	450	86	383	450	296	1,318	1,550	296	1,318	1,550
1,150	1,200	90	400	470	90	400	470	300	1,335	1,570	300	1,335	1,570
1,200	1,250	94	417	490	94	417	490	304	1,352	1,590	304	1,352	1,590
1,250	1,300	98	434	510	98	434	510	308	1,369	1,610	308	1,369	1,610
1,300	1,350	101	451	530	101	451	530	312	1,386	1,630	312	1,386	1,630
1,350	1,400	105	468	550	105	468	550	316	1,403	1,650	316	1,403	1,650
1,400	1,450	109	485	570	109	485	570	319	1,420	1,670	319	1,420	1,670
1,450	1,500	113	502	590	113	502	590	323	1,437	1,690	323	1,437	1,690
1,500	1,550	117	519	610	117	519	610	327	1,454	1,710	327	1,454	1,710
1,550	1,600	120	536	630	120	536	630	331	1,471	1,730	331	1,471	1,730
1,600	1,650	124	553	650	124	553	650	335	1,488	1,750	335	1,488	1,750
1,650	1,700	128	570	670	128	570	670	339	1,505	1,770	339	1,505	1,770
1,700	1,750	132	587	690	132	587	690	342	1,522	1,790	342	1,522	1,790
1,750	1,800	136	604	710	136	604	710	346	1,539	1,810	346	1,539	1,810
1,800	1,850	140	621	730	140	621	730	350	1,556	1,830	350	1,556	1,830
1,850	1,900	143	638	750	143	638	750	354	1,573	1,850	354	1,573	1,850
1,900	1,950	147	655	770	147	655	770	358	1,590	1,870	358	1,590	1,870
1,950	2,000	151	672	790	151	672	790	361	1,607	1,890	361	1,607	1,890
2,000	2,050	155	689	810	155	689	810	365	1,624	1,910	365	1,624	1,910
2,050	2,100	159	706	830	159	706	830	369	1,641	1,930	369	1,641	1,930
2,100	2,150	163	723	850	163	723	850	373	1,658	1,950	373	1,658	1,950
2,150	2,200	166	740	870/	166	740	870/	377	1,675	1,970	377	1,675	1,970
2,200	2,250	170	757	890	170	757	890	381	1,692	1,990	381	1,692	1,990
2,250	2,300	174	774	910	174	774	910	384	1,709	2,010	384	1,709	2,010
2,300	2,350	178	791	930	178	791	930	388	1,726	2,030	388	1,726	2,030
2,350	2,400	182	808	950	182	808	950	390	1,743	2,050	390	1,743	2,050
2,400	2,450	186	825	970	186	825	970	390	1,760	2,070	390	1,760	2,070
2,450	2,500	189	842	990	189	842	990	390	1,777	2,090	390	1,777	2,090

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
2,500	2,550	193	859	1,010	193	859	1,010	390	1,794	2,110	390	1,794	2,110
2,550	2,600	197	876	1,030	197	876	1,030	390	1,811	2,130	390	1,811	2,130
2,600	2,650	201	893	1,050	201	893	1,050	390	1,828	2,150	390	1,828	2,150
2,650	2,700	205	910	1,070	205	910	1,070	390	1,845	2,170	390	1,845	2,170
2,700	2,750	208	927	1,090	208	927	1,090	390	1,862	2,190	390	1,862	2,190
5,500	5,550	390	1,879	2,210	390	1,879	2,210	227	2,604	3,410	303	2,604	3,410
5,550	5,600	390	1,896	2,230	390	1,896	2,230	223	2,604	3,430	299	2,604	3,430
5,600	5,650	390	1,913	2,250	390	1,913	2,250	219	2,604	3,450	296	2,604	3,450
5,650	5,700	390	1,930	2,270	390	1,930	2,270	215	2,604	3,470	292	2,604	3,470
5,700	5,750	390	1,947	2,290	390	1,947	2,290	212	2,604	3,490	288	2,604	3,490
5,750	5,800	390	1,964	2,310	390	1,964	2,310	208	2,604	3,510	284	2,604	3,510
5,800	5,850	390	1,981	2,330	390	1,981	2,330	204	2,604	3,530	280	2,604	3,530
5,850	5,900	390	1,998	2,350	390	1,998	2,350	200	2,604	3,550	277	2,604	3,550
5,900	5,950	390	2,015	2,370	390	2,015	2,370	196	2,604	3,570	273	2,604	3,570
5,950	6,000	390	2,032	2,390	390	2,032	2,390	192	2,604	3,590	269	2,604	3,590
6,000	6,050	390	2,049	2,410	390	2,049	2,410	189	2,604	3,710	265	2,604	3,610
6,050	6,100	390	2,066	2,430	390	2,066	2,430	185	2,604	3,730	261	2,604	3,630
6,100	6,150	390	2,083	2,450	390	2,083	2,450	181	2,604	3,750	257	2,604	3,650
6,150	6,200	390	2,100	2,470	390	2,100	2,470	177	2,604	3,770	254	2,604	3,670
6,200	6,250	390	2,117	2,490	390	2,117	2,490	173	2,604	3,790	250	2,604	3,690
6,250	6,300	390	2,134	2,510	390	2,134	2,510	169	2,604	3,710	246	2,604	3,710
6,300	6,350	390	2,151	2,530	390	2,151	2,530	166	2,604	3,730	242	2,604	3,730
6,350	6,400	390	2,168	2,550	390	2,168	2,550	162	2,604	3,750	238	2,604	3,750
6,400	6,450	387	2,185	2,570	390	2,185	2,570	158	2,604	3,770	234	2,604	3,770
6,450	6,500	384	2,202	2,590	390	2,202	2,590	154	2,604	3,790	231	2,604	3,790
6,500	6,550	380	2,219	2,610	390	2,219	2,610	150	2,604	3,810	227	2,604	3,810
6,550	6,600	376	2,236	2,630	390	2,236	2,630	146	2,604	3,830	223	2,604	3,830
6,600	6,650	372	2,253	2,650	390	2,253	2,650	143	2,604	3,850	219	2,604	3,850
6,650	6,700	368	2,270	2,670	390	2,270	2,670	139	2,604	3,870	215	2,604	3,870
6,700	6,750	365	2,287	2,690	390	2,287	2,690	135	2,604	3,890	212	2,604	3,890

