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CHILDREN'S DEFENSE FUND & CHAPIN HALL

Family Stability & Economic Mobility: Expanded Child Tax Credit as a Key Anti-Poverty & Child Welfare Prevention Strategy

Our Vision

Children's Defense Fund (CDF), a national advocacy organization, and Chapin Hall, an independent policy research center, share a common goal of ensuring that children, youth, and families have every opportunity to reach their full potential. All children and their families should have access to the resources and supports they need to thrive and for each generation to advance economically.

We are committed to developing evidence-based, actionable solutions and informing policy change to achieve this vision. This will require a comprehensive approach focused on family stability and economic mobility^a that includes policies to: improve the context in which families live, reduce disparities and inequities, and promote wealth-building opportunities. Expanded and equitable access to income supports, child care, paid family leave, nutrition, rental and housing assistance, stable employment with family-supporting wages, and affordable health care are foundational to promote child and family well-being.

Enacting a permanently expanded child tax credit (CTC) at the federal level is also critical to child well-being. This evidence-based policy has the potential to reduce child poverty, advance economic mobility, and prevent family separation, leading to significant long-term cost savings.¹ The impact of the pandemic-era expanded CTC demonstrates a key point CDF has emphasized time and time again: child poverty is preventable in our rich nation, and there are policy solutions that work to end it. We must build on those policy solutions, make them permanent, and work even harder to make sure they reach every child.²

^a CDF has developed a comprehensive [Policy Agenda for Child Well-Being](#), with five policy zones: (1) Just & Caring Communities, (2) Family Stability & Economic Mobility, (3) Children's Health & Healing, (4) Education for Civic Life & Work, and (5) Early Learning & Development.

Children's Defense Fund and Chapin Hall are collaborating to advance evidence-based strategies that strengthen child and family well-being. This brief focuses **on the promise of making permanent the pandemic-era expanded Child Tax Credit (CTC)**. The CTC is a critical policy choice to address the **persistent problem of child poverty** in the United States. A robust body of research demonstrates that the expanded CTC significantly reduced poverty, mitigated hunger, and improved health and well-being for millions of families, with particularly strong effects for those most in need. By supporting the economic stability of families and reducing material hardship, the expanded CTC can also reduce child maltreatment and child welfare system involvement. Importantly, this policy would lead to **long-term cost savings through a wide range of benefits to society**, including children experiencing increased future earnings in adulthood, improved parent and child health and longevity, decreased infant mortality, reduced health care costs, avoided expenditures on child protective services, and reduced criminal legal system costs. The impact of the expanded CTC makes clear that **poverty is a policy choice**, and we have solutions to significantly decrease and even end child poverty.

THE PROBLEM: High Rates of Poverty Negatively Impact Child & Family Well-being and Are Costly

The Impact of Poverty

Poverty negatively impacts health and well-being, which further exacerbates disparities in life outcomes.³ A family's financial stability is the foundation for providing for a child's basic needs. Without that stability, the prospects for putting food on the table, or providing stable housing, clothing, and access to transportation to school or work become far more complicated and may compromise children's ability to safely grow, learn, develop, and experience the joy of childhood.²⁴

Children living in poverty face hardships like hunger and inadequate nutrition, unstable housing and homelessness, insufficient access to health care, and high levels of stress in the family, all of which may hamper parents' ability to provide consistent and nurturing environments for their children.⁴ These hardships can have wide-ranging—and sometimes lifelong—consequences.⁵ Child poverty is associated with behavioral and emotional challenges, adverse physical and mental health outcomes, and reduced educational attainment and economic prospects.⁶ The effects of poverty on young children (birth to age 5)—a critical period of development—are especially pronounced. Experiences of poverty during early childhood impact areas of the brain that control emotion, memory, language and literacy, and cognitive outcomes, and these impacts extend into adulthood.⁷ Therefore, experiencing economic scarcity and instability in early childhood can disrupt healthy brain development and compromise the foundation for long-term learning, behavior, health, and productivity.⁸

