Initial Parent Perspectives on the Child Tax Credit Advance Payments

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As the COVID-19 pandemic persists and unemployment levels remain elevated,[1] new monthly advance payments of the child tax credit (CTC) enacted through the American Rescue Plan Act could help significantly reduce child poverty (Acs and Werner 2021) and boost the economic stability of families with children. The longer-term risks to health and educational outcomes for children experiencing poverty and income volatility are well documented; the tangible positive effects that increasing the resources of low-income families has on child outcomes are well documented as well. To learn more about families receiving the CTC and the early impact of the advance payments on their households, we interviewed 20 parents who had at least one child under age 6 and reported an income below 250 percent of the federal poverty level, or FPL, shortly after the first payments went out in July. Their stories provide early insights into how the CTC is helping families meet basic expenses and providing a buffer against further hardship. Elevating the voices of parents is vital as policymakers consider whether to make the recent changes to the CTC permanent.

What Is the Child Tax Credit?

The CTC, at its inception, was a tax credit targeted toward middle-income families that have a dependent child under age 17. Created in 1997, the CTC originally provided $400 per child as a nonrefundable credit, and it has since been expanded several times and made partially refundable: in 2017, it was expanded to $2,000 per qualifying child, with the refundable portion limited to $1,400.[2]

How Has the Child Tax Credit Changed in 2021?

The American Rescue Plan Act, enacted in March 2021, made several important changes to the CTC that aim to support the lowest-income families who were previously not eligible for the credit. These changes include the following:

- **Increasing the maximum credit for each child and extending the benefit to include 17-year-old children**. For 2021, children under age 6 are eligible for up to $3,600 a year, and children ages 6 to 17 are eligible for up to $3000.[3]
- **Disbursing half of these payments on a monthly basis rather than after a family files their taxes**, beginning in July 2021. Because of this, many families who started receiving payments in July will receive a monthly payment of up to $300 for each child under age 6 and up to $250 for older children between July and December, and the remainder will be refunded following the 2021 year-end tax filing (assuming they have no other outstanding obligations).[4]
- **Making the tax credit fully refundable and removing the earnings requirement.** In the past, the credit could be used to offset taxes owed and, if a family was eligible for a credit larger than taxes owed, a share of the credit could be received as a tax refund after a minimum earnings threshold was met. This left the lowest-income families ineligible for the full credit. In 2021, even the very lowest–income families can receive the maximum credit.

The full amount of the credit is available to single parents with incomes up to $112,500 and married couples with incomes up to $150,000. After that threshold, the credit is phased out until it reaches the value of the old credit.[5]

Rapid Response Interviews with Families of Young Children

Although the changes to CTC in the American Rescue Plan Act are only currently slated to last through calendar year 2021, policymakers and family advocates are showing considerable interest in making the new approach permanent.[6] To gain insight into early reactions from families with young children (those with at least one child under age 6 who are thus eligible for the maximum credit), we conducted telephone interviews with 20 parents between July 20, 2021, and August 4, 2021, shortly after the federal government began issuing the first monthly payments. Interviewees had participated in Urban's Health Reform Monitoring Survey in April 2021, reported incomes below 250 percent of the FPL, and consented to be contacted for an interview. We prioritized interviews with Hispanic/Latinx parents because data from the April 2021 Health Reform Monitoring Survey showed that Hispanic/Latinx adults had reported the highest rates of worry about meeting basic needs and food insecurity (Waxman and Gupta 2021).

Among our interviewed sample, about one-third (35 percent) of parents reported incomes below 100 percent of the FPL, which was $21,960 for a family of three in 2021. The remainder reported incomes up to 250 percent of the FPL ($54,900 for a family of three in 2021).[7] Our sample had a higher level of educational attainment than the national average and was more likely to be married, characteristics that might affect the likelihood of receiving the tax credit.[8] From interview responses, the majority of the interviewees had experienced financial challenges in the past year. Sixteen of 20 households reported experiencing some type of negative economic consequences, such as job loss, furloughs, or reduced hours or work income, from the COVID-19 pandemic recession; four reported they had not experienced any negative economic impact. See table 1 for additional demographic information on who we interviewed.

