

State by State: How are families in the U.S. using their Child Tax Credit payments?

The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible families making less than \$150,000 a year report using their payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank account. These fact sheets include key data on CTC receipt, payment usage, and changes in families' food security after the payments went out.

This report is currently composed of individual briefs for 20 states of interest, with the additional 30 states to be added by the end of September 2021. To access these briefs as separate pages you can find the [full list of states here](#). For more information and any media requests you can email us at socialpolicyinstitute@wustl.edu.

Note: Puerto Rico and other U.S. territories are not included because while they are eligible for the expanded CTC, there is no provision for them to file for or receive advance payments. Additionally, the territories are not included in the Household Pulse Surveys, so updated data about household impacts are not available for analysis.

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How are Arizona families using their Child Tax Credit payments?

Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

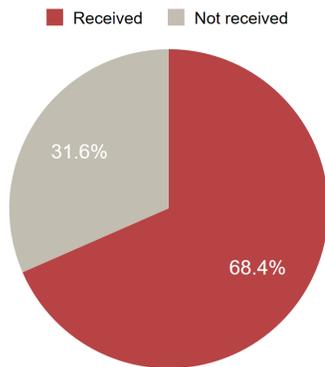
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Arizona families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

Key Finding 1: 68% of eligible AZ families received the CTC.

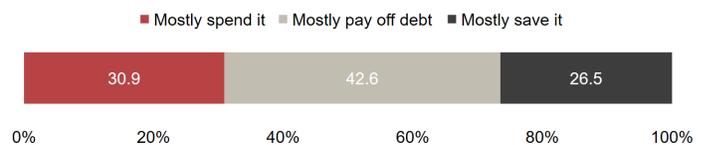
Key Finding 2: 43% of AZ families reported mostly using their CTC to pay down debt, 27% mostly saved their CTC, and 31% mostly spent it.

CTC receipt (AZ)



Sample size: 633

CTC and balance sheets (AZ)

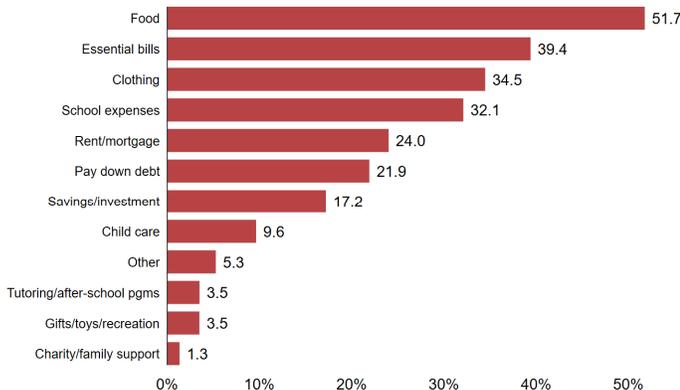


Sample size: 432

Key Finding 3: The most common uses of the CTC payments among AZ families were purchasing food for their family (52%), managing bills (39%), and paying for clothing and other essentials for their children (35%).

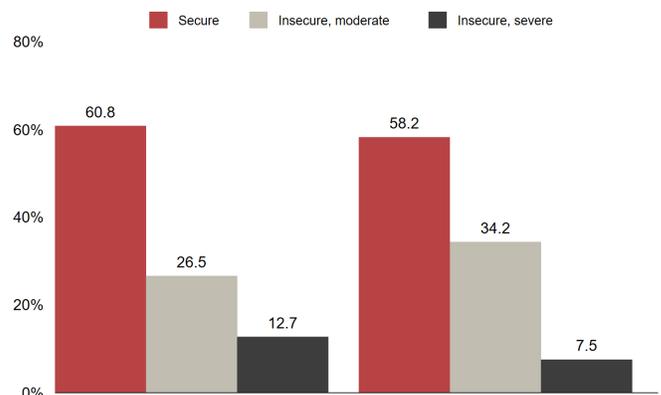
Key Finding 4: Eligible AZ families experienced lower rates of severe food insecurity after CTC payments went out.