These negative outcomes impact all of us. It is estimated that child poverty costs the United States economy around \$1 trillion annually in lost earnings and productivity as well as increased spending on health care, crime, homelessness and child welfare.⁹ Conversely, every \$1 spent on reducing child poverty would result in a gain of \$7 to \$12 in benefits to society.⁹

Poverty and Material Hardship Are Widespread in the United States

In 2023, 11.1% of people (36.8 million people) in the United States lived in poverty, including 15.3% of children (11 million children)¹⁰ and 16.7% of children (3.6 million) under age 6.¹¹ According to the most recent estimates, one in five children—almost 14 million children total—face hunger and food insecurity,¹² more than 4.4 million children live without health insurance,¹³ and more than one million children,¹⁴ including over 500,000 children who are preschool age or younger,¹¹ experience homelessness each year.

Economic insecurity in the United States is widespread. More than 50% of all Americans spend at least a year in poverty by age 65,¹⁵ and nearly 50% of American families with young children are at risk for experiencing poverty before their child enters kindergarten.¹⁶ Furthermore, many families who are living with a low income (but are above the federal poverty line) struggle to meet basic needs. Forty-three percent of all families in the United States fall short of meeting their basic needs¹⁷ and almost 70% of families with incomes below 200% of the federal poverty line (below \$51,640 for a family of three in 2024) report experiencing material hardship in the past year, such as difficulty paying for housing, utilities, food, or medical care.¹⁸

Working full time does not guarantee economic security. A recent analysis demonstrates that more than 75% of low-income families working full time, year-round do not earn enough to cover basic costs, including child care, transportation, housing, and food.¹⁹ Because children who grow up

in poverty in the United States are much more likely to experience poverty as adults (compared to those who did not grow up in poverty),²⁰ reducing child poverty is critical to breaking the generational poverty cycle and increasing economic mobility. This is particularly true for children of color, who continue to face the largest opportunity gaps.²¹

Families of Color Are Disproportionately Likely to Experience Poverty and Material Hardship

Black, Latino, and Native American families are overrepresented in the United States poverty population¹⁰ due to longstanding structural barriers to opportunity. Black Americans and female-headed households with children are particularly vulnerable to experiencing poverty and remaining in poverty for longer periods of time.²² Persistent income and generational wealth gaps make it difficult for these families to afford necessities and nearly impossible to build wealth.²³ Today, almost 60% of Black and 66% of Latino families do not have enough resources to accommodate basic family budgets.¹⁷

Systemic inequities perpetuate child poverty.²⁴ These inequities are not an inherent characteristic of our society; existing policy, fiscal, and resource distribution decisions shape access to the supports and opportunities that families need to thrive. Political determinants of health (for example, voting, government, and policy) create structural conditions in which families live and interact, and these can influence their economic health.²⁵ Although these political determinants of health have historically structured relationships and distributed resources in ways that perpetuate economic inequities, they can be reorganized to reduce inequities and create conditions that support the well-being of all families.²⁵

Poverty Increases Risk for Child Welfare Involvement

For children and youth, the detrimental effects of poverty are illustrated perhaps most significantly when considering involvement with the child welfare system, which can result in lasting trauma, family separation, and a host of adverse outcomes.²⁶ Economic insecurity and material hardship are key drivers of referrals to child protective services (CPS) and involvement with the child welfare system.²⁷ ^b Nearly 83% of families investigated by CPS have incomes below 200% of the federal poverty line,²⁸ and recent evidence demonstrates that the relationship between child poverty rates and child maltreatment reporting rates (at the county level) has intensified significantly in recent years.²⁹ Researchers suggest this may be due to worsening economic conditions for those at the bottom of the income and wealth distributions because of steadily rising inequality in the United States.²⁹ Furthermore, low-income families who experience income instability are at particularly increased risk for child welfare involvement, independent of household income.³⁰

