Child Tax Credit: Raising Children out of Poverty

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EXECUTIVE SUMMARY

With the passage of the 2021 American Rescue Plan (ARP) Act, multiple supports for families with dependents will be implemented. Perhaps one of the most impactful and hopeful for permanency after the ARP Act is the child tax credit (CTC). The revised CTC combined with stimulus checks, and expanded EITC eligibility is predicted to raise 50% of children out of poverty by putting cash into the pockets of families with children without cutting other benefits. The United States (US) stands apart from every other industrialized country for percentage of children living in poverty. Currently, the US has the lowest percent of gross domestic product (GDP) for cash benefits (0.1%) of all Organization of Economic Cooperation and Development (OECD) countries. Research suggests that cash transfer programs can lead to improved math and reading skills, test scores, mental and physical health, and adult earnings (Jones, et al. 2015, Chetty et al. 2011, Shaefer et al. 2018). The CTC is of interest to Democrats and Republicans. The CTC also resonates with both metro and rural communities. Addressing poverty must involve increasing cash transfer benefits without cutting anti-poverty programs targeting low and very low income families. Early childhood advocates must become fully equipped to speak out for infants, young children, and their families. Only with action and advocacy now will the one-year ARP policy changes become permanent.

INTRODUCTION

With the passage of the 2021 American Rescue Plan (ARP) Act, multiple supports for families with dependents will be implemented. These include child care, Head Start, Part C Early Intervention, Maternal, Infant, and Early Childhood Home Visiting (MIECHV) supports, increased Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and Low Income Home Energy Assistance Program (LIHEAP), and expanded Affordable Care Act, Medicaid, Children's Health Insurance Program (CHIP), Consolidated Omnibus Budget Reconciliation Act (COBRA) healthcare coverage subsidies, and cash in the form of stimulus checks and child tax credits. Perhaps one of the most impactful and hopeful for permanency after the one-year ARP Act is the child tax credit (CTC).

A cost-benefit analysis of the CTC conducted by the Center on Poverty and Social Policy concluded that CTC investment would be from very good to an extraordinarily good investment for the nation. Making the CTC fully refundable and increasing the benefit to ARP levels would reap societal benefits eight times greater than its cost. Societal benefits would span education, employment, health, child protective services, and criminal justice system (Garfinkel et al. 2021).

AMERICAN RESCUE PLAN ACT CHILD TAX CREDIT

The revised CTC combined with stimulus checks, and expanded EITC eligibility is predicted to raise 50% of children out of poverty by putting cash into the pockets of families with children without cutting other benefits.

The expanded CTC increases payment amounts, reinstates the head-of-household category, calls for payment on a monthly basis, makes it fully refundable, eliminates the minimum earned income requirement, and extends age limit to include 17-year-olds. It, however, disqualifies children without a Social Security number (SSN).

Children are the poorest age group in the United States (US). One in six children (18%) under 6 years of age lives in poverty. This is 1.5 times higher than for adults 18-64 years old (11%) and two times higher than for adults 65 and older (10%). In 2019 more than 10 million United States (US) children lived below the federal poverty level. Fifty percent of those were living in extreme poverty. Child poverty by race and ethnicity is even more extreme; Blacks 30.1%, Native Americans 29.1%, Hispanics 23.7% in contrast to Whites 8.9%. (Children's Defense Fund 2020). Child poverty costs an estimated $800 billion to $1.1 trillion every year due to increased crime, worsened health, and lower earnings when children raised in poverty become adults (National Academies of Sciences, Engineering, and Medicine 2019).

The US has the highest rate of post-tax and post-cash transfer child poverty of any developed country (Shaefer, et al. 2018). Economically similar countries, such as Canada, United Kingdom, and Australia, have lower child poverty rates than the US. This has been attributed to their more generous child benefits targeting households with children (National Academies of Sciences, Engineering, and Medicine 2019). The CTC is expected to lower poverty by providing a larger CTC benefit for lowest-income families (Parlapiano and Katz, 2021).

