

Articles

Material Hardship Among Banked and Unbanked Earned Income Tax Credit-Eligible Families


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Abstract

The Earned Income Tax Credit (EITC) is a federal tax credit for low-income working individuals and families. However, material hardship among EITC-eligible families by the poor is a significant problem. This study uses a sample of 1,000 EITC-eligible families to examine the dependence of material hardship on receipt of EITC. Results show that EITC recipients are more likely to have an account in a bank. Strategic financial planning are drawn from the study to help financial organizations...

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