“The relationship between economic security and child maltreatment gives reason to suspect that implementation of public policies that support family economic security may play a considerable role in reducing abuse and neglect, and the wide range of associated economic and social consequences with which they have been linked.” (pg. 2)^b

^b Rochford, H. I., Zeiger, K. D., & Peek-Asa, C. (2022). Child care subsidies: Opportunities for prevention of child maltreatment. *Child & Adolescent Social Work Journal*, 1-11. <https://doi.org/10.1007/s10560-022-00887-9>

Families involved with the child welfare system are also at elevated risk of experiencing intergenerational poverty.³¹ The National Academies of Science, Engineering, and Medicine's recent consensus report, [Reducing Intergenerational Poverty](#), concluded that policies that reduce child welfare involvement are an important strategy to reduce intergenerational poverty, with the strongest evidence around income support policies for families living with a low income.³¹

Emerging research has explored the relationship between income inequality, upward mobility, and child welfare involvement. While counties with higher rates of income inequality (independent of child poverty rates) have been significantly associated with higher rates of substantiated child maltreatment,³² counties where children have a greater chance of moving up the income ladder are associated with lower child maltreatment report rates (even after accounting for income inequality and poverty rates).³³ This evidence suggests that addressing income inequality and intergenerational mobility has the potential to reduce not only child welfare involvement but also persistent economic disparities that exist across generations, particularly for Black and Native American children.³⁴

THE PROMISE: Expanded Child Tax Credit

The Benefits to Society of Investing in Children and Families

Families impacted by the child welfare system have shared what is needed to prevent child welfare involvement and build a system that centers the well-being of children and families. In a 2021 framework, they call for a “humanitarian society” with federal laws and public policies that redress poverty and increase family supports—including tax credits, paid family leave, and health care—as well as equitable access to high-quality housing, education, child care, transportation, job opportunities, and social supports.³⁵ This policy framework is aligned with the comprehensive body of evidence synthesized by Chapin Hall that demonstrates the positive effects of an array of economic and concrete supports as protective factors in reducing family risk for child maltreatment, preventing involvement with the child welfare system, improving safety and permanency outcomes for children and families who do become involved, and ultimately ensuring family well-being.³⁶ This evidence spans macroeconomic supports (tax credits, minimum wage, paid family leave, unemployment benefits), concrete supports (child care, housing, health care), and public assistance programs (Temporary Assistance for Needy Families [TANF], Supplemental Nutrition Assistance Program [SNAP], Special Supplemental Nutrition Program for Women, Infants, and Children [WIC]).³⁷

Public investments in programs that improve the economic security and well-being of children and families yield societal benefits through greater tax revenues from increased earnings, lowered health care costs, and reduced expenditures on legal and child welfare services.³⁸ Numerous studies have found that policies that boost family income are associated with improved outcomes and reduced risk for child welfare involvement.³⁹ In particular, tax credits received during childhood are associated with long-term benefits, including higher educational attainment, improved health, greater earnings, and upward intergenerational mobility.⁴⁰ Child-related tax benefits received by families with low incomes following the birth of their first child can have especially significant and long-lasting effects, including educational, behavioral, and economic advantages.⁴¹

There is robust research demonstrating that tax credits, and refundable tax credits in particular, are protective against child welfare involvement.⁴² A recent analysis estimated that an additional \$1,000 in child-related tax benefits to families with low incomes during a child's first year reduces child maltreatment referrals and substantiations by 3%, and decreases days spent in foster care by 8%, until the child reaches age 3.⁴³ Supporting family stability during the early years of a child's life, when the parent-child attachment relationship is forming, is critical. These attachments become the

foundation for how children view and interact with the world around them, influencing a child’s sense of security and trust, their capacity to regulate emotions, and their ability to develop meaningful social relationships in childhood and across the lifespan.⁴⁴ Family separation, including foster care placement, threatens this attachment.