CTC usage (AZ)



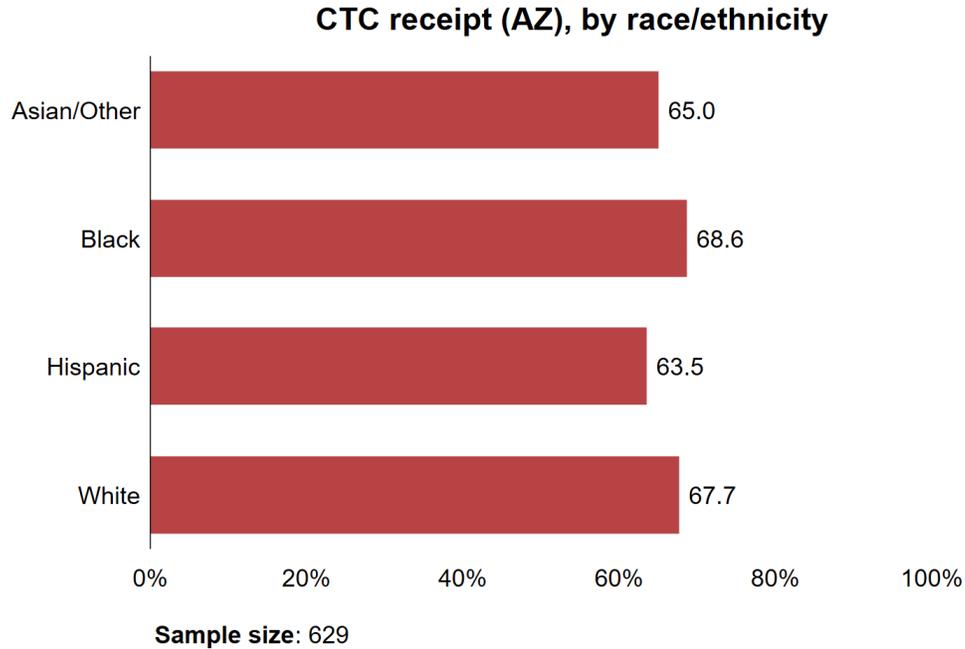
Sample size: 434

Food insecurity experiences (AZ)

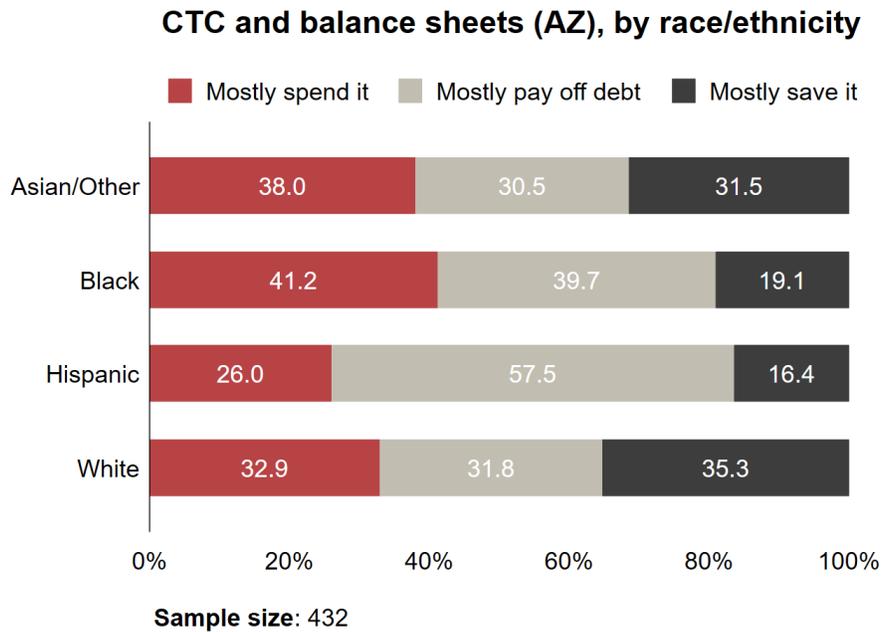


Sample size (Pre-CTC, week 30-33): 1196; Sample size (Post-CTC, week 34-35): 633

Key Finding 5: Families of different races/ethnicities in AZ were similarly likely to receive the CTC (between 64% and 68%).



Key Finding 6: Black AZ families were more likely to mostly spend their CTC funds relative to other groups, while Hispanic families were more likely to report using their CTC payments to mostly pay down debt.



How are Colorado families using their Child Tax Credit payments?

