

## Spotlight on Illinois

The Get My Payment Illinois (GMPIL) Coalition formed in April 2020 to help low-income Illinoisans receive stimulus funds. 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). The coalition also worked with government and nonprofit partners to spread the word about the Child Tax Credit (CTC).

Heartland Alliance's Social IMPACT Research Center (IMPACT) and New America Chicago engaged in research for GMPIL 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 analyzed data from the Integrated Public Use Microdata Series, Current Population Survey (IPUMS CPS) and the Household Pulse Survey to estimate 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 eight families who claimed CTC payments and were intermittent filers (i.e., did not file taxes every year) to learn about their experiences claiming CTC and the impact of the CTC on their lives.

Key findings from the study include:

- Only 55% of eligible Latinx and 66% of eligible Asian families received CTC payments, compared to 76% of eligible White, 75% of eligible Black, and 73% of eligible multiracial families.
- Middle-income (between 35K and 100K) families made up the largest portion of CTC recipients (38%) compared to higher (over 200K) and lower income (under 35K) families (17% and 18% respectively). At the same time, some taxpayers who may have been eligible for the CTC did not receive CTC payments.
- A majority of families (52%) used CTC payments mostly on basic needs.
- CTC payments helped low-income families reduce financial insecurities, but families also experienced barriers in accessing payments.

For the full report, please send an email to [deliasmcallister@HeartlandAlliance.org](mailto:deliasmcallister@HeartlandAlliance.org)

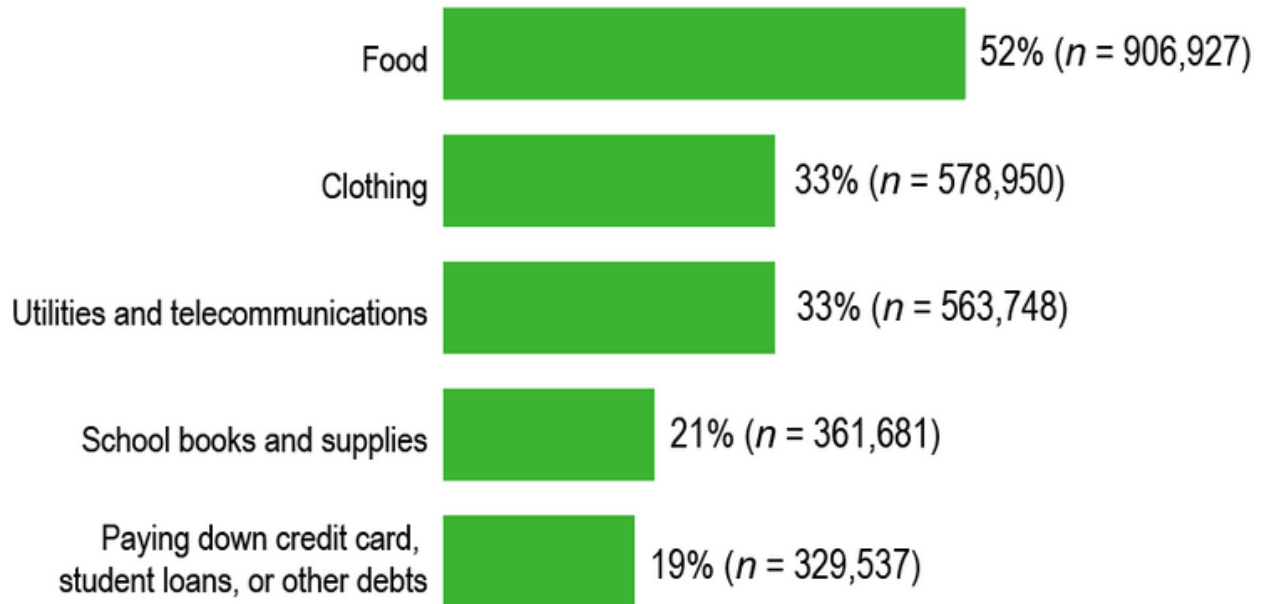
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# Spending on Basic Needs

## How Did Families Use Expanded Child Tax Credit Payments?

The Household Pulse Survey Phases 3.2 and 3.3 (July 21, 2021 to February 7, 2022) included a question on how the respondent and their household mostly spent the most recent Child Tax Credit (CTC) payment. The question allowed respondents to make more than one selection. The following figure shows most Illinoisans spent CTC payment on basic needs (i.e., food, clothing, and utilities), school expenses, and to pay down debt. Interview responses showed that the expanded CTC payments offered financial security for participants.

### Top Five Uses of CTC Payments by Illinois Households



Note. Data Source: IMPACT analysis of the Household Pulse Survey (July 21, 2021 to February 7, 2022).



**“[CTC] HELPED US SURVIVE. IT HELPED US GETTING FOOD, WATER, AND CLOTHING FOR THE CHILD....[CTC] IS TO GIVE OUR CHILD A PROSPEROUS LIFE.”**

- Father of a 4 year old



**“[CTC] HELPED WITH EVERYTHING....IT KEPT US AFLOAT.”**

- Mother of a 7 year old



**“WE WERE ABLE TO AVOID TAKING ANY HIGH-INTEREST LOANS.”**

- Father of a 5 year old