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
6,750	6,800	361	2,304	2,710	390	2,304	2,710	131	2,604	3,910	208	2,604	3,910
6,800	6,850	357	2,321	2,730	390	2,321	2,730	127	2,604	3,930	204	2,604	3,930
6,850	6,900	353	2,338	2,750	390	2,338	2,750	124	2,604	3,950	200	2,604	3,950
6,900	6,950	349	2,355	2,770	390	2,355	2,770	120	2,604	3,970	196	2,604	3,970
6,950	7,000	345	2,372	2,790	390	2,372	2,790	116	2,604	3,990	192	2,604	3,990
7,000	7,050	342	2,389	2,810	390	2,389	2,810	112	2,604	4,010	189	2,604	4,010
7,050	7,100	338	2,406	2,830	390	2,406	2,830	108	2,604	4,030	185	2,604	4,030
7,100	7,150	334	2,423	2,850	390	2,423	2,850	104	2,604	4,050	181	2,604	4,050
7,150	7,200	330	2,440	2,870	390	2,440	2,870	101	2,604	4,070	177	2,604	4,070
7,200	7,250	326	2,457	2,890	390	2,457	2,890	97	2,604	4,090	173	2,604	4,090
7,250	7,300	322	2,474	2,910	390	2,474	2,910	93	2,604	4,110	169	2,604	4,110
7,300	7,350	319	2,491	2,930	390	2,491	2,930	89	2,604	4,130	166	2,604	4,130
7,350	7,400	315	2,508	2,950	390	2,508	2,950	85	2,604	4,150	162	2,604	4,150
7,400	7,450	311	2,525	2,970	387	2,525	2,970	81	2,604	4,170	158	2,604	4,170
7,450	7,500	307	2,542	2,990	384	2,542	2,990	78	2,604	4,190	154	2,604	4,190
7,500	7,550	303	2,559	3,010	380	2,559	3,010	74	2,604	4,210	150	2,604	4,210
7,550	7,600	299	2,576	3,030	376	2,576	3,030	70	2,604	4,230	146	2,604	4,230
7,600	7,650	296	2,593	3,050	372	2,593	3,050	66	2,604	4,250	143	2,604	4,250
7,650	7,700	292	2,604	3,070	368	2,604	3,070	62	2,604	4,270	139	2,604	4,270
7,700	7,750	288	2,604	3,090	365	2,604	3,090	59	2,604	4,290	135	2,604	4,290
7,750	7,800	284	2,604	3,110	361	2,604	3,110	55	2,604	4,300	131	2,604	4,300
7,800	7,850	280	2,604	3,130	357	2,604	3,130	51	2,604	4,300	127	2,604	4,300
7,850	7,900	277	2,604	3,150	353	2,604	3,150	47	2,604	4,300	124	2,604	4,300
7,900	7,950	273	2,604	3,170	349	2,604	3,170	43	2,604	4,300	120	2,604	4,300
7,950	8,000	269	2,604	3,190	345	2,604	3,190	39	2,604	4,300	116	2,604	4,300
8,000	8,050	265	2,604	3,210	342	2,604	3,210	36	2,604	4,300	112	2,604	4,300
8,050	8,100	261	2,604	3,230	338	2,604	3,230	32	2,604	4,300	108	2,604	4,300
8,100	8,150	257	2,604	3,250	334	2,604	3,250	28	2,604	4,300	104	2,604	4,300
8,150	8,200	254	2,604	3,270	330	2,604	3,270	24	2,604	4,300	100	2,604	4,300
8,200	8,250	250	2,604	3,290	326	2,604	3,290	20	2,604	4,300	96	2,604	4,300