TABLE 1

Interviewees' Demographic Characteristics

	Number of interviewees
Interview language	
Spanish	3
English	17
Age	
25–34	7
35–44	7
45–54	5
55–64	1
Gender	
Male	13
Female	7
Race or ethnicity	
Hispanic	13
Black, non-Hispanic	2
White, non-Hispanic	4
Other, non-Hispanic	1
Marital status	
Married	17
Not married	3
Income level	
< 50% FPL	4
50% to 100% FPL	3
100% to 250% FPL	13
Educational attainment	
Less than high school	1
High school	1
Some college	10
Bachelor's degree or higher	8
Negative employment impact because of the pandemic	
Yes	16
No	4

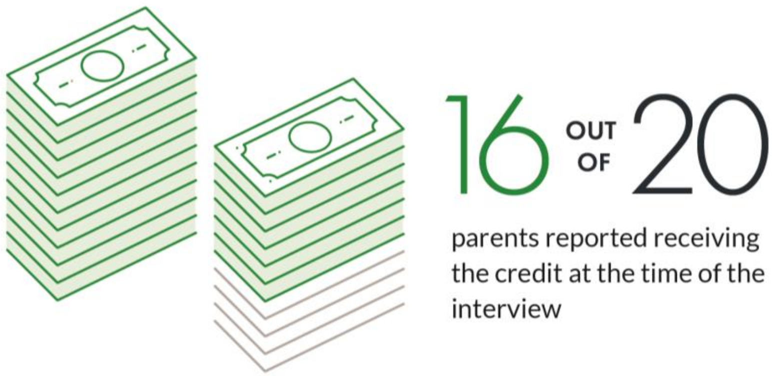
Sources: Interview language preference was indicated to Ipsos KnowledgePanel members during scheduling. Information about negative employment impacts because of the pandemic was collected during the interviews. All other characteristics come from Ipsos's panel profile questions, which respondents complete when they first join the KnowledgePanel and are updated annually. No interviewees reported incomes between 100 and 138 percent of the FPL.

Findings from the Interviews

Were Parents Aware of the CTC Advance Payments?

All 20 parents we spoke to had heard about the child tax credit and the new monthly payments even if they hadn't yet received it. People most commonly cited hearing about it on the news or through social media; a few mentioned also mentioned receiving IRS mailers.

WHO HAD RECEIVED THE FIRST MONTHLY ADVANCE PAYMENT?



All of the parents who received the credit reported that they got the expected amount for their family composition and received it as a direct deposit in their bank accounts. However, one household received payments for their biological children but not for the foster children the family had cared for since shortly before the pandemic began. They believed the foster care agency would receive the credit (see box 1 for more information about the CTC for children in foster care).

