REPORT:

THE CHILD TAX CREDIT AND ITS POTENTIAL IMPACT ON THE LIVES OF CHILDREN AND FUTURE OF THE NATION

The Child Tax Credit should honor our society's commitment to children in both their present and their future, while also serving as a moral statement about the value we place on the youngest and most vulnerable members of society.

The Child Tax Credit's Origin: The National Commission on Children

More than 35 years ago, the bipartisan National Commission on Children was established by Congress and signed into law by President Ronald Reagan. The Commission's Chairman, Senator John D. Rockefeller IV, said the Commission members were driven by the principle that every child "should have the opportunity to develop to his or her full potential."

As a major focus of its final report sent to President George H.W. Bush in 1991, the bipartisan commission recommended the creation of a fully refundable Child Tax Credit that would go to **all** families with children, would not be withheld in whole or in part from the poorest children, and thereby, would not discriminate against children based on the circumstances of their parents or caregivers.[1]

The bipartisan commission explained in the report, entitled Beyond Rhetoric: *A New American Agenda for Children and Families:*

> *The United States is the only Western industrialized nation that does not have a child allowance policy or some other universal, public benefit for families raising children…. Other nations that have adopted child allowance policies regard such subsidies as an investment in their children's health and development and in their nation's future strength and productivity.*[2]

Since then, opponents of making the Child Tax Credit fully refundable have attempted to make "deservingness" arguments, as if children are somehow undeserving of equitable support due to their family's hardship, disability, lower economic status, or zip code. Not only do such policies target certain children for harm, they also penalize parents who choose to do the hard work and "stay at home and care for their children."[3]

The bipartisan commission noted:

> *Because it would assist all families with children, the **refundable** child tax credit would not be a relief payment, nor would it categorize children according to their "welfare" or "nonwelfare" status. In addition, because it would not be lost when parents enter the work force, as welfare benefits are, the refundable child tax credit could provide a bridge for families striving to enter the economic mainstream. It would substantially benefit hard-pressed single and married parents raising children. It could also help middle-income, employed parents struggling to afford high-quality child care. Moreover, because it is neutral toward family structure and mothers' employment, it would not discourage the formation of two-parent families or of single-earner families in which one parent chooses to stay at home and care for the children.*[4]

The first draft of legislation to create a Child Tax Credit by Republican leadership in Congress in 1995 would have, as Niskanen Center's Josh McCabe explains, made the Child Tax Credit refundable by "providing families relief from both income and payroll taxes."[5]

McCabe adds this structure would have "granted more relief to working-class families who tend to pay more in payroll taxes than income taxes," but unfortunately, "the credit was ultimately made nonrefundable to make more room for other tax cuts."[6]

The initial Child Tax Credit was passed by a Newt Gingrich-led Congress and signed into law by President Bill Clinton in 1997. Since the law's creation, lawmakers have made incremental improvements to the Child Tax Credit. For example, the Child Tax Credit was first made partially refundable by legislation signed into law by President George W. Bush in 2001. The Child Tax Credit was improved further and made more equitable (or less discriminatory against children living in poverty) during the presidencies of Barack Obama (2009) and Donald Trump (2017).[7]

Moreover, as part of the 2017 tax bill debate, amendments by Sens. Marco Rubio (R-FL) and Sherrod Brown (D-OH) to further expand and improve the refundability of the Child Tax Credit were supported in some form by 68 senators, but ultimately were not adopted because votes in favor were split between the two amendments.[8]

Congress further demonstrated its concern about child poverty by funding the nonpartisan National Academy of Sciences, Engineering, and Medicine (NASEM) to study how to cut in half the country's crushing and unacceptably high levels of child poverty. In its final report in 2019, NASEM highlighted the life-long and intergenerational negative consequences of child poverty to both children and society.