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—	Married filing jointly and you have—	Single, head of household, or qualifying widow(er) and you have—	Married filing jointly and you have—		Single, head of household, or qualifying widow(er) and you have—	Married filing jointly and you have—	Single, head of household, or qualifying widow(er) and you have—	Married filing jointly and you have—			
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
8,250	8,300	246	2,604	3,310	322	2,604	3,310	16	2,604	4,300	93	2,604	4,300
8,300	8,350	242	2,604	3,330	319	2,604	3,330	13	2,604	4,300	89	2,604	4,300
8,350	8,400	238	2,604	3,350	315	2,604	3,350	9	2,604	4,300	85	2,604	4,300
8,400	8,450	234	2,604	3,370	311	2,604	3,370	5	2,604	4,300	81	2,604	4,300
8,450	8,500	231	2,604	3,390	307	2,604	3,390	*	2,604	4,300	78	2,604	4,300
11,500	11,550	0	2,604	4,300	74	2,604	4,300	0	2,287	3,882	0	2,447	4,093
11,550	11,600	0	2,604	4,300	70	2,604	4,300	0	2,279	3,871	0	2,439	4,082
11,600	11,650	0	2,604	4,300	66	2,604	4,300	0	2,271	3,861	0	2,431	4,071
11,650	11,700	0	2,604	4,300	62	2,604	4,300	0	2,263	3,850	0	2,423	4,061
11,700	11,750	0	2,604	4,300	59	2,604	4,300	0	2,255	3,840	0	2,415	4,050
11,750	11,800	0	2,604	4,300	55	2,604	4,300	0	2,247	3,829	0	2,407	4,040
11,800	11,850	0	2,604	4,300	51	2,604	4,300	0	2,239	3,819	0	2,399	4,029
11,850	11,900	0	2,604	4,300	47	2,604	4,300	0	2,231	3,808	0	2,391	4,019
11,900	11,950	0	2,604	4,300	43	2,604	4,300	0	2,223	3,798	0	2,383	4,008
11,950	12,000	0	2,604	4,300	39	2,604	4,300	0	2,215	3,787	0	2,375	3,998
12,000	12,050	0	2,604	4,300	36	2,604	4,300	0	2,207	3,777	0	2,367	3,987
12,050	12,100	0	2,604	4,300	32	2,604	4,300	0	2,199	3,766	0	2,359	3,977
12,100	12,150	0	2,604	4,300	28	2,604	4,300	0	2,191	3,756	0	2,351	3,966
12,150	12,200	0	2,604	4,300	24	2,604	4,300	0	2,183	3,745	0	2,343	3,956
12,200	12,250	0	2,604	4,300	20	2,604	4,300	0	2,175	3,735	0	2,335	3,945
12,250	12,300	0	2,604	4,300	16	2,604	4,300	0	2,167	3,724	0	2,327	3,935
12,300	12,350	0	2,604	4,300	13	2,604	4,300	0	2,159	3,713	0	2,319	3,924
12,350	12,400	0	2,604	4,300	9	2,604	4,300	0	2,151	3,703	0	2,311	3,914
12,400	12,450	0	2,604	4,300	5	2,604	4,300	0	2,143	3,692	0	2,343	3,903
12,450	12,500	0	2,604	4,300	*	2,604	4,300	0	2,135	3,682	0	2,335	3,892
12,500	14,050	0	2,604	4,300	0	2,604	4,300	0	2,127	3,671	0	2,287	3,882
14,050	14,100	0	2,599	4,293	0	2,604	4,300	0	2,119	3,661	0	2,279	3,871
14,100	14,150	0	2,591	4,282	0	2,604	4,300	0	2,111	3,650	0	2,271	3,861
14,150	14,200	0	2,583	4,272	0	2,604	4,300	0	2,103	3,640	0	2,263	3,850
14,200	14,250	0	2,575	4,261	0	2,604	4,300	0	2,095	3,629	0	2,255	3,840