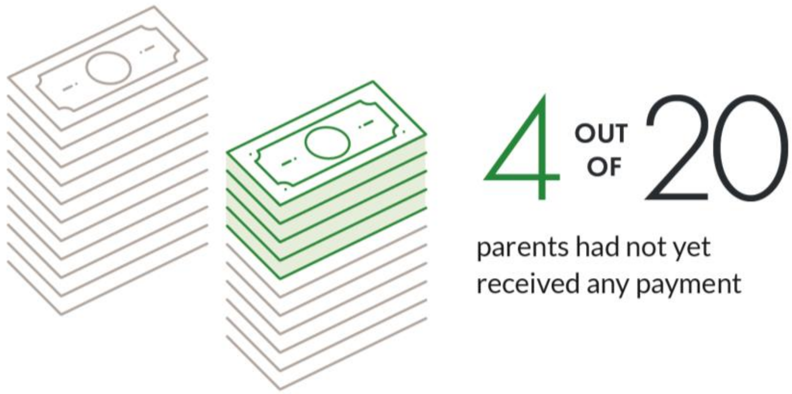
BOX 1

CTC and Foster Children

Eligibility criteria for the CTC include whether the individual is the taxpayer's child, stepchild, or **eligible foster child**, among other types of dependents; whether the foster child has lived with the parent for at least six months during the year; and whether the foster child was placed with the taxpayer by an authorized placement agency.[a] But foster families often miss out on benefits such as the CTC or the earned income tax credit because they don't realize they're eligible. Recent data show that approximately 420,000 children are in the foster care system (Children's Bureau 2020). Limited information is available about benefits that foster parents are eligible for, and intentional outreach by advocates and local and state partners is needed to ensure this population is reached.

[a] See FAQ Q B3 at "2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic B: Eligibility for Advance Child Tax Credit Payments and the 2021 Child Tax Credit," Internal Revenue Service, last reviewed September 23, 2021; see also "Qualifying Child Rules, Earned Income Tax Credit" Internal Revenue Service, last reviewed February 3, 2021.

WHO HAD NOT RECEIVED THE CREDIT?



One parent we spoke with had already checked with her tax preparer to confirm her eligibility and was expecting a payment but hadn't yet gotten one. This parent lacked a bank account, which meant that the IRS would need to issue a paper check by mail. This might have created some delay in receipt, and the parent might incur a fee to cash the check.[9] This parent also reported making inquiries to the IRS without success.

We applied, but we haven't received anything yet. They haven't called us, either. We've tried calling, but we would always get transferred to another person. They haven't transferred us to the correct individual who can tell us why we don't qualify … My husband filed the taxes, and the lady told him that he could get credit for the children when he filled them out, but he hasn't received anything.
—Parent

Another interviewee reported that she does not file taxes (i.e., she was a "nonfiler") because both parents in her family are disabled and do not have work-related income. Her main economic resources are disability payments and SNAP benefits. Although she had heard about the credit on the news, she thought she wouldn't be eligible and hadn't received any outreach. This parent was also anticipating a reduction in SNAP benefits at the end of September and was already worried about how she would afford food.[10] (See box 2 for more information about the CTC and disability and box 3 for information about nonfilers and the CTC).

BOX 2

CTC and Nonfilers

Estimates show that 4 million or more children in low-income families are at risk of missing out on CTC payments if they are nonfilers (Cox et al. 2021). To receive the CTC as an **automatic payment**, families must have filed a tax return in 2019 or 2020 or have submitted their information to receive an economic impact payment using the IRS nonfiler tool available online earlier in the year. These children are disproportionately from low-income families or children of immigrant parents who may be eligible but are hesitant to apply because of fear about the public charge rule (Cox et al. 2021). Moreover, the online nonfiler tool is currently highly inaccessible because it is not formatted for mobile phones and is only available in English (Williams 2021). Although external organizations such as Code for America have tried to help families navigate this confusing interface,[a] many families will likely still be missed until it is improved.

[a] Julia Edinger, "Code for America Tool Helps Families Get Child Tax Credit," Government Technology, June 2021, https://www.govtech.com/civic/code-for-america-tool-helps-families-get-child-tax-credit.

Two other parents believed they might be eligible based on income and dependent status and reported having previously filed taxes; it was unclear whether they simply had yet to receive their payment or if there was an issue to resolve.

BOX 3

CTC and Disability

Adults who receive disability benefits (including Social Security Disability Insurance and Supplemental Security Income) are eligible to receive the CTC but might not know they're eligible. Receiving CTC payments will not change the amount a household receives in other federal benefits such as unemployment insurance; Medicaid; Supplemental Nutrition Assistance Program; Supplemental Security Income; Temporary Assistance for Needy Families; the Special Supplemental Nutrition Program for Women, Infants, and Children; Section 8; Social Security Disability Insurance; or public housing. The CTC is not considered income for any family.[a] Parents receiving any of these benefits who do not file taxes may need to use the nonfiler tool to claim their credit payments.

