



IMPACT AND EXPERIENCES OF ILLINOISANS IN ACCESSING THE EXPANDED CHILD TAX CREDIT: FULL REPORT

KEY FINDINGS

- Only a little over half of eligible Latino/a/x and two thirds of eligible Asian families received CTC payments, compared to about three-quarters of eligible White, Black, and multiracial families.
- Middle-income families made up the largest portion of CTC recipients compared to higher and lower-income families.
- Most families used CTC payments mostly to pay off debt.
- CTC payments helped low-income families reduce financial insecurities, but families also experienced barriers in accessing payments.

EXPANDED CTC

During the COVID-19 global pandemic, Congress passed major funding packages that included financial assistance payments to supplement the incomes of individuals and families. Most recently, in March 2021, the American Rescue Plan (ARP) increased and expanded the Child Tax Credit (CTC). The ARP increased the amount and made it available to individuals whose income was so low that they were not required to file taxes. Usually, this meant below \$12,200 for singles and below \$24,400 for married couples. The ARP also allowed 17-year-olds to qualify for CTC and made it possible for families to receive advance payments instead of waiting until they filed taxes.¹

Who is Eligible for Expanded CTC Payments?

Families with qualifying children could claim the CTC. Children qualified if:

- They had a valid Social Security number;
- Were under age 18 at the end of the year;
- Lived with the person claiming the CTC for more than half the year; and
- A person could claim them as a dependent on their tax return.

Additionally, families qualified for the full CTC credit if their annual income was no more than:

- \$150,000 if married and filing a joint return, or if filing as a qualifying widow or widower;
- \$112,500 if filing as a head of household; or
- \$75,000 if single or are married and filing a separate return.

Filers above those thresholds received successively lower amounts. Families could receive up to \$3,600 for each child under 6 years old and \$3,000 for each 6–17-year-old.²

How did Families Receive CTC Payments?

Eligible individuals, who filed tax returns for 2019 or 2020, or signed up to receive a stimulus check from the IRS, did not have to do anything—they automatically began receiving CTC payments via direct deposit or by mail starting July 2021. At first, the Internal Revenue Service (IRS) provided a non-filer tool that people who had not filed taxes (e.g., very low-income people) could use to claim CTC. People needed to provide a mailing address, an e-mail address, children’s Social Security numbers (SSN), and SSN (or Individual Taxpayer Identification Number) for the person filling out the tool and their spouse.³ The deadline to use this tool was November 15, 2021; after that, everyone was required to file a tax return to claim CTC.⁴

Who is Eligible but may not Have Received CTC Payments?

Previous research has indicated eligible families with the lowest incomes were the least likely to receive CTC. For example, a July 2021 analysis revealed that in the Seventh Federal Reserve District—comprised of most of Illinois, Indiana, Michigan, Wisconsin, and all of Iowa—a child in a zip code with a median family income in the bottom 10% of the national income distribution was more than 25% more likely to be “eligible-not-registered” than a child in any other Seventh Federal Reserve District zip code. These children were CTC eligible, but likely would not receive the CTC, because their families had not yet filed a 2019 or 2020 tax return.⁵ Other types of families that may not have gotten the CTC include families who receive Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), or Medicaid; families with immigrant parents whose children have social security numbers; and families that received 2020 and 2021 Economic Impact Payments (EIP) for themselves automatically but did not use the IRS non-filer tool to claim CTC.⁶

GET MY PAYMENT ILLINOIS

The Get My Payment Illinois (GMPIL) Coalition formed in April 2020 to help low-income Illinoisans receive their stimulus checks and to receive these funds more quickly. The coalition is comprised of the Economic Awareness Council, New America Chicago, Heartland Alliance, and Heartland Human Care Services. In May 2020, the coalition launched a website, [GetMyPaymentIL.org](https://www.getmypaymentil.org), which provided clear language about the first EIP. The site also included information about safe banking products and tax-filing options.⁷ GMPIL also opened a telephone hotline to field questions. The coalition worked with government and nonprofit partners to spread the word online through websites, social media, and e-newsletters. It also provided flyers and posters to organizations providing in-person, essential services and training for case managers. As of July 2022, GMPIL is not regularly updating its website. The information on the website is current through June 2022 and is relevant to stimulus money made available during 2020 and 2021.