The report cited overwhelming evidence that money matters and that policies such as the Child Tax Credit are effective in improving children's long-term success, contributing to better health outcomes, higher educational attainment, and increased earnings as adults.[9] Consequently, the NASEM estimated the cost of child poverty in the United States to be as much as $1.1 trillion annually.[10]

Informed by the success of other nations, including the United Kingdom (UK) and Canada, in cutting child poverty and our nation's own success in dramatically cutting poverty among senior citizens, the NASEM report, *A Roadmap to Reducing Child Poverty*, recommended improving the Child Tax Credit to increase its value and to make it fully refundable, just as the bipartisan National Commission on Children had recommended back in 1991.[11]

A majority in the House and Senate voted to adopt these recommendations as part of the American Rescue Plan Act (ARPA) in 2021. That legislation increased the Child Tax Credit to $3,600 for children under the age of 6 and to $3,000 for children over the age of 6, expanded the credit to 17-year-olds who were previously excluded, and made the credit fully refundable to all children monthly. However, the Child Tax Credit improvements expired at the close of 2021.[12]

As a result of ARPA, the U.S. Census Bureau estimates that child poverty declined by 46% in 2021, and that the Child Tax Credit alone lifted nearly 3 million children out of poverty.[13]

The impact of the improved Child Tax Credit on children and families cannot be overstated. The number of children it lifted out of poverty is equivalent to filling Ball Arena, home to the NBA champion Denver Nuggets, to capacity nearly 152 times. Or Dykhouse Stadium, home to the reigning FCS football champion South Dakota State Jackrabbits, 150 times.

Across our great nation, the improved Child Tax Credit substantially slashed child poverty, reduced food hardship, and improved housing and financial stability for families with children.[14] Real-world data, as opposed to models based on assumptions of employment efforts of various labor supply elasticities, found little to no impact on work.[15]

Moreover, the Urban Institute finds higher levels of work for adults with children than adults without children, even though such families are more challenged due to caregiving responsibilities. And despite having higher rates of work, families with children report having higher levels of difficulty meeting basic needs for themselves and their children because they are earlier in their careers and have lower wages but also have greater needs and costs associated with children.

According to Urban Institute's report:

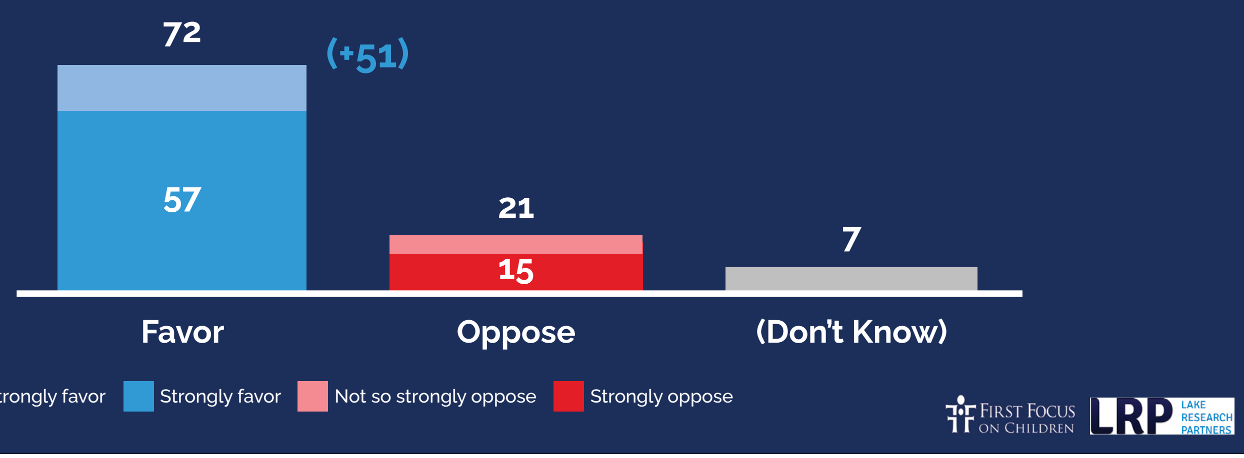
> *Adults living with children tend to be younger and at an earlier stage of their careers, while also facing child care costs and additional child-related expenses. Expanding the CTC could provide a much-needed economic boost for families with children struggling to pay for food and housing.*[16]

Leaving children behind in poverty is a policy choice and certainly not what the National Commission on Children's bipartisan members envisioned or in the best interest of children.

The American people understand this and have recognized the benefits of the improved Child Tax Credit to children, their families, and our nation. For example, in a May 2022 poll by Lake Research Partners, American voters favored an extension of the Child Tax Credit by a wide 72-21% margin.[17]

Just over seven in ten voters support the Child Tax Credit as described, with a majority giving intense support.