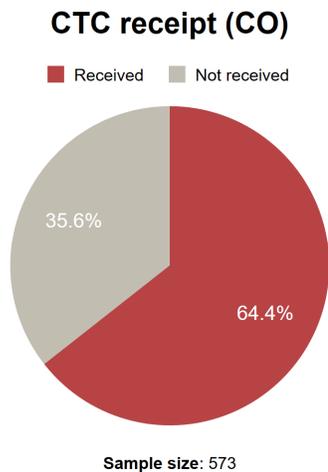
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

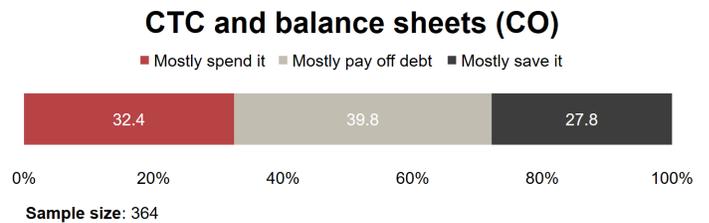
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Colorado families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

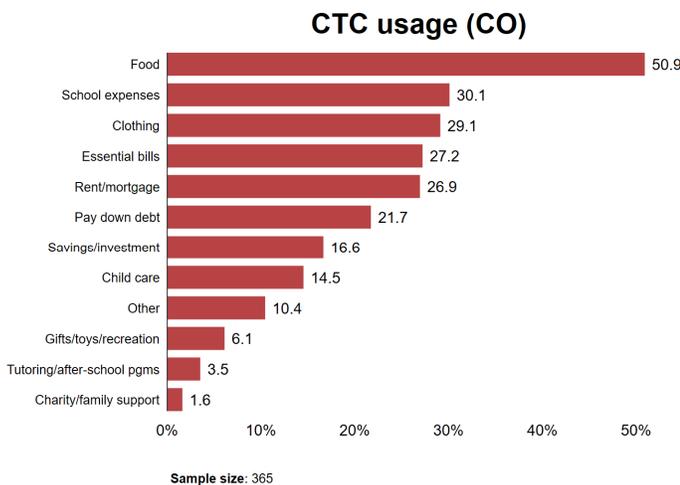
Key Finding 1: Almost two-thirds of eligible CO families received the CTC.



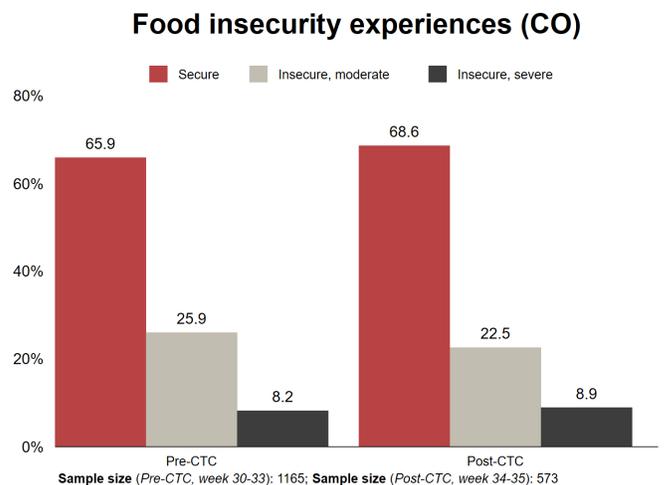
Key Finding 2: 40% of CO families reported mostly using their CTC to pay down debt, 28% mostly saved their CTC, and 32% mostly spent it.



Key Finding 3: CO families' most common uses of the CTC payments were purchasing food for their family (51%), followed by paying for school expenses (30%), and paying for clothing and other essentials for their children (29%).

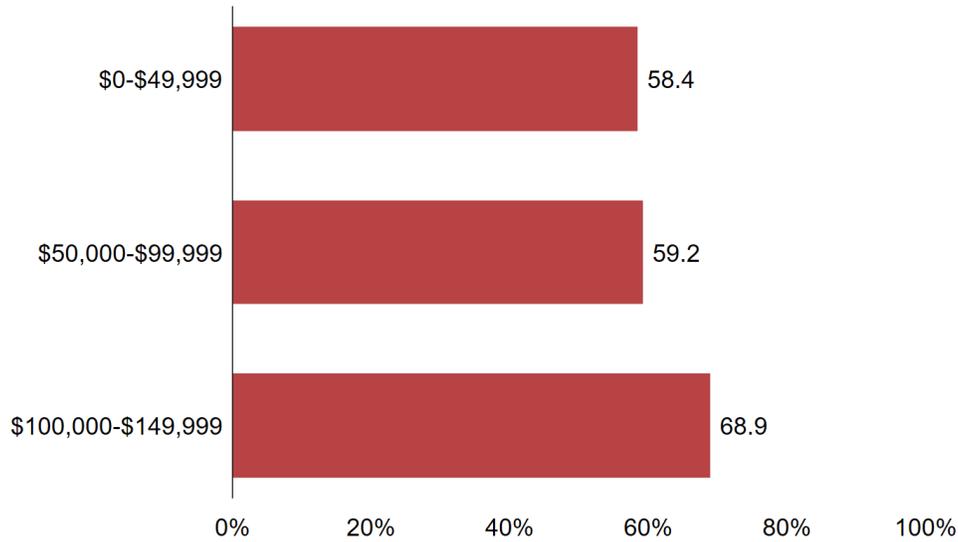


Key Finding 4: Eligible CO families experienced slightly lower rates of food insecurity following the introduction of the CTC.