ILLINOIS CTC RESEARCH PROJECT

Heartland Alliance’s Social IMPACT Research Center (IMPACT) and New America Chicago engaged in research for GMPIL. The goals of the GMPIL research project were to (a) share the impact of CTC expansion on low-income Illinois families to bolster the case for a permanently expanded federal CTC and (b) advocate for improvements to the IRS non-filer tool to strengthen access to the CTC and Earned Income Tax Credit in the long-term.

IMPACT focused primarily on accomplishing the first research goal. To that end, we used both quantitative and qualitative methods to understand the impact and experiences of Illinoisans in accessing CTC payments:

- We analyzed publicly available data related to Illinois families’ take up of CTC payments, including demographics, and how they spent those payments, as well as demographics of eligible families who did not receive CTC payments.
- We conducted interviews with families who were able to receive payments and carried out a thematic analysis to develop findings about the impact of the CTC on their lives.

DATA SOURCES

Quantitative

The focus of the quantitative portion of this analysis was everyone in Illinois who received a CTC payment in 2021 (see Appendix A for details on methodology). We used the Current Population Survey (CPS) microdata (i.e., information about individual persons and households) from the Integrated Public Use Microdata Series (IPUMS CPS) to estimate the proportion of tax filers and non-tax filers eligible for and who received the CTC. IPUMS CPS included demographic characteristics on families eligible for or receiving CTC payments.

IMPACT used the U.S. Census Bureau Household Pulse Survey's (HPS) public-use files collected from July 21, 2021—February 7, 2022, to understand what families did with their payments. The HPS is an experimental data collection tool, created to collect and release real-time data on the impacts of the pandemic on families, including their health and economic well-being, and the impact of policies aimed at helping families.

Qualitative

We recruited interview participants via personal and professional connections, fliers, advertisement websites, social media posts, contacts lists from five organizations that received GMPIL grants to reach and assist families to receive all available tax credits, and a form on the GMPIL website.

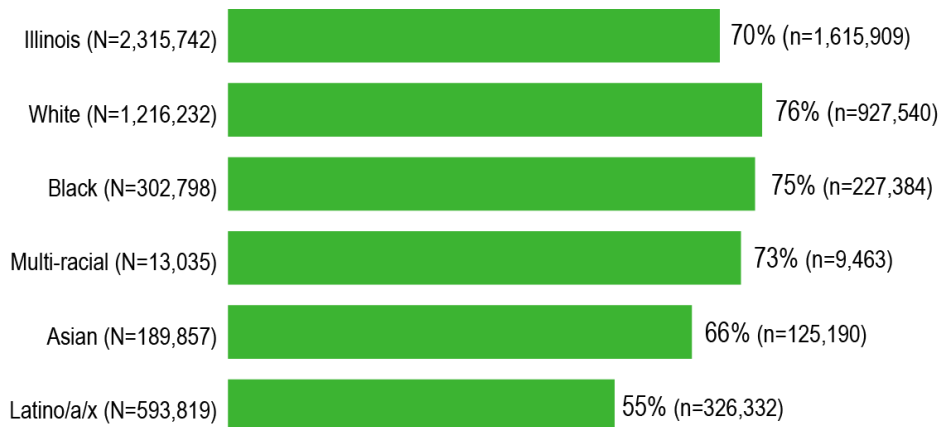
Eight adults who claimed CTC payments and were intermittent (i.e., did not file taxes every year) filers participated in individual, in-depth, semi-structured interviews (see Appendix B for interview questions) with one or two IMPACT researchers. Interviews were done using Zoom and participants were compensated with two \$30 Amazon, Target, and Walmart gift cards (\$60 total compensation). We asked for permission to record interviews, with the intention of creating video and/or animations using participant voices and/or images. Four participants did not use their camera but allowed us to record their voice; three participants used their camera and allowed us to record their interview; and one participant, though on camera, did not allow us to record their interview.