The Powerful Impact of the Expanded Child Tax Credit

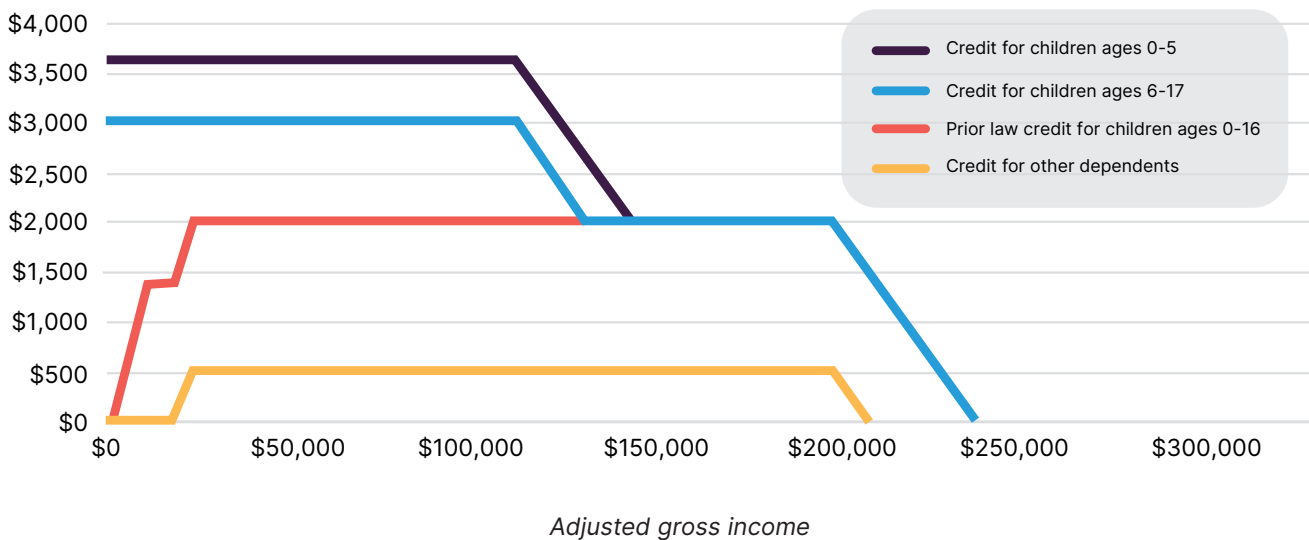
To mitigate economic hardship during the COVID-19 pandemic, the [American Rescue Plan Act of 2021](#) included a groundbreaking provision for an expanded Child Tax Credit (CTC).⁴⁵ This temporarily transformed the CTC into a program more closely resembling a national child allowance. It increased the credit amount,⁴⁶ expanded eligibility to all children except those in households with the highest incomes, and automatically provided half of the credit amount in six monthly advance payments directly to families (rather than delivering it as a lump sum payment at tax time).⁴⁷ From July to December 2021, nearly 62 million children across more than 35 million households received monthly payments of up to \$300 per young child and \$250 per older child.⁴⁸

Because the expanded CTC was fully refundable (meaning families did not need to file a tax return in order to receive the credit), it made the full credit amount available to families with very low income.⁴⁹ This was especially beneficial for Black, Latino, and Native American children, approximately half of whom have historically been excluded from receiving the full credit under prior law because their families did not earn enough to qualify (compared with one-quarter of White children).⁵⁰

Figure 1: Comparison of Expanded CTC to Prior Law CTC ⁵¹

American Rescue Plan Act Expansion of the Child Tax Credit

Single parent with one, tax year 2021



Source: Urban-Brookings Tax Policy Center calculations.