Now I want to read information about a tax credit that Congress passed in 2021. The Child Tax Credit is an expanded and improved tax credit that refunds middle class families and families with low incomes more money for each child under age 18, creates a new tax credit for families with children under age 6, and makes the credit fully refundable for all families with low incomes. Based on this, do you favor or oppose the Child Tax Credit?



Respondents also were concerned — by an 86-12% margin — that "child poverty costs our society up to $1.1 trillion a year."[18]

And on the issue of child poverty specifically, the American people overwhelmingly believe — by a nearly 7-to-1 margin — that the "federal government spends too little" (66%) rather than "too much" (10%) on "reducing child poverty."[19]

The Children That Continue to Be "Left Behind"

Due to the expiration of the improved Child Tax Credit at the close of 2021, an estimated 3 million children were pushed back into poverty.[20] Experts also estimate that more than one-quarter (26%) of our nation's children — 18-19 million kids —are "left behind" by the Child Tax Credit because their parents make **too little** to qualify for the full credit.[21]

This policy is an unfortunate choice because it excludes the nation's poorest children – those who need it the most – from reaping the full benefit of the Child Tax Credit. As the Washington Post's Jeff Stein explains:

> *Currently, only middle- and upper-income families receive the full $2,000 credit per child. That is because the credit reduces taxes owed and is not fully refundable, meaning many low-income families who don't earn enough to owe more than the credit is worth can't take full advantage of it.*[22]

The Child Tax Credit's lack of full refundability is a policy that limits the ability to make improvements to just about every aspect of the lives of children, including their health, education, hunger, housing, and engagement with the criminal justice system.[23] Numerous studies also highlight how policies that reduce child poverty contribute to lower incidences of child abuse or maltreatment.[24]

Research also demonstrates that making investments to reduce child poverty would have an enormous return on investment (ROI).[25] Researchers Nathaniel Hendren and Ben-Sprung-Keyser use a measure, Marginal Value of Public Funds (MVPF), which compares government spending on various initiatives to dollars returned in the form of tax revenue and find programs that serve children, particularly those serving low-income kids, perform the best.[26] According to Hendren:

> *The policies that have historically invested in kids tend to be the ones that have the biggest bang for the buck. Because, oftentimes when you put in a dollar when a kid is young, it can have impact that then pays us back when those kids grow up.*[27]

Hendren and Sprung-Keyser's analysis finds that investments "targeted to fairly disadvantaged populations" have the "highest returns."[28] However, those are the very children "left behind" under current law by the lack of full refundability in the Child Tax Credit.

According to the Center on Poverty and Social Policy at Columbia University, those "left behind" by the lack of refundability of the Child Tax Credit are disproportionately: (1) children under the age of 6 (40% receive only partial or no credit); (2) Black and Hispanic children; (3) children in single-parent households ("70% of children in families headed by single parents who are female do not receive the full credit"); and, (4) children in rural communities.[29]

If we are truly concerned about the well-being and best interests of our children and grandchildren, we should strive to eliminate child poverty and the harm it inflicts on our nation's kids. For many children, the impact of child poverty is akin to violence[30] created by policy decisions, but it does not have to be this way. As noted above, other nations, including the UK and Canada, have successfully cut child poverty, and the U.S. cut child poverty nearly in half in 2021, despite a global COVID-19 pandemic and worldwide recession.[31]

The U.S. knows how to cut poverty. Lawmakers dramatically cut poverty for our nation's elderly when they decided to make it a priority. The contrast is acute. As NPR's Greg Rosalsky reports:

> *While America spends about as much, or even more on the elderly than many other rich nations, it spends significantly less on kids. Among the almost 40 countries in the OECD, only Turkey spends less per child as a percentage of their GDP. It's a big reason why the United States has a much higher rate of child poverty than most other affluent countries — and even has a higher rate of child poverty than some not-so-affluent countries.*[32]

Improving the Child Tax Credit and cutting child poverty would dramatically improve the lives of children and benefit our nation in both the short- and long-term.

Senate Consideration of H.R. 7024: Applying the "Is It Good for the Children?" Test

As the Senate takes up H.R. 7024, the Tax Relief for American Families and Workers Act of 2024, which was crafted by Senate Finance Committee Chairman Ron Wyden (D-OR) and House Ways and Means Committee Chairman Jason Smith (R-MO), a question arises: "Is it good for the children?"