[a] "Child Tax Credit for Non-Filers," White House, accessed September 10, 2021.

HOW DO PARENTS ANTICIPATE USING THE CTC PAYMENTS?

The majority of parents we interviewed reported that they anticipated primarily using the monthly payments to help cover essential bills or to set aside as emergency funds.

PRIMARY USE FOR PAYMENTS

9	Essential bills, such as rent or mortgage payments, utilities, and food	"Cause it just helps out because when you struggle—because trust me, even with what I get from my job, it's a struggle. Happy to get the money once a month to just help out." —PARENT
8	Emergency funds or savings	"We're pretty frugal and pretty good about setting stuff aside. We'll probably set it aside as emergency funds as needed." —PARENT
2	Significant unplanned expenses, such as a recent emergency room visit and replacement of a broken air conditioner for a family that lived in a very hot area	"I'm probably going to use them for the emergency room visit only because our deductible is so high on our insurance, so it was a $2,000 visit, so we got $500 (in CTC payments) this month. Probably the next couple of months is going to basically cover those bills." —PARENT
1	Delinquent property tax incurred during the pandemic when the family experienced job loss	

OTHER EXPECTED USES FOR PAYMENTS

In addition to the primary uses listed above, parents also identified several other priorities they anticipated using the payments to cover.

4 Specific types of children's expenses, such as overdue dental visits, school uniforms and clothes, and extracurricular and homeschool expenses

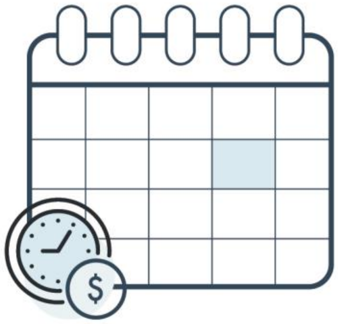
> "For future payments, all along we've been planning ever since we heard about it to use it towards the kids' education, just for the extracurriculars that they want to be involved in, and stuff like that. We've been budgeting it out for that. We also homeschool our kids, and so there's the cost of curriculum that adds up for us as well. Classes that we take them to outside of the house at our co-op, so all those things cost money. We've been budgeting it out for all of that stuff.
>
> **—PARENT**

3 Money to purchase a car

> "We are down to one car… at least get a good secondhand or used car and as well as bills and food definitely. It's going go to necessities pretty much."
>
> **—PARENT**

2 medical expenses, including one family with major medical debt because of chronic illness

DO PEOPLE PREFER A MONTHLY PAYMENT OR A SINGLE YEAR-END PAYMENT?



13 prefer **monthly** payments

4 prefer a **single year-end** payment

3 had **no preference** or were fine with either approach

We asked parents if they preferred the new monthly advance payments or would prefer to receive their credit all at one time. The majority of parents felt that the monthly format improved their ability to meet basic needs and plan for their budget. For some, this was particularly true in navigating an uncertain economic recovery.

It makes us more secure, ma'am. You never know when we go back to getting hours cut and all that and going back into debt, having to borrow for rent and stuff. I would prefer the monthly payments.
—Parent

A few families, however, expressed concern about receiving advance payments and indicated they might opt out of these in the future. In some cases, they were concerned that they might end up owing taxes for 2021 and wouldn't have as large a credit to offset those.

We talked about it, that what we were going to do was put it aside until March of next year. I understood it to be an advance and didn't want to be surprised by if we owed something. We're planning on just setting it aside. Though it will function as an emergency fund if something does change drastically."
—Parent

Another parent expressed skepticism about potential government budget implications.

My biggest concern is money's not free. It's coming from somewhere and I promise you, you're going to have to pay it back one or the other through inflation, through taxes, through something. I'd rather see them just leave it as it was."
—Parent

Do Parents Expect to Adjust Their Work Hours Because of the Credit?

