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# More working families use federal tax credit

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Many more Bay Area working families received a federal tax credit they were entitled to this year, with a remarkable 57 percent jump in participation during the spring tax season.

United Way attributes the huge increase, which translates to roughly \$5 million more in the pockets of local parents earning less than \$36,000 a year, to massive cooperation among government, business and nonprofit agencies.

The Earned Income Tax Credit, available through federal income tax returns, has often gone unclaimed by those who qualify. Two years ago, the IRS estimate for unclaimed benefits in this region was \$75 million.

The credit can be worth up to \$4,800 per family, depending on income and number of children. Beginning in San Francisco this year, residents receiving the federal tax credit also became eligible for an additional local credit of up to several hundred dollars under a separate program administered by the Treasurer's Office.

United Way's "Earn It! Keep It! Save It!" campaign marshaled volunteers in six counties: Alameda, Contra Costa, Napa, San Francisco, San Mateo and Solano. The agency also links lower-income workers with programs to help them build their assets for goals such as starting a business, buying a home or educating their children.

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