The expanded CTC allows families to claim up to $3,600 annually for each child under 6 years old and $3,000 for each child 6-18 years old. This is an increase from the 2017 Tax Cuts and Jobs Act (TCJA) $1,400 to $2,000 per child, depending on income. There is also an age extension from up to 17 years of age to 18 years and creates a head-of-household income category higher than single return. Particularly impactful for the poorest families is the elimination of the minimum earned income requirement (previously $2,500). These extended qualifications will expire after one year if not made permanent.

The expanded CTC begins to phase out at adjusted gross income (AGI) $75,000 (single returns), $112,500 (head-of-household), and $150,000 (joint returns) and zeros out at $80,000 (single) and $160,000 (joint returns).

The CTC continues with the Tax Cut Job Cuts and Job Act (TCJA) requirement that a social security number (SSN) must be provided for each child to qualify while the parent can provide SSN or taxpayer identification number (TIN). Prior to TCJA, children qualified with either SSN or TIN. This change resulted in exclusion of roughly a million children who had previously qualified (Z. Laris, personal communication). Families not qualifying for the enhanced CTC can still claim based on the TCJA eligibility.

The CTC will ultimately be based on tax year 2021 filings. However, payments may be made monthly starting July 2021 calculated using 2019 or 2020 AGI. This amounts to a 50% CTC advance payment with the remaining 50% filed on 2021 tax returns. (There is an opt-out option for families choosing to have 100% applied to 2021 tax filing.) For a family of five with three children, one under six years of age, payments could be as high as $800 per month. The CTC payment amount will be fully refundable on 2021 tax filings unlike the TCJA maximum of $1,400.

Adjustments for overpayments will be paid back on 2021 tax filings except for lower- and moderate-income taxpayers. Filings reporting AGI below $40,000 (single), $50,000 (head-of-household), or $60,000 (joint) will not have to repay any overpayments. This 'safe harbor' phases out and requires 100% payment of any overpayment at $80,000 (single), $100,000 (head-of-household), or $120,000 (joint).

US HISTORY AND INTERNATIONAL CHILD-TARGETED CASH TRANSFER BENEFITS

Unlike Social Security for the elderly, the US has never had a cash transfer program to families that was enough to drive down child poverty (Turner and Kamenetz, 2021). In 1911 the US implemented the "mother's pension" stipend for qualifying single mothers. The 1935 Social Security Act included the Aid for Dependent Children (later Aid for Families with Dependent Children [AFDC]) that also primarily targeted single mothers. The EITC was enacted in 1975. In 1996 President Clinton signed the welfare reform bill that ended AFDC and enacted Temporary Assistance for Needy Families (TANF) block grant. States had wide flexibility of implementation with the over-arching goal to address poverty and economic disadvantage. However, by 2019 fewer than one in four families in poverty were receiving TANF cash assistance, compared to seven in 10 before AFDC ended.

The first CTC in the US was signed into law with the Taxpayer Relief Act of 1997. The TCJA of 2017 provides $1,400 to $2,000 per child up to 17 years old, depending on income, and phases out for AGI between $400,000 to $440,000 (joint return) or $200,000 to $240,000 (single return). Only children with a SSN qualify to receive the benefit. Payments are made in full at the time of tax filing and are not fully refundable. There is no head-of-household category. This is the policy that the US will revert back to if the ARP is not made permanent after one year.

The two reasons cited for why US cash transfer programs targeting children have not addressed child poverty are: (1) cash transfer funds are only partially refundable and, as such, do not benefit the lowest income households and (2) funds are tied to tax filings and delivered in an annual payment that does not align with household financial need and consumption patterns (Hammond and Orr 2020).

Currently, the US has the lowest percent of gross domestic product (GDP) for cash benefits (0.1%) of all Organization of Economic Cooperation and Development (OECD) countries. Iceland has the highest at 2.4%; Sweden and Denmark are at 2.1%. Austria, Canada, Denmark, Finland, France, Germany, Ireland, Luxembourg, the Netherlands, Norway, Sweden, and the United Kingdom have all implemented some type of child cash benefit that is universally accessible to all families with children whether they work or not and whatever their income. Canada is the highest at $4,300 annually per child under six years old. It is significant to also consider that all of these countries have universal health care programs and highly subsidized high-quality child care and early childhood education in addition to their cash benefits for children (Shaefer, et al. 2018). Canada also has universal dental coverage (Jones, et al. 2015).