We asked parents whether they expected to make any adjustment in work hours, either working fewer or more hours, because of the receipt of the monthly CTC payments. No parents felt that it would affect their work decisions, and several emphasized that even with an additional payment, reducing work hours would not be an option.

I think it will be the same number of hours. It's a huge help, but we're only surviving here, right?
—Parent

One parent who was the primary caregiver for the family's children and whose spouse worked full time mentioned that the monthly payment could serve as a buffer if she was ever unable to find flexible, part-time, work-from-home opportunities that matched the children's schedules.

This helps to at least put a buffer and supplement, let's say a part-time that I would possibly have, work from home or online.
—Parent

BOX 4

CTC and the Unbanked or Underbanked

Evidence from economic impact payments sent during the pandemic shows that although 95 percent of American families have a bank account, the Treasury Department sent 70 million paper checks and plastic debit cards, and these arrived after direct deposits. This trend could have similar implications for CTC benefits, which also rely on paper checks for families without banking information (known as "unbanked" or "underbanked" families). Moreover, inequities exist within this population: among the 5 percent of Americans who are unbanked, 14 percent are Black families and 12 percent are Hispanic/Latinx families; just over 2 percent are white families. The main reason these families report for not having a bank account is the high cost. Sending out paper checks is not a preferable benefit delivery method because those without bank accounts have to resort to check-cashing services to receive their payments, which take a fee out of the cashed amount. One solution that has been suggested is for the federal government to establish universal, low-cost bank accounts to increase access among low-income families.[a] Another solution might be to send families a debit card holding the benefit amount, an approach similar to that used for the economic impact payments. The IRS has said it will not be sending such cards for the CTC, though they may send some of the monthly payments on debit cards in the future.[b]

[a] Aaron Klein and Myrto Karafios, "Universal Bank Accounts Necessary for Families to Bank on Child Tax Credit," Brookings Institution, April 2021.

[b] Carmen Reinicke, "The Child Tax Credit Will Only Be Delivered via Direct Deposit and Paper Check at First."

Conclusion

The expansion to the CTC enacted through the American Rescue Plan Act is currently in place only through the end of 2021. Recent research by our Urban colleagues Greg Acs and Kevin Werner estimates that making the recent CTC expansion permanent would mean 4.3 million fewer children would be in poverty in a typical year, representing a reduction in child poverty of over 40 percent (Acs and Werner 2021). Research has documented that boosting incomes and reducing income volatility for families with children improves longer-term outcomes for children, such as through higher educational attainment.[11] As policymakers and other stakeholders debate the future of the expanded CTC, the voices and perspectives of families with children should be front and center in the public dialogue.

These interviews with 20 families whose self-reported incomes fall well below the phaseout level for the child tax credit provide some early insights into parent's perceptions following the first month of issuance. Most families were in favor of the monthly payment format, although a few expressed concerns about potential tax liability at year end if half of the credit is paid in advance. A majority of families indicated they planned to use the payments to cover monthly bills, including catching up on bills they fell behind on during the pandemic. Eight of the 20 reported their planned primary use for the payments is to set it aside as emergency savings, and two families were already tapping the payments to cover major unexpected expenses. Other research has indicated that more than one in four adults are one $400 setback away from being unable to cover their monthly bills. Therefore, the ability to buffer hardship by having a predictable source of additional funds for unexpected expenses could be crucial to families' economic stability (Federal Reserve 2021).

Although a majority of these families had received the July payment by the time of our interviews in late July and early August, 4 of the 20 had not. One parent reported being unaware that her long-term foster-care children were eligible; another was receiving disability benefits and was unaware she was eligible. A recent report from the Center on Budget and Policy Priorities estimates that roughly 4 million children may be missed during the initial rollout of the advance CTC payments, including families who do not file taxes; families with children born in 2021; immigrant parents whose children have Social Security numbers (which are required to qualify) but who may be hesitant to file taxes and claim benefits; and families who receive certain benefits (such as Social Security, Supplemental Security Income, or certain other retirement or disability benefits) and did not use the IRS online portal to claim an economic impact payment (Cox et al. 2021). Undertaking robust outreach and education in the next few months, including to address concerns about paying back the credit, can help maximize the positive financial impact on families with children during an uncertain economic period and increase our understanding of how to improve program implementation.