Two participants each self-identified as Hispanic or Black/African American, two as multi-racial, and one as White. Participants' ages ranged from 26 to 52. Two had pre-school age children; three had grade-school age children; and one had a teenage child. Work earnings for the previous month ranged from \$0 to \$1,300. Six indicated they received one or more benefits, with all six participants receiving SNAP, one receiving TANF, two receiving Medicaid, and one receiving SSI/SSDI. All participants lived in Cook County.

WHO RECEIVED CTC COMPARED TO WHO WAS ELIGIBLE FOR CTC?

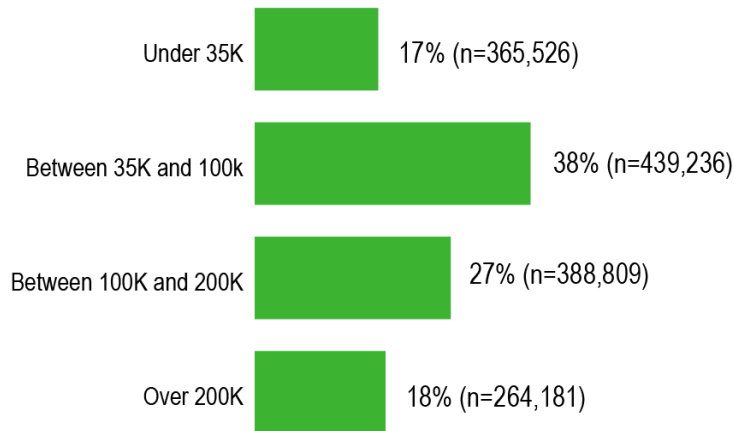
Using IPUMS CPS 2022 data, IMPACT estimated 70% of all eligible families in Illinois received CTC payments in 2021. On average, **families had two children and received an average of \$4,925**. We looked at distributional differences across race and ethnicity to determine if a gap existed between families who were eligible and those who had received CTC payments. **Among eligible White families, an estimated 76% received CTC payments** (see Figure 1). In comparison, **75% of eligible Black and 73% of eligible multiracial families received CTC**. These percentages are higher than **the estimated percentages of eligible Asian and Latino/a/x families who received CTC: 66% and 55% respectively**. IPUMS CPS did not allow us to determine why some racial/ethnic groups had more access to CTC while other lagged.

FIGURE 1: Illinoisans who Were Eligible for CTC and Received CTC, by Race and Ethnicity



After looking at the racial and ethnic gap between eligibility and recipients, we looked at distributional differences by income. **Middle-income families, those with incomes between 35K and 100K, made up the largest portion of CTC recipients—38% of them received CTC payments** (see Figure 2). As expected, families with the lowest incomes were the least likely to receive the expanded CTC. **Just 17% of families with incomes below 35K received payments.**

FIGURE 2: Illinoisans who Received CTC Payments, by Income

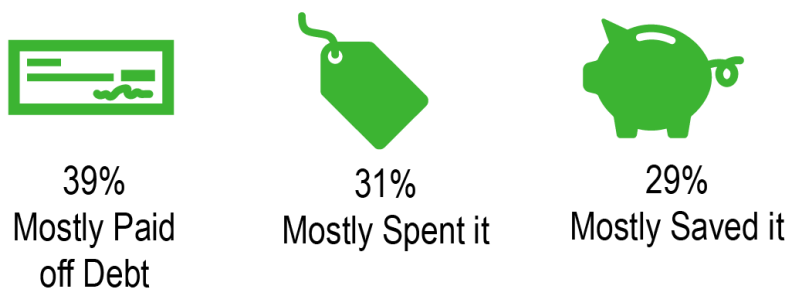


HOW DID FAMILIES IN ILLINOIS USE THEIR EXPANDED CTC PAYMENTS?