*If the amount you are looking up from the worksheet is at least \$11,450 (\$12,450 if married filing jointly) but less than \$11,490 (\$12,490 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
14,250	14,300	0	2,567	4,251	0	2,604	4,300	17,250	2,087	3,619	0	2,247	3,829
14,300	14,350	0	2,559	4,240	0	2,604	4,300	17,300	2,079	3,608	0	2,239	3,819
14,350	14,400	0	2,551	4,229	0	2,604	4,300	17,350	2,071	3,598	0	2,231	3,808
14,400	14,450	0	2,543	4,219	0	2,604	4,300	17,400	2,063	3,587	0	2,223	3,798
14,450	14,500	0	2,535	4,208	0	2,604	4,300	17,450	2,055	3,577	0	2,215	3,787
14,500	14,550	0	2,527	4,198	0	2,604	4,300	17,500	2,047	3,566	0	2,207	3,777
14,550	14,600	0	2,519	4,187	0	2,604	4,300	17,550	2,040	3,556	0	2,199	3,766
14,600	14,650	0	2,511	4,177	0	2,604	4,300	17,600	2,032	3,545	0	2,191	3,756
14,650	14,700	0	2,503	4,166	0	2,604	4,300	17,650	2,024	3,534	0	2,183	3,745
14,700	14,750	0	2,495	4,156	0	2,604	4,300	17,700	2,016	3,524	0	2,175	3,735
14,750	14,800	0	2,487	4,145	0	2,604	4,300	17,750	2,008	3,513	0	2,167	3,724
14,800	14,850	0	2,479	4,135	0	2,604	4,300	17,800	2,000	3,503	0	2,159	3,713
14,850	14,900	0	2,471	4,124	0	2,604	4,300	17,850	1,992	3,492	0	2,151	3,703
14,900	14,950	0	2,463	4,114	0	2,604	4,300	17,900	1,984	3,482	0	2,143	3,692
14,950	15,000	0	2,455	4,103	0	2,604	4,300	17,950	1,976	3,471	0	2,135	3,682
15,000	15,050	0	2,447	4,093	0	2,604	4,300	18,000	1,968	3,461	0	2,127	3,671
15,050	15,100	0	2,439	4,082	0	2,599	4,293	18,050	1,960	3,450	0	2,119	3,661
15,100	15,150	0	2,431	4,071	0	2,591	4,282	18,100	1,952	3,440	0	2,111	3,650
15,150	15,200	0	2,423	4,061	0	2,583	4,272	18,150	1,944	3,429	0	2,103	3,640
15,200	15,250	0	2,415	4,050	0	2,575	4,261	18,200	1,936	3,419	0	2,095	3,629
15,250	15,300	0	2,407	4,040	0	2,567	4,251	18,250	1,928	3,408	0	2,087	3,619
15,300	15,350	0	2,399	4,029	0	2,559	4,240	18,300	1,920	3,398	0	2,079	3,608
15,350	15,400	0	2,391	4,019	0	2,551	4,299	18,350	1,912	3,387	0	2,071	3,598
15,400	15,450	0	2,383	4,008	0	2,543	4,219	18,400	1,904	3,377	0	2,063	3,587
15,450	15,500	0	2,375	3,998	0	2,535	4,208	18,450	1,896	3,366	0	2,055	3,577
15,500	15,550	0	2,367	3,987	0	2,527	4,198	18,500	1,888	3,355	0	2,047	3,566
15,550	15,600	0	2,359	3,977	0	2,519	4,187	18,550	1,880	3,345	0	2,040	3,556
15,600	15,650	0	2,351	3,966	0	2,511	4,177	18,600	1,872	3,334	0	2,032	3,545
15,650	15,700	0	2,343	3,956	0	2,503	4,166	18,650	1,864	3,324	0	2,024	3,534
15,700	15,750	0	2,335	3,945	0	2,495	4,156	18,700	1,856	3,313	0	2,016	3,524