Although some policymakers have expressed concerns that monthly CTC payments might diminish families' incentives to work, none of the parents we interviewed expected these payments to have any effect on their work hours. Several parents seemed surprised by the question, indicating that although they considered the monthly payments helpful, those payments could not be a replacement for earnings given their tight budgets.

Notes

1 "Employment Situation Summary," US Bureau of Labor Statistics, August 2021, https://www.bls.gov/news.release/empsit.nr0.htm.

2 "What Is the Child Tax Credit?" Tax Policy Center Briefing Book, last updated May 2021, https://www.taxpolicycenter.org/briefing-book/what-child-tax-credit.

3 There are two different income phaseouts, so many families are still only eligible for $2,000 per child.

4 However, if families didn't receive a payment in July, they will still receive half of the credit advanced to them in 2021—it will just be in larger payments over the months they do get the credit.

5 For more information on the structure of the CTC, including both the current rules and the prior structure, see "What is the Child Tax Credit?," Urban-Brookings Tax Policy Center Briefing Book, accessed September 28, 2021, https://www.taxpolicycenter.org/briefing-book/what-child-tax-credit.

6 "Biden Administration Wants To Make Child Tax Credit Payments Permanent," NPR, July 2021, https://www.npr.org/2021/07/16/1016747542/biden-administration-wants-to-make-child-tax-credit-payments-permanent. Lorie Konish, "Millions of families are receiving new monthly child tax credit checks. Some hope that income becomes permanent," CNBC, July 2021, https://www.cnbc.com/2021/07/17/why-some-want-the-new-monthly-child-tax-credit-payments-made-permanent.html.

7 "2021 Poverty Guidelines," Office of the Assistant Secretary for Planning and Evaluation, accessed September 10,2021 https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2021-poverty-guidelines.

8 Our sample has a much higher level of educational attainment and higher likelihood of being married than the average US population. In 2019, high school was the highest level of education completed by 28.1 percent of

the population age 25 and older; 22.5 percent finished four years of college. See "U.S. Census Bureau Releases New Educational Attainment Data," US Census Bureau, March 2020, https://www.census.gov/newsroom/press-releases/2020/educational-attainment.html. Additionally, 70 percent of children under 18 live with two parents in the US. See Paul Hemez and Chanell Washington, "Percentage and Number of Children Living With Two Parents Has Dropped Since 1968," US Census Bureau, April 2021, https://www.census.gov/library/stories/2021/04/number-of-children-living-only-with-their-mothers-has-doubled-in-past-50-years.html.

[9] Carmen Reinicke, "The Child Tax Credit Will Only Be Delivered via Direct Deposit and Paper Check at First. What You Need to Know," *CNBC*, June 2021, https://www.cnbc.com/2021/06/16/the-child-tax-credit-wont-be-sent-on-debit-cards-to-any-families-.html.

[10] The current increase of 15 percent in maximum SNAP benefits expires in September 2021, the end of the fiscal year. Following this interview, the administration announced a permanent increase in the value of the Thrifty Food Plan, which would increase the maximum benefit 21 percent. See Elaine Waxman, Craig Gundersen, and Olivia Fiol, "The USDA's Change to the Thrifty Food Plan Will Close the Gap between SNAP Benefits and Meal Costs for People Living in Most US Counties," *Urban Wire*, August 2021, https://www.urban.org/urban-wire/usdas-change-thrifty-food-plan-will-close-gap-between-snap-benefits-and-meal-costs-people-living-most-us-counties.

[11] See for example, Duncan, Magnuson, and Votruba-Drzal (2014); Hardy (2014); and Hardy and Marcotte (2020).

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