



Tax Credits for Low-Income Families

Heather's Family

A small desk with a laptop, books, and a chair sits in Heather Rude-Turner's living room in northern Virginia. Her two young children and even her two dogs know not to touch anything on that desk, no matter how rowdy they get around the house. "That's mommy's desk," says Heather's 5-year-old daughter, Naomi.

Why the caution? Because Rude-Turner, 31, has spent the last few years working toward her bachelor's degree. She graduated in December 2011 with a degree in child psychology, a cause for celebration for her entire family. They know the road to graduation has been longer and more difficult than most.

In 2007, Rude-Turner was living a comfortable middle-class life with her husband and two children. But her husband started drinking heavily and became extremely abusive. Rude-Turner knew this was a dangerous situation for her and her children, and so they left in January 2008. She lived with family for a few months, but eventually moved with her kids into a shelter for abused women in March 2008.

"I had those times when I was sitting on the kitchen floor just crying for an hour after I put the kids to bed because I didn't know what else to do," Rude-Turner recalls. "My whole world had been shattered. I spent a lot of time trying to reconnect with [God] and figure out what his plans for us were."

She found a job driving a school bus and did everything she could to be resourceful for her and her children. By September 2008, Rude-Turner had saved enough money to move her kids into a small apartment in northern Virginia. But even then, she felt she was living on the edge of poverty. She often didn't have enough food to feed herself and her children, so she would go hungry.

"Even though I was working, we still didn't have enough," Rude-Turner, a former U.S. marine, says.

But when she filed her tax return in 2009, her pastor at Ravenswood Baptist Church in Annandale, VA, told her about an important resource for working people struggling with poverty: the Earned Income Tax Credit (EITC). This is a refundable tax credit for low-income workers that offsets the burden of U.S. payroll taxes. Only working families can



Laura Elizabeth Pohl

claim the EITC, which is designed to encourage people to work. Rude-Turner immediately filed her tax return and received the tax credit.

"I got about \$4,000 or \$5,000 each year, and that was enough money to help me purchase my laptop for school, save money, and take care of our vehicle," she says. "Without the benefits, it would have been a lot more difficult for us to get on our feet."

Today, Rude-Turner lives in a house in a safe neighborhood, works full-time as a teacher at a childcare center in Annandale, VA, and is engaged to be married. She hopes that her hard-earned degree will help her get a promotion at her current job—and perhaps lead to a new career teaching at a public school. Naomi and Isaac, 3, are flourishing in their new home and new family.

Rude-Turner knows it would have been difficult to reach her goals without the help of family, friends, her church, and programs aimed at helping poor and hungry people overcome difficult circumstances. She knows what people in similar situations are going through.

"All you hear about in the news is the people who have stayed on public assistance or are leeching off the system, but it's not about that. You need to have hope and understanding and compassion and know that people are using the programs the way they should be used," she says. "These programs are helping families like ours."

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