

LD 1544
“An Act to Improve Economic Security for Maine Children by
Establishing the Maine Dependent Tax Credit”

TAXATION COMMITTEE

Written Testimony By:

Melissa Harding

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Senator Claxton, Representative Meyer, and honorable members of the Joint Standing Committee on Health and Human Services:

My name is Melissa Harding, I am a mom of four, I live in Jackson and I am writing today to testify in favor of LD 1544. I am testifying in favor of this bill because I truly wish the Child Tax Credit was still coming to families. Before the CTC started my husband and I had been doing our best to keep our heads above water, however something was always late or behind no matter how hard we tried. Paying bills was always like robbing Peter to pay Paul. When we started receiving the CTC it was immediate relief and I realized how much financial stress we actually had because I felt it going away. The first few months were life changing. We were no longer robbing Peter to pay Paul. We did not have to choose between keeping our lights on or having groceries in the fridge. During that 12 months my car payment was actually on time every month for the first time which saved me another \$50 every month in late fees. All my children's needs were being met and mine and my husband's mental health seriously improved since we were no longer trying to keep our heads above water, we actually had the chance to swim. We had relief for the first time in a long time. Now that the CTC has stopped, many of the same stresses are just a part of our everyday life again and we are faced with making decisions between essential needs like paying electric on time or having to take the late fees to avoid disconnection and ultimately pay more for the bill we couldn't afford in the first place. Having to choose between medications, or groceries, keeping your lights on, or your home warm are not choices families should have to make. We can not continue to ignore that familiar ARE making these choices, and the ones who suffer the most are our children. The cost of living and surviving continues to rise and the choices are getting harder and harder to make. I sincerely urge everyone on this committee to think of a child and ask yourself if they deserve to thrive. The answer is yes. Every single one of them deserves a chance to thrive. Thank you for your time and consideration and I hope to see you all in favor of LD 1544.

Melissa Harding
Jackson
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