Household Pulse Survey

The HPS asked whether respondents mostly spent, saved, or used CTC payments to pay off debt. Respondents could only select one option from these three choices.⁸ IMPACT found **about 40% of families used CTC mostly to pay off debt** (see Figure 3). Close to 30% of families either mostly saved (29%) or mostly spent (31%) CTC payments.

FIGURE 3: How Illinois Families Used CTC Payments



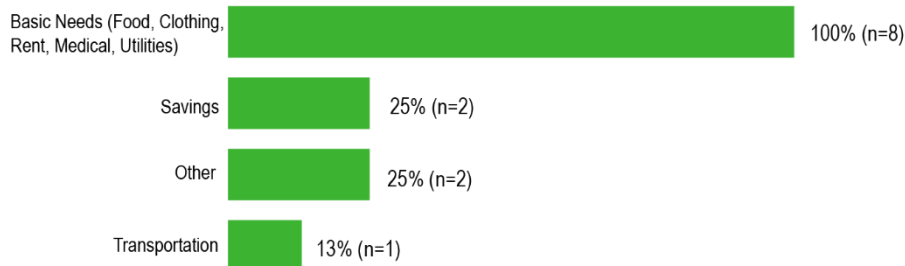
Note: Percentages will not equal to 100% because of rounding.

Interviews

Qualitative interviews allowed us to better understand how Illinoisans used CTC payments. The eight participants interviewed for the qualitative portion of this research described in detail how they have struggled to

afford basic needs such as food, clothing, and rent. They also detailed how expanded CTC payments helped them meet some of these needs during the pandemic—indeed; one participant indicated that their expanded CTC helped them survive. As Figure 4 shows, participants also spent payments on other goods and transportation for work.

FIGURE 4: How Interview Participants Spent CTC Payments (Duplicate Counts)



Note. We asked the eight participants how they spent their CTC payments. These numbers reflect all answers they provided.

Payments provided financial stability to participants; they were able to both pay for immediate needs and plan for the future. For example, a participant shared that CTC made it possible for them **"to develop a 7-month plan . . . to move to . . . a better place."** Some participants emphasized they used CTC payments for child-related expenses only. For example, one participant noted they used the CTC payments **"to feed the child because it's [CTC] for the child, not for us."**

"It [CTC] helped us survive. It helped us getting food, water, and clothing for the child. That's what it is for; it is for the child. It is a child tax credit; it is to give our child a prosperous and healthy life."

—Interview Participant

Interview responses differed from Illinois HPS responses. Though 39% of Illinois families used CTC to pay off debt, none of the interview participants indicated using CTC in this way, though one participant did indicate that they were **"able to avoid taking out high-interest loans"** because of the CTC payments. When it came to saving their CTC, just 25% ($n = 2$) of participants indicated they saved all, most, or some of their CTC, a lower percentage than Illinois HPS responses (29%). One participant said saving the CTC was challenging, stating, **"I'm trying to save. It's hard, though. It's hard to save . . . you have to pay for a daughter."** Our interview responses were more consistent with previous national HPS data, with one analysis showing 88% of low-income households used CTC for basic needs, and just 17% used CTC to pay debt.⁹

What Barriers did Families Face in Trying to Access CTC Payments? What Strategies Were Effective In Overcoming These Barriers?

The people interviewed for this research were substantially less likely to receive CTC payments—they were very low income and therefore not required to file a tax return. Because participants had little to no experience with filing taxes, the biggest challenge for most of them was **navigating an unfamiliar IRS process** that can be complicated, intimidating, and not inclusive.