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—								
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—						
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children		
15,750	15,800	0	2,327	3,935	0	2,487	4,145	18,750	18,800	0	1,848	3,303	0	2,008	3,513
15,800	15,850	0	2,319	3,924	0	2,479	4,135	18,800	18,850	0	1,840	3,292	0	2,000	3,503
15,850	15,900	0	2,311	3,914	0	2,471	4,124	18,850	18,900	0	1,832	3,282	0	1,992	3,492
15,900	15,950	0	2,303	3,903	0	2,463	4,114	18,900	18,950	0	1,824	3,271	0	1,984	3,482
15,950	16,000	0	2,295	3,892	0	2,455	4,103	18,950	19,000	0	1,816	3,261	0	1,976	3,471
19,000	19,050	0	1,808	3,250	0	1,968	3,461	22,000	22,050	0	1,328	2,618	0	1,488	2,829
19,050	19,100	0	1,800	3,240	0	1,960	3,450	22,050	22,100	0	1,320	2,608	0	1,480	2,818
19,100	19,150	0	1,792	3,229	0	1,952	3,440	22,100	22,150	0	1,312	2,597	0	1,472	2,808
19,150	19,200	0	1,784	3,219	0	1,944	3,429	22,150	22,200	0	1,304	2,587	0	1,464	2,797
19,200	19,250	0	1,776	3,208	0	1,936	3,419	22,200	22,250	0	1,296	2,576	0	1,456	2,787
19,250	19,300	0	1,768	3,198	0	1,928	3,408	22,250	22,300	0	1,288	2,566	0	1,448	2,776
19,300	19,350	0	1,760	3,187	0	1,920	3,398	22,300	22,350	0	1,280	2,555	0	1,440	2,766
19,350	19,400	0	1,752	3,176	0	1,912	3,387	22,350	22,400	0	1,272	2,545	0	1,432	2,755
19,400	19,450	0	1,744	3,166	0	1,904	3,377	22,400	22,450	0	1,264	2,534	0	1,424	2,745
19,450	19,500	0	1,736	3,155	0	1,896	3,366	22,450	22,500	0	1,256	2,524	0	1,416	2,734
19,500	19,550	0	1,728	3,145	0	1,888	3,355	22,500	22,550	0	1,248	2,513	0	1,408	2,724
19,550	19,600	0	1,720	3,134	0	1,880	3,345	22,550	22,600	0	1,241	2,503	0	1,400	2,713
19,600	19,650	0	1,712	3,124	0	1,872	3,334	22,600	22,650	0	1,233	2,492	0	1,392	2,703
19,650	19,700	0	1,704	3,113	0	1,864	3,324	22,650	22,700	0	1,225	2,481	0	1,384	2,692
19,700	19,750	0	1,696	3,103	0	1,856	3,313	22,700	22,750	0	1,217	2,471	0	1,376	2,682
19,750	19,800	0	1,688	3,092	0	1,848	3,303	22,750	22,800	0	1,209	2,460	0	1,368	2,671
19,800	19,850	0	1,680	3,082	0	1,840	3,292	22,800	22,850	0	1,201	2,450	0	1,360	2,660
19,850	19,900	0	1,672	3,071	0	1,832	3,282	22,850	22,900	0	1,193	2,439	0	1,352	2,650
19,900	19,950	0	1,664	3,061	0	1,824	3,271	22,900	22,950	0	1,185	2,429	0	1,344	2,639
19,950	20,000	0	1,656	3,050	0	1,816	3,261	22,950	23,000	0	1,177	2,418	0	1,336	2,629
20,000	20,050	0	1,648	3,040	0	1,808	3,250	23,000	23,050	0	1,169	2,408	0	1,328	2,618
20,050	20,100	0	1,640	3,029	0	1,800	3,240	23,050	23,100	0	1,161	2,397	0	1,320	2,608
20,100	20,150	0	1,632	3,018	0	1,792	3,229	23,100	23,150	0	1,153	2,387	0	1,312	2,597
20,150	20,200	0	1,624	3,008	0	1,784	3,219	23,150	23,200	0	1,145	2,376	0	1,304	2,587
20,200	20,250	0	1,616	2,997	0	1,776	3,208	23,200	23,250	0	1,137	2,366	0	1,296	2,576

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
20,250	20,300	0	1,608	2,987	0	1,768	3,198	23,250	1,129	2,355	0	1,288	2,566
20,300	20,350	0	1,600	2,976	0	1,760	3,187	23,300	1,121	2,345	0	1,280	2,555
20,350	20,400	0	1,592	2,966	0	1,752	3,176	23,350	1,113	2,334	0	1,272	2,545
20,400	20,450	0	1,584	2,955	0	1,744	3,166	23,400	1,105	2,324	0	1,264	2,534
20,450	20,500	0	1,576	2,945	0	1,736	3,155	23,450	1,097	2,313	0	1,256	2,524
20,500	20,550	0	1,568	2,934	0	1,728	3,145	23,500	1,089	2,302	0	1,248	2,513
20,550	20,600	0	1,560	2,924	0	1,720	3,134	23,550	1,081	2,292	0	1,241	2,503
20,600	20,650	0	1,552	2,913	0	1,712	3,124	23,600	1,073	2,281	0	1,233	2,492
20,650	20,700	0	1,544	2,903	0	1,704	3,113	23,650	1,065	2,271	0	1,225	2,481
20,700	20,750	0	1,536	2,892	0	1,696	3,103	23,700	1,057	2,260	0	1,217	2,471
20,750	20,800	0	1,528	2,882	0	1,688	3,092	23,750	1,049	2,250	0	1,209	2,460
20,800	20,850	0	1,520	2,871	0	1,680	3,082	23,800	1,041	2,239	0	1,201	2,450
20,850	20,900	0	1,512	2,861	0	1,672	3,071	23,850	1,033	2,229	0	1,193	2,439
20,900	20,950	0	1,504	2,850	0	1,664	3,061	23,900	1,025	2,218	0	1,185	2,429
20,950	21,000	0	1,496	2,839	0	1,656	3,050	23,950	1,017	2,208	0	1,177	2,418
21,000	21,050	0	1,488	2,829	0	1,648	3,040	24,000	1,009	2,197	0	1,169	2,408
21,050	21,100	0	1,480	2,818	0	1,640	3,029	24,050	1,001	2,187	0	1,161	2,397
21,100	21,150	0	1,472	2,808	0	1,632	3,018	24,100	993	2,176	0	1,153	2,387
21,150	21,200	0	1,464	2,797	0	1,624	3,008	24,150	985	2,166	0	1,145	2,376
21,200	21,250	0	1,456	2,787	0	1,616	2,997	24,200	977	2,155	0	1,137	2,366
21,250	21,300	0	1,448	2,776	0	1,608	2,987	24,250	969	2,145	0	1,129	2,355
21,300	21,350	0	1,440	2,766	0	1,600	2,976	24,300	961	2,134	0	1,121	2,345
21,350	21,400	0	1,432	2,755	0	1,592	2,966	24,350	953	2,123	0	1,113	2,334
21,400	21,450	0	1,424	2,745	0	1,584	2,955	24,400	945	2,113	0	1,105	2,324
21,450	21,500	0	1,416	2,734	0	1,576	2,945	24,450	937	2,102	0	1,097	2,313
21,500	21,550	0	1,408	2,724	0	1,568	2,934	24,500	929	2,092	0	1,089	2,302
21,550	21,600	0	1,400	2,713	0	1,560	2,924	24,550	921	2,081	0	1,081	2,292
21,600	21,650	0	1,392	2,703	0	1,552	2,913	24,600	913	2,071	0	1,073	2,281
21,650	21,700	0	1,384	2,692	0	1,544	2,903	24,650	905	2,060	0	1,065	2,271
21,700	21,750	0	1,376	2,682	0	1,536	2,892	24,700	897	2,050	0	1,057	2,260