The legislation, which passed the House of Representatives by an overwhelming and bipartisan vote of 357-70, takes an important step toward improving the Child Tax Credit by reducing the disparities in the credit's benefit to children.

Specifically, the legislation would change the Child Tax Credit by:

- **Increasing the maximum amount of the refundable credit for low-income families to $1,800 in 2023, $1,900 in 2024, and to the full amount for all qualifying children in 2025;**
- **Multiplying the allowable refundable credit, which is calculated as 15% of earned income above $2,500 (and up to the cap), by the number of qualifying children (e.g., the calculation would be 30% for two children and 45% for three children);**
- **Allowing families to use earned income from a prior year in the calculation of the Child Tax Credit to help families who have a drop in income in a particular year (e.g., birth of a child, loss of a job, health care crisis, serving as a caregiver for a child, parent, or spouse, etc.); and**
- **Indexing the credit to inflation beginning in 2024.**

Consequently, analysts estimate the legislation will:

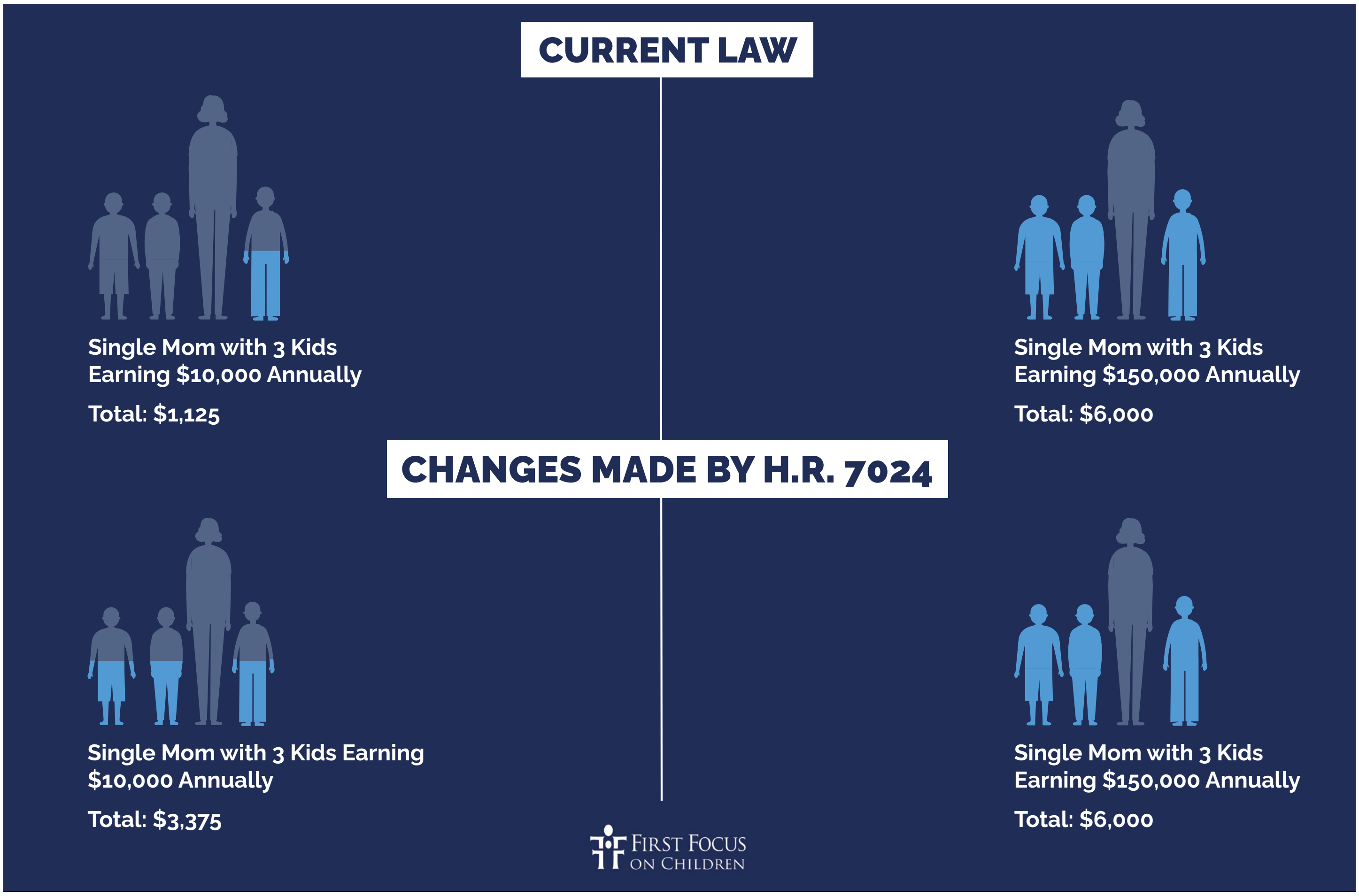
- **Cut child poverty by 400,000 in the first year and 500,000 or more when in full effect;**
- **Benefit 16 million children, or more than 80% of the 18-19 million who currently get no or only partial credit in the first year;**
- **Benefit 3 million children under the age of 3 in the first year;**[33]
- **Dramatically reduce the child penalty that is currently imposed on children in larger families;**
- **Assist children by increasing family and economic stability; and,**
- **Help all families in the future by adjusting the credit for inflation.**

