



HIV RISK REDUCTION & EARNED INCOME TAX CREDIT



WHAT IS EARNED INCOME TAX CREDIT (EITC)?

EITC is an anti-poverty program that provides **cash assistance** to lower income individuals.



Research shows that single women with children **reduce their HIV risk behaviors** just by claiming their EITC credit.



Poverty is a key driver of the HIV epidemic and EITC puts cash in low income individuals' hands.

TYPES OF EITC

FEDERAL

available nationwide to eligible Americans

STATE

REFUNDABLE

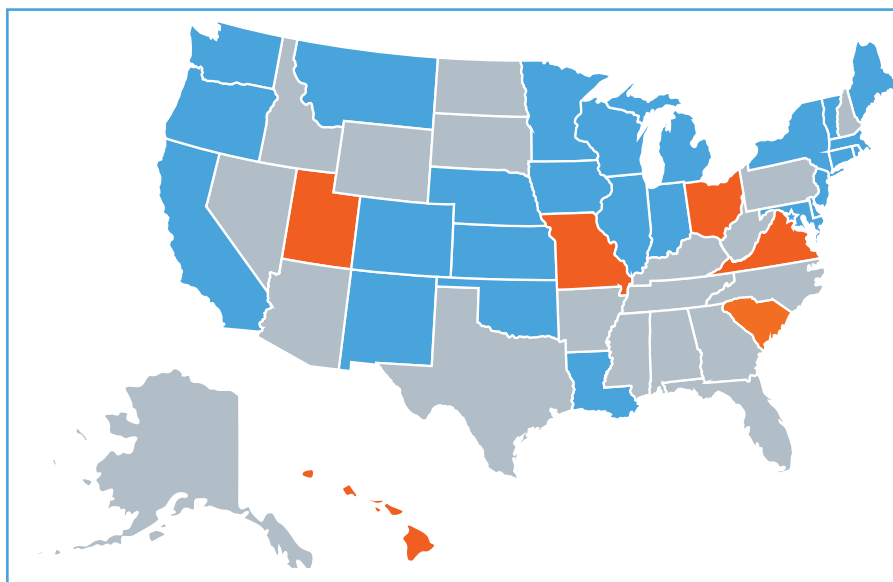
available even if you don't owe any taxes

NON-REFUNDABLE

unavailable if you don't owe taxes



NOT EVERY STATE HAS AN EITC, AND THOSE THAT DO VARY IN THEIR GENEROSITY.



STATES WITH EITC

- refundable state EITC (26 states and Washington, D.C.)
- non-refundable state EITC
- no state EITC



For a mother of 3, the difference between a refundable and non-refundable state EITC could mean at least an additional **\$643** in states with EITC worth 10% or more of federal EITC.

\$643 = IMPACT OF 2+ HOURS OF HIV RISK REDUCTION COUNSELING

REFUNDABLE

NON-REFUNDABLE

STATE EITC WORTH **AT LEAST 10% OF FEDERAL EITC**

21% reduction in HIV risk behaviors that year

No significant reduction in HIV risk behaviors that year

STATE EITC WORTH **LESS THAN 10% OF FEDERAL EITC**

No significant reduction in HIV risk behaviors that year

No significant reduction in HIV risk behaviors that year



Reductions in HIV risk behaviors resulting from cash assistance policies such as EITC may also reduce the risk of cervical cancer, liver cancer, and pelvic inflammatory disease.