Notes: ARP = American Rescue Plan Act. Assumes all income comes from earnings, and child meets all tests to be a CTC-qualifying dependent. \$3,000 and \$3,600 credits are fully refundable; prior law limited refunds to \$1,400 out of the maximum \$2,000 credit. Credit for married parents first phases out at \$150,000 of income until credit reaches pre-2021 level; begins second phase out at \$400,000 of income. Only citizen children qualify for the \$3,000 and \$3,600 credits for children under 18. Noncitizens under age 18 who meet the dependency tests of eligibility can qualify other dependent credit.

The expanded CTC had a profound impact on children and their families.⁵² Child poverty declined by *nearly half* in 2021 to a record low, falling from 9.7% to 5.2%.⁵³ The expanded CTC improved conditions and drove poverty sharply downward for all children, with poverty rates for Black, Latino and Native American children dropping the most.⁵⁴ The United States Census Bureau attributed most of this historic reduction to the expanded CTC,⁵⁵ which lifted almost 3 million children out of poverty and gave them the opportunity to thrive.⁵⁶ This included 1.2 million Latino children, 820,000 White children, 716,000 Black children, and 110,000 Asian children.⁵⁵

The expanded CTC payments provided increased financial security and stabilized families' incomes from month to month, mitigating the negative effects of income volatility on children.⁵⁷ Families spent the majority of their expanded CTC payments on necessities (food, utilities, clothing, and housing), child care and educational expenses, and paying down debt.⁵⁸ As a result, the expanded CTC reduced material hardship and improved well-being, especially for families living with a low income.⁵⁹ For these families, it substantially decreased food insecurity, with particularly strong effects for Black and Latino households,⁶⁰ and it was associated with reduced stress and improved mental health, with Black and Latino parents reporting the greatest benefits.⁶¹

The expanded CTC had other important benefits for families—it enabled parents to spend more time with their children and feel supported in their parenting responsibilities.⁶² Recipients reported that the expanded CTC payments allowed them to invest in their children, providing them with the opportunity to pay for more or better extracurricular activities and save for their children's future education.⁶²

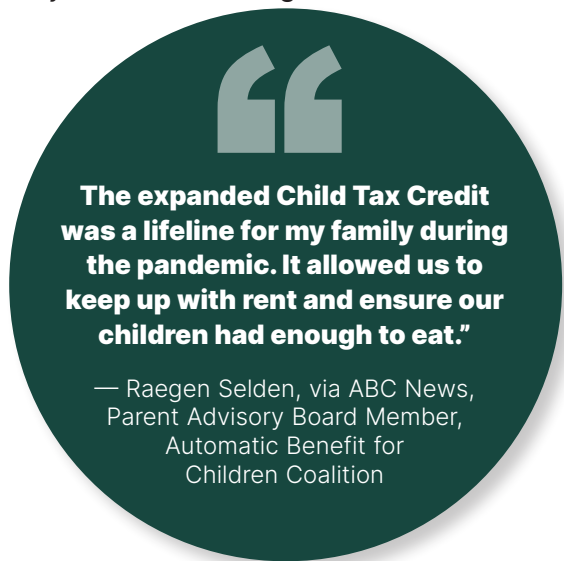
Despite the powerful benefits of the expanded CTC for children and their families, Congress allowed this policy to expire. This had a dramatic impact: the child poverty rate more than doubled, rising to 12.4% in 2022 (higher than it was immediately before the expanded CTC).⁶³ The children most in need were again excluded from receiving this tax credit because their family's income was not high enough to qualify under current federal policy. Those left behind included 91% of children living below the poverty line, 48% of children living in female-headed households, 40% of Latino children, 38% of Black children, and 35% of rural children.⁶⁴ In 2023, the child poverty rate increased further, to 13.7%, with particularly large increases in poverty among Black, Latino, and Native American children.¹⁰ Approximately 6.2 million more children were living in poverty than in 2021.⁶⁵ After families stopped receiving the monthly