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—								
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—						
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children		
21,750	21,800	0	1,368	2,671	0	1,528	2,882	24,750	24,800	0	889	2,039	0	1,049	2,250
21,800	21,850	0	1,360	2,660	0	1,520	2,871	24,800	24,850	0	881	2,029	0	1,041	2,239
21,850	21,900	0	1,352	2,650	0	1,512	2,861	24,850	24,900	0	873	2,018	0	1,033	2,229
21,900	21,950	0	1,344	2,639	0	1,504	2,850	24,900	24,950	0	865	2,008	0	1,025	2,218
21,950	22,000	0	1,336	2,629	0	1,496	2,839	24,950	25,000	0	857	1,997	0	1,017	2,208
25,000	25,050	0	849	1,987	0	1,009	2,197	28,000	28,050	0	370	1,355	0	529	1,565
25,050	25,100	0	841	1,976	0	1,001	2,187	28,050	28,100	0	362	1,344	0	521	1,555
25,100	25,150	0	833	1,965	0	993	2,176	28,100	28,150	0	354	1,334	0	513	1,544
25,150	25,200	0	825	1,955	0	985	2,166	28,150	28,200	0	346	1,323	0	505	1,534
25,200	25,250	0	817	1,944	0	977	2,155	28,200	28,250	0	338	1,313	0	497	1,523
25,250	25,300	0	809	1,934	0	969	2,145	28,250	28,300	0	330	1,302	0	489	1,513
25,300	25,350	0	801	1,923	0	961	2,134	28,300	28,350	0	322	1,292	0	481	1,502
25,350	25,400	0	793	1,913	0	953	2,123	28,350	28,400	0	314	1,281	0	473	1,492
25,400	25,450	0	785	1,902	0	945	2,113	28,400	28,450	0	306	1,271	0	465	1,481
25,450	25,500	0	777	1,892	0	937	2,102	28,450	28,500	0	298	1,260	0	457	1,471
25,500	25,550	0	769	1,881	0	929	2,092	28,500	28,550	0	290	1,249	0	449	1,460
25,550	25,600	0	761	1,871	0	921	2,081	28,550	28,600	0	282	1,239	0	442	1,450
25,600	25,650	0	753	1,860	0	913	2,071	28,600	28,650	0	274	1,228	0	434	1,439
25,650	25,700	0	745	1,850	0	905	2,060	28,650	28,700	0	266	1,218	0	426	1,428
25,700	25,750	0	737	1,839	0	897	2,050	28,700	28,750	0	258	1,207	0	418	1,418
25,750	25,800	0	729	1,829	0	889	2,039	28,750	28,800	0	250	1,197	0	410	1,407
25,800	25,850	0	721	1,818	0	881	2,029	28,800	28,850	0	242	1,186	0	402	1,397
25,850	25,900	0	713	1,808	0	873	2,018	28,850	28,900	0	234	1,176	0	394	1,386
25,900	25,950	0	705	1,797	0	865	2,008	28,900	28,950	0	226	1,165	0	386	1,376
25,950	26,000	0	697	1,786	0	857	1,997	28,950	29,000	0	218	1,155	0	378	1,365
26,000	26,050	0	689	1,776	0	849	1,987	29,000	29,050	0	210	1,144	0	370	1,355
26,050	26,100	0	681	1,765	0	841	1,976	29,050	29,100	0	202	1,134	0	362	1,344
26,100	26,150	0	673	1,755	0	833	1,965	29,100	29,150	0	194	1,123	0	354	1,334
26,150	26,200	0	665	1,744	0	825	1,955	29,150	29,200	0	186	1,113	0	346	1,323
26,200	26,250	0	657	1,734	0	817	1,944	29,200	29,250	0	178	1,102	0	338	1,313