The evidence is overwhelming that investing in children and lifting them out of poverty can have enormous ramifications for their current and future well-being. All sides should agree to do everything we can to ensure all children have the opportunity to achieve their full potential, and not punish children for the circumstances of their parents or their zip code.[34]

H.R. 7024 takes steps to address some of the shortcomings of current law.[35] As Chairman Smith said on the House floor, the bill "removes the penalty for families with multiple children" by adjusting the refundable credit per child. Under current law, the Child Tax Credit increases when a wealthier family has a baby but remains unchanged when a lower-income family has a baby. The bill takes a step, although does not fully address the disparity, in recognizing that we should value all of our nation's children and, at the very least, not discriminate against infants.

For example, under current law, a baby born to a family earning more than $60,000 a year would receive the full $2,000 Child Tax Credit, whereas a baby born to a family with $10,000 in income would receive nothing. H.R. 7024 would eliminate the "child penalty."

The change would look as follows:



Wealthier families would still receive much more per child from the Child Tax Credit, but eliminating the "child penalty" that is currently imposed upon lower-income families would dramatically reduce the disparity between lower- and higher-income families as portrayed in this example. It is a step forward for low-income children.

Although some argue for keeping the "child penalty" in the Child Tax Credit and pushing millions of children deeper into poverty as some sort of labor incentive,[36] the harm and inequity this imposes on children and their prospects is devastating to them and to our society. It also punishes children for the circumstances of their parents.

The "lookback" provision in H.R. 7024 will also help reduce (but again, not eliminate) child poverty and disparities inherent in the current Child Tax Credit. For children whose families experience a drop in income for numerous reasons (e.g., the loss of a job, an economic recession, a natural disaster, divorce, a move, education and training, a health care emergency, the need to act as a caregiver for other family members such as a parent, spouse, or child, the lack of affordable child care, the lack of family medical leave, the birth of a child, etc.), this change would improve income stability.

As an example, women often experience financial hardship due to the costs of having a baby and the complications that can arise from it, such as losing income because of physician-advised bed rest, leaving employment or going unpaid during pregnancy, medical complications to mother, baby, or both, and a lack of family medical leave and affordable child care throughout the postpartum period.

In fact, research finds that women experience a dramatic loss of income during pregnancy, through the birth of a child, and for months or even years afterward.[37]

Researcher Alexandra Stanczyk finds:

> *The time encompassing pregnancy and infancy is a period when household economic security and stability are particularly important for healthy child development. In addition to level of income, income volatility may have independent detrimental effects on child and family wellbeing.*[38]