CTC payments, food insufficiency among households with children increased by an estimated 25%, with Black and Latino households most impacted.⁶⁶ Parents who had previously received the monthly payments reported facing increased financial stress and difficulty meeting monthly expenses.⁶⁷

Contrary to what many predicted, child maltreatment appeared to decline during the pandemic.^{68 c}

The limited research that considers the impact of the

^c Campbell, K. A., Wood, J. N., & Berger, R. P. (2023). Child abuse prevention in a pandemic: A natural experiment in social welfare policy. *AMA Pediatrics*. <https://doi.org/10.1001/jamapediatrics.2023.4525>



“[T]hese results suggest that pandemic-related policies served as an unplanned child abuse prevention program with a rate of success far above that described for any established child abuse prevention efforts.” (p. 1) ^c

expanded CTC on child welfare outcomes indicates the monthly payments had a protective effect.⁶⁹ One analysis found the expanded CTC payments were associated with an immediate, almost 14%, decrease in calls to the national child abuse hotline, with the largest reductions occurring after the last three payments.⁷⁰ Following the expiration of the expanded CTC payments, there was a gradual daily increase in hotline calls over time, particularly for neglect.⁷⁰

THE PATH FORWARD: Policy Recommendation

The impact of the expanded CTC makes clear that poverty is a policy choice, and there are solutions to significantly decrease and even end child poverty in the United States. Enacting a permanent, expanded CTC is a key anti-poverty and child welfare prevention strategy that would be life-changing for millions of children and their families.⁷¹ The research compiled in this brief demonstrates that implementing this policy would improve child and family well-being in the near and long term by reducing poverty, mitigating hunger, and providing economic security, particularly for those most in need. A permanently expanded CTC would be an important tool to address both financial inequality and the widening income gap in the United States.⁷²

If the expanded CTC were made permanent, it could—on its own—potentially reduce child poverty by more than 40%, even when considering other public benefit programs.⁷³ Children from all racial and ethnic groups would benefit. Child poverty could be cut by more than 60% for Native American children, more than 50% for Black children, 45% for Latino children, and almost 40% for White children.⁷⁴ By boosting family income and promoting economic stability, the expanded CTC would likely reduce family child welfare involvement, particularly for Black, Latino, and single-parent households.⁷⁵

Importantly, this policy option would benefit all of us. It is estimated that the expanded CTC's benefits would be worth *more than 15 times* the annual program costs due to a wide range of benefits to society, including children experiencing increased future earnings in adulthood, improved parent and child health and longevity, decreased infant mortality, reduced health care costs, avoided expenditures on child protective services, and reduced criminal legal system costs.⁷⁶ Fortunately, Connecticut lawmakers, Sen. Chris Murphy and Rep. Rosa DeLauro, D-Conn., have introduced another piece of legislation, the American Families Act, that has many provisions and language needed to improve the economic well-being of America's children. Policymakers should act swiftly to pass a fully refundable, expanded Child Tax Credit.



We need the Child Tax Credit to be fully expanded, paid monthly, and made available to all children who need it, regardless of their parents' and caretakers' situations."

— Tia Simmons, via ABC News,
Parent Advisory Board Member,
Automatic Benefit for
Children Coalition

Figure 2: Benefits to Children and Society from a Permanently Expanded CTC ⁷⁷

Child Tax Credit Expansion Would Provide Large Gains for Children and Society



Lower neo-natal mortality



Greater safety from reduction in crime



Greater health and longevity for children and parents



Increased future tax payments by child beneficiaries



Higher future earning of child beneficiaries



Reduced expenditure on children's and parents' health care costs



Lower costs of protecting children from abuse & neglect

Source: Irwin Garfinkel et al. "The Costs and Benefits of Child Allowance," Center on Poverty and Social Policy at Columbia University, 2021