Three participants found the non-filer tool to be challenging. One described the IRS Get My Payment website as **"not the easiest to navigate,"** and the other two participants thought the entire application process was **"a little tiring"** and **"tough at first."** Participants described **an IRS website and non-filer tool that were not user**

friendly, an overall lack of comfort with technology, and not having access to technology at home. They also expressed fears around not filling out the non-filer tool correctly, and consequently having their CTC payments denied or delayed. For two participants, using the non-filer tool to access CTC payments was problematic due to trouble reading words or understanding what they read. One of these participants had disabilities and shared they had to go to the Get My Payment website **"10–15 times;"** the other shared that being a person with dyslexia, **"reading and writing was the biggest challenge"** for them.

Participants also detailed **misinformation and distrust barriers**. For example, more than one participant did not believe CTC was "true," until they heard about it more than once. One participant initially heard from someone (though did not recall whom) CTC payments would be automatically sent only to people who had had COVID-19. This same participant, because they were separated (though not divorced) first thought they could not file taxes on their own to claim CTC. When they found out they could file, they were still hesitant to apply because they thought they would be required to share CTC payments with their spouse, whom they had separated from because of domestic violence. More than one participant also feared they would be asked to pay back the CTC, with one participant saving most of their CTC because they said they knew people who had to pay part of their CTC back.

Two participants also experienced the barrier of **not having a bank account**, resulting in delayed payments. One participant's check was sent to the wrong address; therefore, they waited 2 months to receive a check, and the other participant said they waited 6–8 weeks to get their first check by mail. By comparison, people with bank accounts received their CTC by direct deposit in about 2 weeks.

Despite challenges, participants successfully accessed CTC payments by resolving issues on their own, though one participant received information and assistance from one of the organizations that received a GMPIL grant:

With that—with the CTC—I was scared. I said, 'I'm going to go to [Grantee] to see what they tell me there. By myself, I was kind of scared they would tell me, you can't do it without your husband. But I went there, and she said, 'Yes, you can do it alone. . . . Give me your paperwork.' She began to ask for everything. From there, I needed some [other] things. I went back the next day, and she began to do everything. Then she said, 'You know what? You did not reach the range needed to file taxes. You earned very little, but I will ask for the money [CTC]. Then she did the whole process for me, and she said, 'Yes, it went through. You just have to wait and see when they are going to make the deposit.' And that's how it went. The girl was very kind. She helped me with everything. She advised me. She said, 'Bring this. Don't be afraid, he is now apart [from you]. More than anything, it was that, I was afraid he would take [the CTC] from me.'¹

This interview participant's experience highlights not only barriers low-income people who normally do not file taxes faced in trying to access CTC payments, but also how initiatives like GMPIL's grants can be extremely effective in helping participants overcome tax-filing barriers.

WHAT ARE THE PROCESS LESSONS THAT CAN BE TAKEN FROM PARTICIPANTS' EXPERIENCES?

IMPACT asked participants for suggestions and recommendations that would have improved the CTC claim process for them. Just two participants found the CTC claim process to be perfect and non-challenging. Half of the participants mentioned the need for **more information and awareness about who is eligible for CTC and how to apply**. Participants suggested the following potential process changes:

- ***"The government could provide more education and outreach so we know what our rights are when it comes to the CTC."***
- ***"Knowing what information to put in [the non-filer tool] would have been helpful."***
- ***"Even a video or virtual assistant to help, who could take you through the steps of using the tool. . . . someone being able to answers questions like . . . [do] we receive Medicaid, are low income, can we apply for CTC?"***

¹ Translated from Spanish

“Not asking so many questions would have made it [CTC claim process] easier. If someone is applying for the CTC, that means they must really need it”

—Interview Participant

Participants also highlighted the need for a **permanent, accessible non-filer tool** for people who do not normally file taxes because they do not meet the income requirements. One participant, for example, received monthly CTC payments by using the non-filer tool, but had not received the other half of their CTC because they had not yet filed 2021 taxes. They acknowledged they were putting off something they needed to do, but expressed self-doubt in their abilities to file taxes without help.