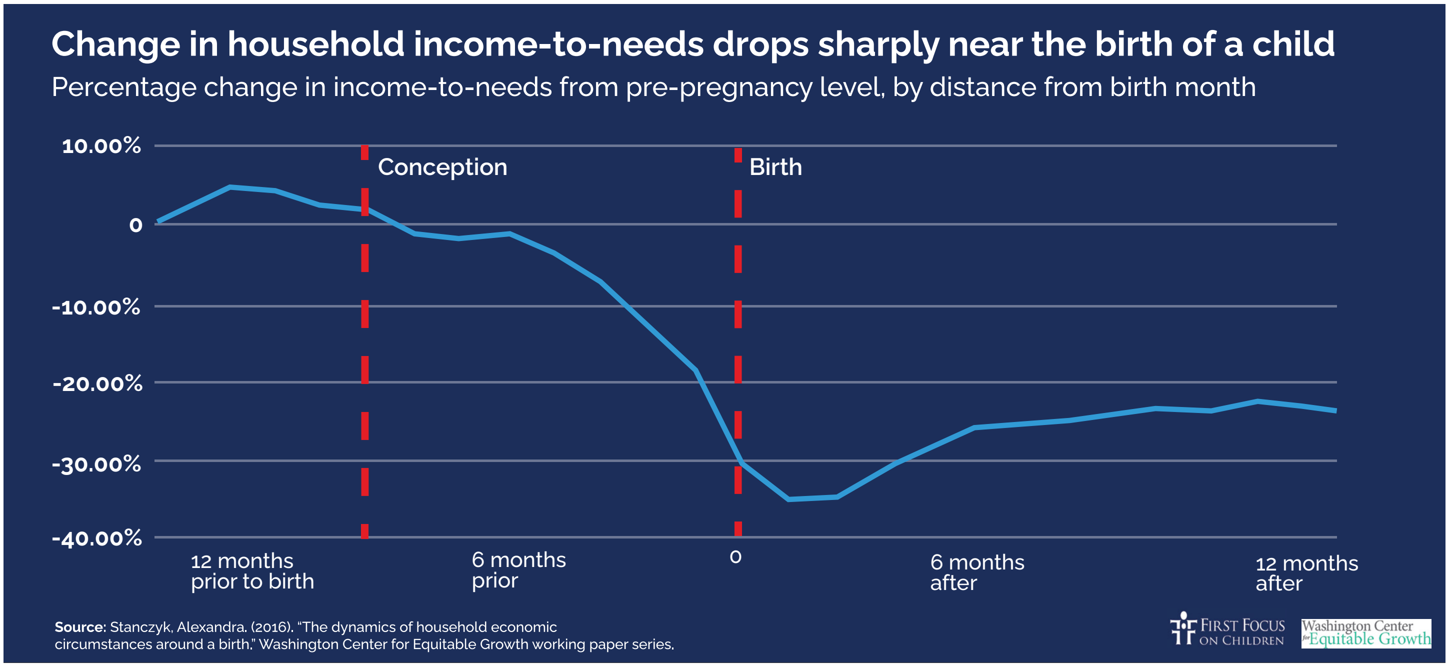
These families can experience a "triple-whammy" of: (1) increased costs associated with having a child; (2) reduced household income; and, (3) a reduction in the Child Tax Credit.

This combination of circumstances, along with the fact that families having children are younger adults who are early in their careers, results in babies and young children having much higher poverty rates than any other age group in the U.S.