APPENDIX: Enhancing the CTC at the State Level

State-level child tax credits are an effective poverty reduction and child welfare prevention strategy.⁴² According to an analysis by the Institute on Taxation and Economic Policy, a refundable state child tax credit of \$2,000 or less, that includes a 20% credit increase for families with children under 6, would reduce the child poverty rate by at least 25% in almost all states.⁷⁸

In the absence of federal policy on the expanded CTC, several states have enacted or enhanced their own child tax credit.⁷⁹ Minnesota's newly established [refundable child tax credit](#) is the nation's most generous. It provides families earning \$35,000 or less with up to \$1,750 for each qualifying child under age 18⁸⁰ and is predicted to reduce child poverty in the state by 33%. Modeled after the federal pandemic-era expanded CTC, Minnesota is also the first state to offer families the option of receiving advance periodic payments of the child credit.⁸² Colorado made its [child tax credit](#) fully refundable and is the first state to offer an additional boost to children under age 6.⁸³ It provides families earning less than \$35,000 with up to \$1,200 for each child under age 6. Other states increased the income limit for families to be eligible to receive the child tax credit (Maryland) or increased the maximum child tax credit amount (New Jersey).⁸⁴

About Children’s Defense Fund

Founded in 1973, Children’s Defense Fund envisions a nation where marginalized children flourish, leaders prioritize their well-being, and communities wield the power to ensure they thrive. The only national, multi-issue advocacy organization working at the intersection of child well-being and racial justice, CDF advances the well-being of America’s most diverse generation, the 74 million children and youth under the age of 18 and 30 million young adults under the age of 25. CDF’s grassroots movements in marginalized communities build power for child-centered public policy, informed by racial equity and the lived experience of children and youth. Its renowned CDF Freedom Schools® program is conducted in nearly 100 cities across 30 states and territories. Learn more at www.childrensdefense.org.

About Chapin Hall

[Chapin Hall](http://www.chapinhall.org) is an independent policy research center that provides public and private decision-makers with rigorous research and achievable solutions to support them in improving the lives of children, families, and communities. Chapin Hall adheres to the values of science, meeting the highest standards of ethics, integrity, rigor, and objectivity in its research, analyses, and reporting. Learn more about the principles that drive our work in our [Statement of Independence](https://www.chapinhall.org/statement-of-independence).

For more information about Chapin Hall, visit www.chapinhall.org or @Chapin_Hall. For more information about our economic and concrete supports portfolio, visit <https://www.chapinhall.org/project/a-key-connection-economic-stability-and-family-well-being/>

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benefits, relative to those without (Biehl, A. M., & Hill, B. (2018). Foster care and the Earned Income Tax Credit. *Review of Economics of the Household*, 16(3), 661–680. <https://doi.org/10.1007/s11150-017-9381-1>). States that provide refundable state-level EITC benefits, compared to those that do not, experience 11% fewer entries into foster care—even after controlling for poverty, race, and education (Rostad, W. L., Ports, K. A., Tang, S., & Klevens, J. (2020). Reducing the number of children entering foster care: Effects of state earned income tax credits. *Child Maltreatment*, 25(4), 393–397. <https://doi.org/10.1177/1077559519900922>). A 10% increase in the generosity of refundable state EITC benefits is associated with a 5% decline in reported maltreatment rates and 9% decline reported neglect rates (Kovski, N. L., Hill, H. D., Mooney, S. J., Rivara, F. P., Morgan, E. R., & Rowhani-Rahbar, A. (2022). Association of state-level earned income tax credits with rates of reported child maltreatment, 2004–2017. *Child Maltreatment*, 27(3), 325–333. <https://doi.org/10.1177/1077559520987302>). EITC is also associated with increased child safety (Klevens, J., Schmidt, B., Luo, F., Xu, L., Ports, K. A., & Lee, R. D. (2017). Effect of the Earned Income Tax credit on hospital admissions for pediatric abusive head trauma, 1995–2013. *Public Health Reports*, 132(4), 505–511. <https://doi.org/10.1177%2F0033354917710905>).

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