Also needed is outreach focused on **increasing awareness of eligibility rules for claiming the CTC on a tax return**. Some participants indicated they had filed their taxes to claim the rest of their CTC—even though they did not meet the income requirements—but were confused as to why they had not received additional CTC, a financial resource they had been using to support their family. One participant—who received SSI or SSDI and SNAP—thought they did not qualify for additional payments because they made too much, not knowing that the size of the CTC was cut in 2022, with full payments only going to families that earned enough income to owe taxes, limiting the benefits for the poorest households.¹⁰

SUMMARY OF FINDINGS

This research highlights Illinois families’ take up of CTC payments and the impact of these payments on their lives. Using quantitative research methods (i.e., analyzing IPUMS CPS and HPS survey data), IMPACT examined the demographics of Illinoisans receiving the CTC, including race, ethnicity, household income level, and average number of children. We also determined the demographics of CTC recipient families compared to the demographics of families eligible to receive the CTC and recorded the impact of CTC on the lives of Illinoisans who received the tax credit. We integrating qualitative research methods and qualitative data (i.e., semi-structured interviews) to develop findings about the impact of the CTC on recipients’ lives. Interview participants described challenges they experienced during the pandemic and how CTC helped them afford basic needs like food and rent.

Quantitative data shows **inequities in CTC recipients**: a smaller proportion of eligible Illinois Latina/o/x and Asian families received CTC compared to eligible White, Black, and multiracial families who received CTC. Qualitative data showed **CTC payments helped families reduce financial insecurities, but we also found barriers in accessing payments** for the low-income participants.

DATA LIMITATIONS

Over the course of the research, IMPACT encountered several data limitations. For example, our goal was to have a geographically diverse interview sample that was racially and ethnically representative of the CTC-eligible population in Illinois. We wanted to include people who lived throughout the state of Illinois, but all interview participants lived in Cook County. Moreover, based on the sampling frame we developed using IPUMS CPS 2022 data, the goal was to recruit six Latino, four Black or African American, three White, and two Asian participants. We were able to interview two Latino, three Black, three White, and two multiracial participants. The multiracial participants identified as Black, White, and Native American, and Hispanic and White.

The five organizations that received GMPIL grants completed the first recruitment effort. The asked individuals through an intake form whether they would be open to participating in a paid research opportunity about the CTC. The three grantees located outside Cook County provided just seven names between them. When we reached out to these grantees, they indicated mistrust and fear kept people from filling out intake forms. For example, one person said people in their area mistrusted people from Chicago (i.e., IMPACT researchers). Another person at a different organization said undocumented Latinos were reluctant to share the personal financial information requested on the intake form (e.g., How much did you earn last month from work? Do you

receive any benefits like TANF, SNAP, or SSI?), fearing this information could somehow be used against them.

In addition, of the 179 intake forms we received from all five grantees, only 19 of the people who met the criteria for inclusion (open to participating, provided contact information, and had at least one child under the age of 18 living at home) were Latinx, and none were Asian. After contacting these 10 Latinx individuals, we realized just two of them met the additional criteria for inclusion: received at least one expanded CTC payment, and did not file taxes every year. One of these two participants was able to complete an interview.

Next, we tried to achieve geographic and racial/ethnic diversity by placing recruitments ads on social media and classified advertisements, posting flyers in Chicago libraries, and sending flyers to contacts with ties to community organizations in Illinois that directly serve eligible populations. Our research partner, New America Chicago, also added a form to the GMPIL website. Despite reaching over 1,500 people with recruitment efforts, fewer interview participants who met the criteria for inclusion were interviewed than originally anticipated. In addition to few people meeting all the criteria for inclusion, we had interview scheduling challenges, including coordinating schedules between the participant and interviewer, repeated rescheduling, no shows, and last-minute cancellations.