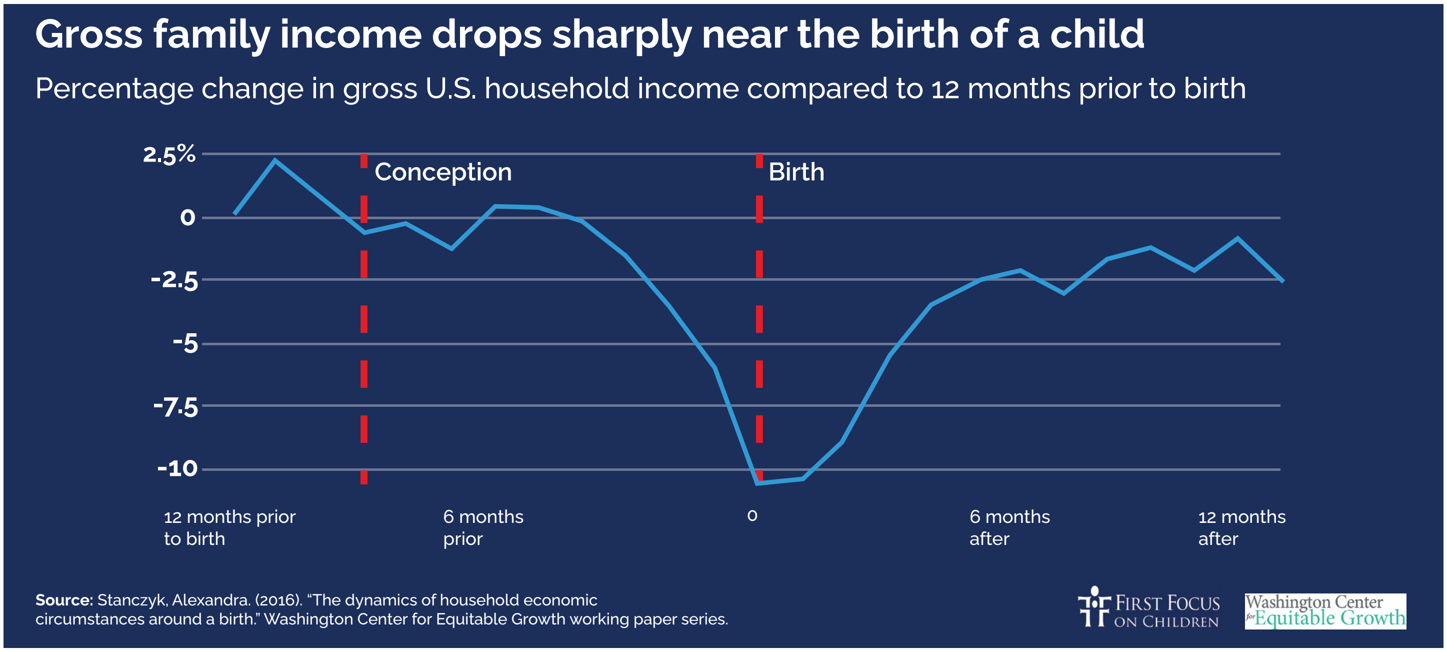
Stanczyk finds:

> *On average, households experience significant declines in income-to-needs that begin three months before the birth month, reach the lowest levels – around 34 percent lower than the pre-*

pregnancy baseline – in the first and second months of the infant's life, and do not recover to pre-pregnancy levels in the year following the birth.[39]



Even when you take into account a household's total income, including "public program cash transfers, refundable tax credits, and income from other unrelated household adults," household income still drops by more than 10% around the time of birth and does not reach pre-pregnancy levels in the year following the birth.



For single mothers, Stanczyk finds, "...mothers who are single and living with no other adults experience large declines in *gross household income*, starting during pregnancy and reach a low of 41.8% percent below pre-pregnancy levels in the birth month."[40]

If lawmakers are concerned about how this impacts the lives of babies, their siblings, and their parents, particularly in the aftermath of the Supreme Court's *Dobbs* decision,[41] public policy should recognize and provide more support — not less — to compensate for what economists Marie Connolly and Catherine Haeck also refer to as, "child penalties."[42]

Paradoxically, under current law, the Child Tax Credit effectively penalizes millions of low-income babies and their families due to the drop in household income that is frequently associated with the birth of a child. This is detrimental to children and families.

A public policy solution would be to provide families with greater support when they have a child – not less.[43, 44]

The "lookback provision" seeks to improve economic stability and mitigate some of the harm imposed upon babies and their families by the current Child Tax Credit. The lookback would allow families to use pre-pregnancy income levels from the prior calendar year to calculate the Child Tax Credit beginning in 2024. The provision also seeks to stabilize income for other children and families, such as those that experience income "shocks" from circumstances such as natural disasters, family emergencies, plant closures, etc.[45]

Some opponents of H.R. 7024 want to eliminate the "lookback provision" out of a stated concern about potential labor incentives. However, these critics fail to justify the fact that this approach would increase child poverty through a variety of circumstances, including denial of the Child Tax Credit to children and babies, due to the maternal loss of income during pregnancy, birth of a child, and the postpartum period.

When proposing policies that dramatically impact children, policymakers, researchers, and advocates should ask and answer a simple, elegant question: "Is it good for the children?"

If people wish to impose a "deservingness" standard upon certain families, they should first answer how they justify policy that would deem some children "undeserving" of the full Child Tax Credit and why pushing more children into poverty or further into poverty is good public policy.