BENEFITS OF CASH TRANSFER PROGRAMS

Cash benefits for families with young children have been shown to lift families out of poverty. Programs promoting quality-adjusted life years (QALY), a measure of effectiveness of health interventions, has quantified cost of various strategies' impact on health in the US. For instance, Medicaid is identified as a

QALY cost of $66,000 per recipient. The QALY benefit for EITC cost is calculated at $7,686, only 12% that of Medicaid (Hammond and Orr 2020). Cash benefits to families with children show promise in addressing poverty.

Considering the impact of US cash transfer programs, the mothers' pension of 1911 mentioned earlier found that sons of those accepted to the program went on to get more schooling, earn more money, and live longer compared to sons of women who were not accepted (Children's Defense Fund 2020). A study looking at the long-term impacts of tax credits found that raising refundable tax credits by $1,000 raises student test scores by 6-9% of a standard deviation and leads to higher earnings later in life surpassing the credit's budgetary cost. Chetty and colleagues stated, "The neutrality of refundable credits to consumption choice allows parents to use the benefit in a way that maximizes impact given their idiosyncratic needs," (Chetty et al. 2011). Research also suggests that cash transfer programs can lead to improved math and reading skills, test scores, mental and physical health, and adult earnings (Jones, et al. 2015, Chetty et al. 2011, Shaefer et al. 2018).

Canada implemented working income tax benefits in 1993. These monthly payments are universally provided to all families with children in all but two provinces. A study in 2015 examined how recipients spent their cash benefits. Findings showed increased spending on direct education (tuition, computer supplies), more strongly seen among the lowest income families, and prescription drugs. There was also an increase in spending on everyday items such as rent, basic food, transportation, child care, and recreation. Interestingly, there was a decrease in spending in restaurants and on alcohol and tobacco. Researchers speculated that decreased financial stress may have contributed to decreased alcohol and tobacco consumption. Reduction in maternal smoking among women receiving EITC has been seen in other studies (Jones, et al. 2015).

RECOMMENDATIONS

Shaefer and colleagues in their 2018 published research identified the following characteristics of cash transfer programs for effectively reducing child poverty:

Child allowance should be

1. Universal
2. Readily accessible and of sufficient frequency to meeting short-run cash needs
3. Adequate for a family to address basic needs of its children, which is estimated to be approximate $250 per month per child
4. Allocated at a higher rate for younger children

(Shaefer, et al. 2018)

In 2015 the US Congress signed into law a provision directing the National Academies of Sciences, Engineering, and Medicine to conduct a comprehensive, nonpartisan, study of child poverty in the US. Led by the nation's experts on the issue, the Committee on Building an Agenda to Reduce the Number of Children in Poverty by Half in 10 Years published *A Roadmap to Reducing Child Poverty* in 2019 (National Academies of Sciences, Engineering, and Medicine 2019). The Committee recommended four approaches to addressing child poverty, (1) Work-Based package, (2) Work-Based and Universal Support package, (3) Means-Tested Supports and Work package, and (4) Universal Supports and Work Poverty Reduction package. All four packages include expanding EITC and the Child and Dependent Care Tax Credit (CDCTC) as work incentives. One package calls for an increase in the federal minimum wage, again as a work incentive. Two call for beginning a monthly payment of $166 per child. Two of the four packages would cut poverty by half, (3) a Means-Tested Supports and Work package and (4) Universal Supports and Work Poverty-Reduction package. Both approaches include work-based and income-support enhancements and are briefly described below.

(3) The Means-Tested Supports and Work package includes
   a. 40% increase in EITC
   b. fully refundable Child Care Tax Credit concentrated on families with the lowest incomes and with children under five years of age
   c. 35% increase in SNAP or food stamps benefits
   d. increase in housing vouchers directed to families with children.

   Estimated cost for this package is $90.7 billion per year.