Limitations with the quantitative analysis included not being able to match eligibility data to recipient data. It is difficult to know what proportion of GMPIL's target population (individuals with low and no incomes who may not have filed tax returns in the past) were included in the analysis. The non-tax filers included in the eligibility estimate were a conservative estimate. Though IMPACT is confident in this estimate, the precise number of non-tax filers is unknown. Additionally, the HPS is an experimental data collection tool the U.S. Census created to release real-time data on the impacts of the pandemic. However, HPS has a smaller sample size than other Census Bureau products and may not meet the same statistical quality standards. Therefore, though likely accurate, findings on how Illinoisans spent their CTC may not be precise.

RECOMMENDATIONS

Future Research

While recognizing the limitations of our data, IMPACT believes it has largely achieved the initial overarching aim of this research—to document the impact and experiences of Illinoisans in accessing the CTC. Nevertheless, IMPACT would have liked to have had an interview participant sample representative of the CTC-eligible population in Illinois, but accessing a representative sample was extremely difficult. For additional research, we strongly recommend **using research techniques for sampling hard-to-reach populations** (e.g., insider research) to better be able to access this hard-to-reach population and learn about their unmet needs. Findings also support additional research that specifically addresses why Whites and Blacks in Illinois had more access to CTC than Hispanics and Asians.

CTC

Congress did not restore the expanded CTC in its 2022 final end-of-year spending bill; however, that effort will continue in 2023 in Illinois and other states. The findings described above, which document the importance of CTC in the lives of Illinoisans, highlight the potential impact that a state-level CTC policy could have on the financial stability of low-income families in Illinois. If the CTC is expanded in 2023, a key implication of this research is **the need for monthly payments without creating tax-filing barriers for people who do not need to file taxes**. The findings also point to the need **to increase awareness of the CTC and access to safe and affordable banking products** for the unbanked.

ACKNOWLEDGEMENTS

IMPACT would like to thank the generous supporters of this research project: Joyce Foundation, J.B. and M.K. Pritzker Family Foundation, Irving Harris Foundation, and Steans Family Foundation.

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APPENDIX A: Quantitative Methodology

IMPACT researchers initially sought data related to CTC payments from the IRS through a FOIA request. However, we were unable to get the data because the IRS was not collecting demographic characteristics on families eligible for or receiving CTC payments. We decided to use the CPS microdata (i.e., information about individual persons and households) from the Integrated Public Use Microdata Series (IPUMS) from 2020 to estimate the proportion of tax filers and non-tax filers eligible (i.e., filed taxes) for the CTC in 2019, the most recent year of data available at the time of the analysis.

IMPACT used the following variables in IPUMS CPS 2020: filing status, adjusted gross income, and number of children to determine eligibility for tax and non-tax filers. IPUMS CPS identifies individuals and families who do not have to file taxes. Individuals may not have to file taxes because they are dependents, or their income is too low to file taxes. To determine this group's CTC eligibility, we looked at these individuals' relationships with other members in the household to determine if they were dependents. Dependents were spouses, partners, and parents living with adult children; these individuals were excluded from the analysis because they were not eligible for CTC. The remaining individuals were individuals who did not file taxes because their incomes were too low.

IMPACT used the amount of the CTC from IPUMS CPS 2022 to determine if eligible individuals and families received CTC. IPUMS CPS 2022 reflects calendar year 2021 and “come from the Census Bureau's tax model, which simulates individual tax returns to produce estimates of federal, state, and payroll taxes.”¹¹

IMPACT used the Census Bureau's HPS public-use files collected from July 21, 2021 to February 7, 2022 to understand how families used payments. Researchers followed Census Bureau recommendations on how to analyze data collected from the HPS. For example, they pooled samples to generate a large enough sample size by combining 9 “weeks” of HPS data (each “week” represented 2 weeks). They also used replicate weights from the 80 weights in the data provided to make the data reflective of Illinois's population. We used the R packages “survey” and “srvyr” to analyze the data.