Who are the undeserving children that critics would cut funding for? Are they the children of parents with disabilities? The siblings of children with disabilities, whose parents can only work part-time or who quit to care for their kids? Are they the children of stay-at-home parents? The children whose parents cannot afford child care and therefore can only work limited hours? Are these undeserving children the ones whose parents have been forced to quit their jobs to care for their own frail or elderly parents? Are they U.S. citizen children who are the children of immigrants? The children of teenage mothers, including those who are victims of child trafficking, rape, incest, or failed contraception? Are they children in single-parent households? Children being cared for by grandparents or other relatives while parents are undergoing medical care or substance use treatment? Are these undeserving kids the ones being cared for by grandparents or other relatives due to allegations of abuse or neglect by parents? The children of incarcerated parents? Or the children of parents who lost their jobs because of changes in the global economy, a natural disaster, the pandemic, automation, or other forces beyond their control? Are they the children of farmers who lost their crops to natural disasters or drought? The children of parents who are in college or job training programs? The children of women who leave abusive and violent relationships? The children who lost a parent to cancer, COVID, a heart attack, or other medical tragedy and therefore live in households with reduced income? The children who lost a parent serving in the military or as a police officer or firefighter, who now live in households with reduced income?

Whose child matters? They all should. Unfortunately, under all of these circumstances, families are likely to lose income and the current Child Tax Credit would potentially impose "child penalties" upon families. Opponents of improving the Child Tax Credit would perpetuate this situation.

Incredibly, some critics of H.R. 7024 have even suggested making the Child Tax Credit worse for children, by imposing new "child penalties." For example, on the House floor, Reps. Chip Roy (R-TX), Matt Gaetz (R-FL), and Scott Perry (R-PA) argued in favor of denying the Child Tax Credit to U.S. citizen children living in mixed-status immigrant households, even when those children have a Social Security number and their parents have an Individual Taxpayer Identification Number (ITIN).[46]

These mixed-status families, by definition, are working and paying payroll, sales, gas, and property taxes. But more importantly, denying millions of U.S. children access to the Child Tax Credit would increase child poverty, along with child hunger, homelessness, and incidences of child abuse and neglect. Denying the credit also would negatively impact child health and educational outcomes, which would undermine the well-being of U.S. citizen children in the short- and long-term future and threaten our nation's economic future.

Unfortunately, when people seek to shift the focus of legislation that impacts children from children themselves to the so-called "deservingness" of parents, they often fail to recognize that it is the children who are most negatively impacted by punitive policies. Far too often, children are somehow forgotten or treated as an afterthought, even when the bill has the word "child" in its title.[47]

H.R. 7024 passed the House of Representatives by an overwhelming 357-70 margin with some of that opposition coming from members who felt the Child Tax Credit provisions did not do enough to address "preventable poverty" among children. On this point, we would agree. It falls far short of restoring the 3 million children who were lifted out of poverty by the fully refundable Child Tax Credit that was included in ARPA.[48]

On the other hand, H.R. 7024 does lift hundreds of thousands of children out of poverty and benefits 16 million low-income children, including 3 million children under the age of 3. This legislation would offer a step forward for children, and lawmakers should reject any efforts that would harm our kids — intentionally or otherwise — by reimposing and adding new "child penalties" to the legislation.

Today, our nation's children are in crisis.[49]

In recent years, every aspect of their lives was negatively impacted by the twin disasters of the COVID-19 pandemic and the worldwide economic recession. We are witnessing a tragic and troubling increase in child mortality in this country that is associated with rising gun violence and suicide rates.[50]

Families are struggling with rising food, energy, and housing costs.[51] Unplanned births are on the rise, and they will be, as Melissa Jeltsen writes, "concentrated in some of the worst states for infant and maternal health."[52]

Congress should be doing many things to address the myriad problems facing our nation's children.[53] With respect to the Child Tax Credit, it is well past time to put aside ideological differences, notions of "deservingness" related to adults that impose harm to millions of children, and the decades of failure to fully address the needs and concerns of children and families in this country.[54]

Child poverty is a policy choice. We have been offered a clear path to reducing it. And the American people – across partisan, racial, gender, regional, and generational lines – agree by overwhelming margins that Congress should extend and improve the Child Tax Credit. This single act is in the best interest of children and our nation's future.

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