(4) The Universal Supports and Work Poverty-Reduction package includes
   a. 40% increase in EITC
   b. fully refundable Child Care Tax Credit concentrated on families with the lowest incomes and with children under five years of age
   c. a raise in the federal minimum wage to $10.25 and index it to inflation thereafter
   d. restore program eligibility for nonqualified legal immigrants for SNAP, TANF, Medicaid, Social Security Insurance, and other means-tested federal programs
   e. monthly payments of $225 per child under 17 years of age including legal immigrants
   f. guaranteed minimum child support of $100 per month per child.

   Estimated cost for this package is $111.6 billion per year.

(National Academies of Sciences, Engineering, and Medicine 2019)

EXPANDING AND REDESIGNING CHILD TAX CREDIT IN US

There is a growing movement to implement a CTC in the US and address child poverty. The US stands apart from every other industrialized country for percentage of children living in poverty. A plethora of research shows the adverse impact poverty can have on children, families, communities, and society. There is broad understanding of the impact early childhood experiences have on brain development. States are interested in policies that promote academic readiness upon entry into the school setting and better assure academic success. The business world is increasingly concerned about the quality of the next generation of workforce skills. Law enforcement and the judicial system are over-burdened. Unaddressed childhood poverty adversely contributes to each of these societal touchpoints. There is growing bipartisan interest in expanding and redesigning the child tax credit.

The CTC is of interest to Democrats and Republicans. Both see the CTC as a way of giving parents means to act based on their individual value systems, a dominant American value. (Hammond 2017) The CTC can benefit states with high child poverty rates, such as California, and states with large Hispanic communities, such as in Texas. (Hammond and Orr 2020)

The CTC history is rooted in Republican and conservative movements. Newt Gingrich championed the earliest versions of the US CTC. It was expanded under George W. Bush, and more recently promoted by Republican Senators Mike Lee and Marco Rubio and Mitt Romney. The Trump administration increased the CTC benefit amount with the TCJA of 2017 (Hammond 2017). A letter written by a group of prominent conservatives to Congressional leadership dated July 16, 2020, called for expansion of both CTC and EITC (Institute of Family Studies 2020).

Conservative views see that the CTC gives parents greater control over their financial decisions and parenting. Republicans see the CTC as an opportunity to reach more traditional families. The CTC is also seen by conservatives as a way of reducing abortion rates. From a fiscal perspective, the CTC is seen as a means for simplifying the current fragmented array of programs targeting children and families (Hammond 2017).

Democrats also support expansion of the CTC. The CTC is seen as a way to better assure a basic income particularly impactful for the poorest families. Democrats also view the CTC as a way of increasing a parent's capacity to act upon their knowledge of what their family's unmet needs are that should be addressed. (Hammond 2017)

The CTC also resonates with both metro and rural communities. Metro areas have greater numbers of children benefiting from CTC. However, rural areas have lower income on average and often higher percentage of children living in poverty, making any program addressing child poverty more impactful in rural communities. The median yearly wage for year-round workers is roughly 19% lower in rural areas than metro areas. Thus, people living and working in rural areas are more likely to claim the low-income portion of the credit based on TCJA benefits. Rural areas in most states would have a higher percentage of children benefit from a fully available CTC. This holds true when disaggregated by race and ethnicity as well (Hammond and Orr 2020, Marr et al. 2020).

Nationally, 20.5% of tax filers in rural areas claim CTC compared to 17.3% in metro areas. This represents 45% of rural children compared to 38% of children in metro areas. In 12 states (Arizona, Mississippi, Florida, Kentucky, Louisiana, New Mexico, South Carolina, Arkansas, Georgia, Missouri, North Carolina, and West Virginia), 50% or more of children in rural areas benefit from CTC. Looking at states where there exist both metro and rural communities and where reliable metro and rural population data were available (n=42 states), showed that for 39 states the percent of children benefiting from CTC was greater in rural areas than metro. The average difference was 8.8 percentage points greater in rural than metro (range 2-19 percentage points difference, standard deviation = 4.2 percentage points). The three states where metro percentage was greater than rural were Connecticut, Montana, and Nevada with higher metro than rural percentage points of 8, 3, and 5, respectively. Thus, even in states where metro percentage was greater than rural, the differences were small (Marr, et al. 2020).

