

EITC CTC Comparison Chart

EITC				CTC
Income				
Income Limits and Credit Amount				
Children	Single	Married	EITC up to:	No minimum income requirement. Credit up to: <ul style="list-style-type: none">\$3,600 per child under 6\$3,000 per child under 18
None	\$21,430	\$27,380	\$1,502	
1	\$42,158	\$48,108	\$3,618	
2	\$47,915	\$53,865	\$5,980	
3 or more	\$51,464	\$57,414	\$6,728	
Investment income — \$10,000				Maximum credit amounts phase out at: <ul style="list-style-type: none">\$75,000 – single\$112,500 – head of household\$150,000 – married filing jointly
Sources of income				
Wages, salary, tips, employer-based disability, self-employment earnings, military combat pay, union strike benefits				
				Investment income – no limits
Taxpayer ID Number				
Valid Social Security number (SSN) that permits work in the U.S. for tax filer, spouse, and children. (Exception: workers can claim the EITC for workers without children if their child doesn't have an SSN.)				<ul style="list-style-type: none">Valid Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN) for tax filer and spouse.Children must have an SSN.
Filing Status				
Cannot be Married Filing Separately. Exception: Someone who files taxes as Married Filing Separately may still be eligible for the EITC if they provide more than half the expenses for their household, can claim a dependent, and meet one of the following: 1. Do not live with their spouse during the last 6 months of the taxable year or 2. Have an agreement (not a divorce decree) with the spouse and don't live in the same house.				Any
Age Requirement				
Workers without children must be: <ul style="list-style-type: none">19 and over24 and over if a student18 and over if a qualified homeless or former foster youth				Any
Child Qualifications (workers with children)				
Relationship				
<ul style="list-style-type: none">Son, daughter, grandchild, stepchild or adopted childYounger sibling, step-sibling, half-sibling, or their descendentFoster child placed with the worker by a government agency				
Residency				
Must live with the worker in the U.S. for more than half the year				Must live with the worker in the U.S. for more than half the year (Exception: A non-custodial parent who is permitted by a divorce or separation agreement to claim the child as a dependent)
Age of Child				
Under 19, under 24 if a full-time student, or any age if totally and permanently disabled				Under 18
Dependency				
Not required (except for a claim by a married parent who separated from their spouse during the first half of the year)				Children claimed must be considered a dependent for tax filing purposes
Tax Forms				
Form 1040 and Schedule EIC (workers for children)				Form 1040 and Schedule 8812 "Additional Child Tax Credit"