APPENDIX B: Qualitative Methodology

Data Collection

The interviewer began the semistructured interview by presenting the Institutional Review Board-approved consent form, which included the purpose of the research, what participation would involve, and compensation. The interview began after obtaining a verbal consent. The interviewer asked the following structured questions and followed up as needed with probe questions to explore initial responses.

Intro/Warm Up

1. Tell me a little bit about you and your family.

General

2. Do you remember how you first heard about the CTC?
3. Tell me, in detail, about the kinds of things you did to learn about the CTC.
4. Where did you find information about the CTC?
5. What motivated you to claim the CTC?
6. Walk me through what the claim process looked like for you.
7. What was your experience like claiming the CTC?

CTC Impact

8. What would you say are your financial goals?
9. How did you use your CTC payments?
10. What were your expectations when you started receiving CTC payments?
11. Tell me about a time when a CTC payment had a positive impact on your life.
12. What kinds of things changed in your life because of the CTC payments?

Recommendations

13. Do you think CTC should be made permanent?

Wrap Up

14. Is there anything else you would like to share about how CTC payments impacted you or about your experience obtaining your CTC?
15. After-interview demographic survey: race/ethnicity, age, gender, age of youngest child, amount earned last month from work, benefits (e.g., TANF [Temporary Assistance for Needy Families], SNAP [Supplemental Nutrition Assistance Program], SSI [Supplemental Security Income]), zip code

Data Analysis

We used rapid data analysis techniques¹² for participant interviews with the purpose of generating themes for how CTC affected participants' lives. Interviews were coded in Excel. First, we developed a structured matrix of key domains based on the interview guide to standardize how we captured key interview content. Second, we listened to each recording (and reviewed our notes for the one participant who did not consent to recording) to summarize each interview's content, transferring responses to the matrix. We also noted rich responses (e.g., illustrated ideas or experiences, evoked emotion) verbatim. Using thematic analysis techniques, we identified key themes across interviews.

¹ *Child Tax Credit*. <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-american-families-and-workers/child-tax-credit>

² *Child Tax Credit*. <https://www.irs.gov/credits-deductions/individuals/child-tax-credit>

³ *Help is Here: The American Rescue Plan Delivers Major Tax Relief for Families with Children*. https://www.whitehouse.gov/wp-content/uploads/2021/06/One-Pager_CTC-Major-Tax-Relief_8.5x11_Digital_061421_V4.pdf

⁴ *The Child Tax Credit*. <https://www.whitehouse.gov/child-tax-credit/>

⁵ *Advance Child Tax Credit Payments: Increasing Support for Families with Children*. <https://www.chicagofed.org/publications/blogs/cdps/2021/advance-child-tax-credit-payments>

⁶ *State and Local Child Tax Credit Outreach Needed to Help Lift Hardest-to-Reach Children Out of Poverty*.

<https://www.cbpp.org/research/federal-tax/state-and-local-child-tax-credit-outreach-needed-to-help-lift-hardest-to-reach>

⁷ *About Us*. <https://getmypaymentil.org/about-us/>

⁸ *Phase 3.2 Household Pulse Survey*. https://www2.census.gov/programs-surveys/demo/technical-documentation/hhp/Phase_32_Household_Pulse_Survey_FINAL_English_SKIPS_081121.pdf

⁹ *9 in 10 Families With Low Incomes Are Using Child Tax Credits to Pay for Necessities, Education*.

<https://www.cbpp.org/blog/9-in-10-families-with-low-incomes-are-using-child-tax-credits-to-pay-for-necessities-education>

¹⁰ *Goodbye 'godsend': Expiration of child tax credits hits home*. <https://apnews.com/article/child-tax-credits-program-ends-5ded3907c72ee0c3ad8a067a29d6b2c0>

¹¹ *Description*. https://cps.ipums.org/cps-action/variables/ACTCCRD#description_section

¹² *Qualitative Methods in Rapid TurnAround Health Services Research*. https://hsrd.research.va.gov/for_researchers/cyber_seminars/archives/780-notes.pdf

Updated April 2023