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—					If the amount you are looking up from the work-sheet is—	And your filing status is—								
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—		Your credit is—		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—		Your credit is—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
26,250	26,300	0	649	1,723	0	809	1,934	29,250	0	170	1,092	0	330	1,302		
26,300	26,350	0	641	1,713	0	801	1,923	29,300	0	162	1,081	0	322	1,292		
26,350	26,400	0	633	1,702	0	793	1,913	29,350	0	154	1,070	0	314	1,281		
26,400	26,450	0	625	1,692	0	785	1,902	29,400	0	146	1,060	0	306	1,271		
26,450	26,500	0	617	1,681	0	777	1,892	29,450	0	138	1,049	0	298	1,260		
26,500	26,550	0	609	1,671	0	769	1,881	29,500	0	130	1,039	0	290	1,249		
26,550	26,600	0	601	1,660	0	761	1,871	29,550	0	122	1,028	0	282	1,239		
26,600	26,650	0	593	1,650	0	753	1,860	29,600	0	114	1,018	0	274	1,228		
26,650	26,700	0	585	1,639	0	745	1,850	29,650	0	106	1,007	0	266	1,218		
26,700	26,750	0	577	1,629	0	737	1,839	29,700	0	98	997	0	258	1,207		
26,750	26,800	0	569	1,618	0	729	1,829	29,750	0	90	986	0	250	1,197		
26,800	26,850	0	561	1,607	0	721	1,818	29,800	0	82	976	0	242	1,186		
26,850	26,900	0	553	1,597	0	713	1,808	29,850	0	74	965	0	234	1,176		
26,900	26,950	0	545	1,586	0	705	1,797	29,900	0	66	955	0	226	1,165		
26,950	27,000	0	537	1,576	0	697	1,786	29,950	0	58	944	0	218	1,155		
27,000	27,050	0	529	1,565	0	689	1,776	30,000	0	50	934	0	210	1,144		
27,050	27,100	0	521	1,555	0	681	1,765	30,050	0	42	923	0	202	1,134		
27,100	27,150	0	513	1,544	0	673	1,755	30,100	0	34	912	0	194	1,123		
27,150	27,200	0	505	1,534	0	665	1,744	30,150	0	26	902	0	186	1,113		
27,200	27,250	0	497	1,523	0	657	1,734	30,200	0	18	891	0	178	1,102		
27,250	27,300	0	489	1,513	0	649	1,723	30,250	0	10	881	0	170	1,092		
27,300	27,350	0	481	1,502	0	641	1,713	30,300	0	**	870	0	162	1,081		
27,350	27,400	0	473	1,492	0	633	1,702	30,350	0	0	860	0	154	1,070		
27,400	27,450	0	465	1,481	0	625	1,692	30,400	0	0	849	0	146	1,060		
27,450	27,500	0	457	1,471	0	617	1,681	30,450	0	0	839	0	138	1,049		
27,500	27,550	0	449	1,460	0	609	1,671	30,500	0	0	828	0	130	1,039		
27,550	27,600	0	442	1,450	0	601	1,660	30,550	0	0	818	0	122	1,028		
27,600	27,650	0	434	1,439	0	593	1,650	30,600	0	0	807	0	114	1,018		
27,650	27,700	0	426	1,428	0	585	1,639	30,650	0	0	797	0	106	1,007		
27,700	27,750	0	418	1,418	0	577	1,629	30,700	0	0	786	0	98	997		

**If the amount you are looking up from the worksheet is at least \$30,300 (\$31,300 if married filing jointly) but less than \$30,338 if married filing jointly), your credit is \$3. Otherwise, you cannot take the credit.