The yet-to-be-passed American Family Act (AFA) of 2019 calls for expansion of the CTC and reduction of child poverty. The AFA Act was introduced in the Senate by US Senators Michael Bennet (D-CO) and Sherrod Brown (D-OH) on March 6, 2019. It calls for modifying the child tax credit, making it fully refundable, adjusting for inflation annually, and calls for the Department of the Treasury to establish a program for making advance payments of the credit on a monthly basis. (Setting up such payment capacity with the ARP Act by July 2021 should be applicable to a permanent CTC.) Analysis of the impact the AFA would have on family benefits shows a mixed picture of equitable and nonequitable gains by race and ethnicity with Hispanics gains > Asian > Blacks > White (Non-Hispanic).

Overall, while both income level and family size factor into the benefit amount, an analysis found family size to have a greater influence. Utah best illustrates this. Across all states, the average net estimated annual benefit for American families would be $1,355. Utah stands alone and well above that average. Utah's average family gain would be $2,157. The next highest is Alaska at an average family gain of

$1,693, well below Utah (Hammond and Orr 2020). It is understandable, therefore, that Utah Senator Romney is actively supporting the CTC.

Although the ARP Act passed on party lines, Republicans are actively drafting legislation to make it permanent. One such bill getting media attention is the Family Security Act introduced by Senator Mitt Romney (R-UT). This bill outlines increases for both the CTC and EITC while at the same time proposing to pay for the cost by significantly cutting back and eliminating other programs serving children living in poverty. Senator Romney's bill proposes counter-balancing CTC and EITC costs by:

1. eliminating head-of-household status
2. eliminating child and dependent care credit
3. eliminating TANF
4. changing SNAP categorical eligibility
5. eliminating state and local tax deduction

(Romney)

As stated at the beginning of this paper, the US lags far behind other industrialized countries in terms of addressing childhood poverty and addressing poverty must involve increasing cash transfer benefits without cutting anti-poverty programs. In contrast to Senator Romney's bill, the nonpartisan Committee of experts on childhood poverty outlined in their *Roadmap to Reducing Child Poverty* evidence-based strategy packages that call for increases in programs including SNAP and state that food benefits do more to reduce poverty than work-based benefits. Nonetheless, the two packages projected to reduce child poverty by 50% do also include evidence-based work-based benefits, including child care tax credit, as a strategy for promoting entry into the labor force. Cash transfer programs will raise children and families out of poverty, only if other programs targeting poverty are kept in place or, ideally, even increased.

OPPOSITION

As widespread as support is for the CTC, there is opposition, as well.

One common argument and misconception is that the CTC, as a cash transfer program, will disincentivize working. There is no universally applicable evidence to support this. On the contrary, there is evidence that mothers receiving CTC are more likely to join the workforce. Canada is a case in point.

Canada's CTC, Canada Child Benefit program, provides $6,496 per child less than five years old and $5,481 for each child six to 17 years old, annually, as monthly payments for families earning less than $30,000. This is nearly double what ARP Act will pay. Even with these payments, the rate of Canadian single mothers and educated married mothers participating in the workforce increased. These families used the payments for child care (Hammond 2017). Employment for married mothers with low level of education did decline, however. There was no change in male employment. Within the context of these cash transfer payments in Canada, the rate of working Canadian women 25-54 years old in 2016 was 77.5% and trending upward while the US rate for women of the same age group was 71.4% and trending downward. Furthermore, the expansion of the Canada Child Benefit in 2016 moved the country closer to full employment in a way that had not been accomplished since the 2008 recession (Hammond and Orr 2020).

Opponents to the CTC also cite payments to families with children as unfair to families without children. Programs addressing poverty, including cash transfer programs such as the CTC, benefit all of society in many ways, as already described. Evidence also indicates that CTC benefits improve academic performance and raise earning potential in adulthood, bolstering quality of American life for all children and adults, not the least of which are by reducing stressed education systems and increasing income tax revenues.

Another argument against the CTC is that the payments will encourage women living in poverty to have more children. This is inconsistent with evidence that as women gain control of their lives and are enabled to make life choices, they have fewer not more children.

Also, of note is that families living above the poverty line also qualify for CTC payments. The ARP CTC payments will go to families whose AGI are up to $160,000 (joint) or $80,000 (single). For those making more, the TCJA will continue to apply up to AGI $440,000 (joint) or $240,000 (single). As a result, under the ARP, over 90% of children in the US will benefit directly (Prenatal-to-3 Policy 2021).

A CALL FOR ACTION

These recent developments hold great promise for raising children out of poverty. However, only with action and advocacy now will this shift become permanent. Early childhood advocates must become fully equipped to speak out for infants, young children, and their families. Astute awareness of opportunities and approaches that align with local, state, and federal climate will best assure success. With the foundational framework of knowing the evidence, differing perspectives, and individual, family, and community benefits over the short- and long-term, we can do this and make a real, sizable positive impact at addressing childhood poverty.

Below are three lists of opportunities readily at hand here at this monumental moment, (1) CTC-Specific Opportunities, (2) Other Urgent ARP Opportunities, and (3) Additional Opportunities. Many of the listed opportunities are not discussed in this document but are relevant to early childhood issues. Most are components of the ARP Act.

(1) CTC-SPECIFIC OPPORTUNITIES

A. Begin advocating now for making the ARP CTC permanent
B. Advocate for revising the ARP CTC to include children with a taxpayer identification number (TIN)
C. Extend ARP CTC to include children of authorized immigrants
D. Advocate for continued CTC benefit up to 18 years of age
E. Advocate for continuing head-of-household category
F. Promote ongoing movements to broaden child care and early education subsidizes as work-promoting programs
G. Advocate for extended EITC benefits as work-promoting programs
H. Advocate for scaling up the WorkAdvance training program that place disadvantaged individuals with moderate job skills into training programs for specific sectors that have a strong demand for local workers

I. Advocate for extension of SNAP and food stamps
J. Advocate for increased access to Section 8 housing vouchers
K. Advocate for a publicly funded minimum child support payment for single parents entitled to support from their former partner

(2) OTHER URGENT ARP OPPORTUNITIES

L. Advocate for state option to extension of Medicaid coverage for postpartum women from 60 days to 12 months
M. Advocate for ARP incentivized state expansion of Medicaid in non-expansion states
N. Advocate for ARP opportunity for states to increase WIC maximum cash value vouchers to the full $35 per month option through September 30, 2021
O. Advocate at the business level for businesses to take advantage of the tax credits for providing paid family and sick leave
P. Advocate for currently nonparticipating states to draw down ARP funds promoting implementation of the Pediatric Mental Health Care Access Program using telehealth
Q. Increase awareness of the ARP increase in Child Care Entitlement to the States funds that include waiving state match for FY 2021 and FY2022
R. Advocate for equitable distribution of enhanced emergency rental assistance, housing vouchers, and homeless assistance funding through the ARP
S. Advocate for state adoption of the evidence-based short-term Family Connects home visiting program supplemental to existing home visiting programs
T. Advocate for statewide public awareness campaign informing families of additional opportunities for infants and toddlers with disabilities and developmental delays through the Early Intervention program
U. Promote trustworthy and reliable communication channels that inform marginalized communities of Head Start and Early Head Start opportunities
V. Develop strategies for communicating to marginalized communities that Public Charge policy changes that were previously threatening and oppressive have now been retracted

(3) ADDITIONAL OPPORTUNITIES

W. Advocate for continuation of expanded subsidized health care insurance
X. Advocate for increasing the federal minimum wage as a work-promoting program
Y. Identify opportunities for being at the table as communities acquire and use Community Based Grants for Child Abuse Prevention and states draw down child abuse and neglect prevention funding available through September 30, 2023

IN CONCLUSION

These are times like no other both in terms of adversity and opportunity. Every voice can make a difference. This is a call for everyone to speak out and be a voice for infants, young children, and their families in thriving communities. Find your passion and follow it with all your heart and mind.

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