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—				If the amount you are looking up from the work-sheet is—	And your filing status is—						
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—			Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—				
At least	But less than	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children	No children	One child	Two children
27,750	27,800	0	410	1,407	0	569	1,618	0	0	0	0	0	90
27,800	27,850	0	402	1,397	0	561	1,607	0	0	0	0	0	82
27,850	27,900	0	394	1,386	0	553	1,597	0	0	0	0	0	74
27,900	27,950	0	386	1,376	0	545	1,586	0	0	0	0	0	66
27,950	28,000	0	378	1,365	0	537	1,576	0	0	0	0	0	58
31,000	31,050	0	0	723	0	50	934	0	0	0	0	0	0
31,050	31,100	0	0	712	0	42	923	0	0	0	0	0	0
31,100	31,150	0	0	702	0	34	912	0	0	0	0	0	0
31,150	31,200	0	0	691	0	26	902	0	0	0	0	0	0
31,200	31,250	0	0	681	0	18	891	0	0	0	0	0	0
31,250	31,300	0	0	670	0	10	881	0	0	0	0	0	0
31,300	31,350	0	0	660	0	**	870	0	0	0	0	0	0
31,350	31,400	0	0	649	0	0	860	0	0	0	0	0	0
31,400	31,450	0	0	639	0	0	849	0	0	0	0	0	0
31,450	31,500	0	0	628	0	0	839	0	0	0	0	0	0
31,500	31,550	0	0	618	0	0	828	0	0	0	0	0	0
31,550	31,600	0	0	607	0	0	818	0	0	0	0	0	0
31,600	31,650	0	0	597	0	0	807	0	0	0	0	0	0
31,650	31,700	0	0	586	0	0	797	0	0	0	0	0	0
31,700	31,750	0	0	576	0	0	786	0	0	0	0	0	0
31,750	31,800	0	0	565	0	0	776	0	0	0	0	0	0
31,800	31,850	0	0	554	0	0	765	0	0	0	0	0	0
31,850	31,900	0	0	544	0	0	755	0	0	0	0	0	0
31,900	31,950	0	0	533	0	0	744	0	0	0	0	0	0
31,950	32,000	0	0	523	0	0	733	0	0	0	0	0	0
32,000	32,050	0	0	512	0	0	723	0	0	0	0	0	0
32,050	32,100	0	0	502	0	0	712	0	0	0	0	0	0
32,100	32,150	0	0	491	0	0	702	0	0	0	0	0	0
32,150	32,200	0	0	481	0	0	691	0	0	0	0	0	0
32,200	32,250	0	0	470	0	0	681	0	0	0	0	0	0

**If the amount you are looking up from the worksheet is at least \$30,300 (\$31,300 if married filing jointly) but less than \$30,338 if married filing jointly), your credit is \$3. Otherwise, you cannot take the credit.

***If the amount you are looking up from the worksheet is at least \$34,450 but less than \$34,458, your credit is \$1. Otherwise, you cannot take the credit.

2004 Earned Income Credit (EIC) Table—Continued

Caution. This is not a tax table.

If the amount you are looking up from the work-sheet is—		And your filing status is—					If the amount you are looking up from the work-sheet is—	And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—		Your credit is—		Single, head of household, or qualifying widow(er) and you have—		Married filing jointly and you have—		Your credit is—	
At least	But less than	No children	One child	Two children	No children		One child	No children	One child	Two children	No children		One child
32,250	32,300	0	0	460	0	0	670	34,750	34,800	0	0	0	144
32,300	32,350	0	0	449	0	0	660	34,800	34,850	0	0	0	133
32,350	32,400	0	0	439	0	0	649	34,850	34,900	0	0	0	123
32,400	32,450	0	0	428	0	0	639	34,900	34,950	0	0	0	112
32,450	32,500	0	0	418	0	0	628	34,950	35,000	0	0	0	102
32,500	32,550	0	0	407	0	0	618	35,000	35,050	0	0	0	91
32,550	32,600	0	0	397	0	0	607	35,050	35,100	0	0	0	81
32,600	32,650	0	0	386	0	0	597	35,100	35,150	0	0	0	70
32,650	32,700	0	0	375	0	0	586	35,150	35,200	0	0	0	60
32,700	32,750	0	0	365	0	0	576	35,200	35,250	0	0	0	49
32,750	32,800	0	0	354	0	0	565	35,250	35,300	0	0	0	39
32,800	32,850	0	0	344	0	0	554	35,300	35,350	0	0	0	28
32,850	32,900	0	0	333	0	0	544	35,350	35,400	0	0	0	17
32,900	32,950	0	0	323	0	0	533	35,400	35,450	0	0	0	7
32,950	33,000	0	0	312	0	0	523	35,450	35,458	0	0	0	1
33,000	33,050	0	0	302	0	0	512	35,458 or more		0	0	0	0
33,050	33,100	0	0	291	0	0	502						
33,100	33,150	0	0	281	0	0	491						
33,150	33,200	0	0	270	0	0	481						
33,200	33,250	0	0	260	0	0	470						
33,250	33,300	0	0	249	0	0	460						
33,300	33,350	0	0	239	0	0	449						
33,350	33,400	0	0	228	0	0	439						
33,400	33,450	0	0	218	0	0	428						
33,450	33,500	0	0	207	0	0	418						

MY NOTES ON TRANSLATING THIS TO PRACTICE:

MY STATE CONTACTS:

Contact Information

Employment and Disability Institute School of Industrial and Labor Relations

Cornell University
ILR Extension Bldg., Rm. 201
Ithaca, New York 14853-3901
607/255-7727 (voice)
607/255-2891 (TTY)
607/255-2763 (fax)
ilr_edi@cornell.edu (e-mail)
www.edi.cornell.edu

This publication is available in alternative formats. To request an alternative format, please contact us using the information provided above. This series of briefs are also available on-line in both text and pdf formats. They are located at www.ilr.cornell.edu/edi/PPBriefs.cfm