Key Finding 5: Almost 70% of higher-income CO families received the CTC, compared to around 60% of middle- and lower-income families.

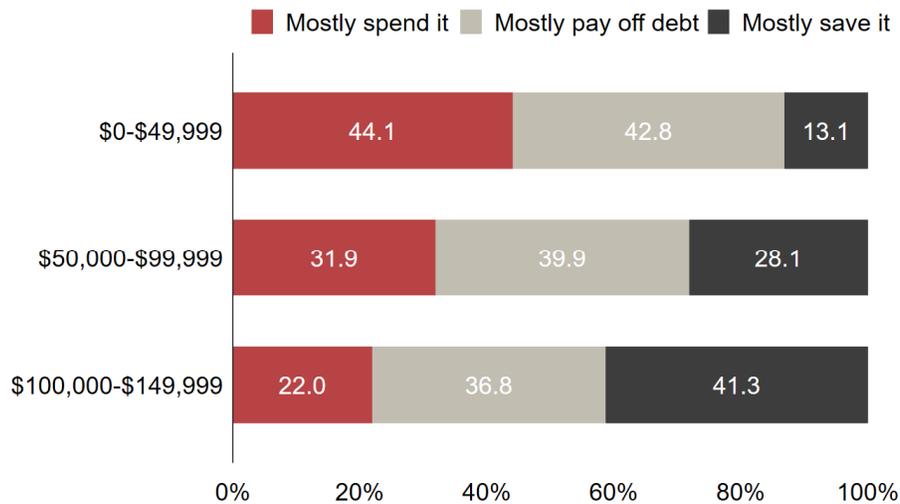
CTC receipt (CO), by income



Sample size: 572

Key Finding 6: Lower-income CO families were more likely to report mostly spending the CTC or mostly using it to pay down debt, while higher-income families were more likely to report mostly saving the CTC.

CTC and balance sheets (CO), by income



Sample size: 364

How are Florida families using their Child Tax Credit payments?

Evidence from Census Data

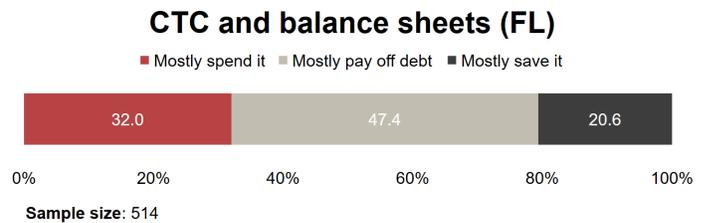
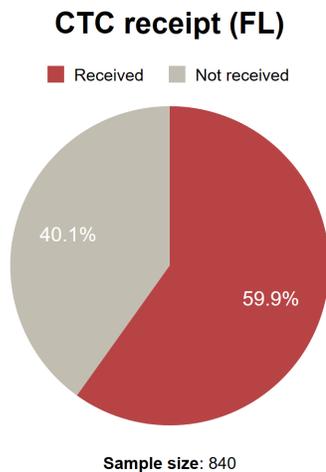
Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Florida families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

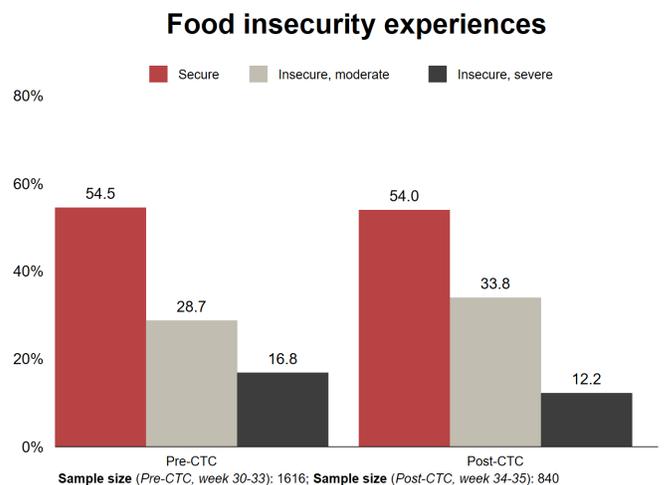
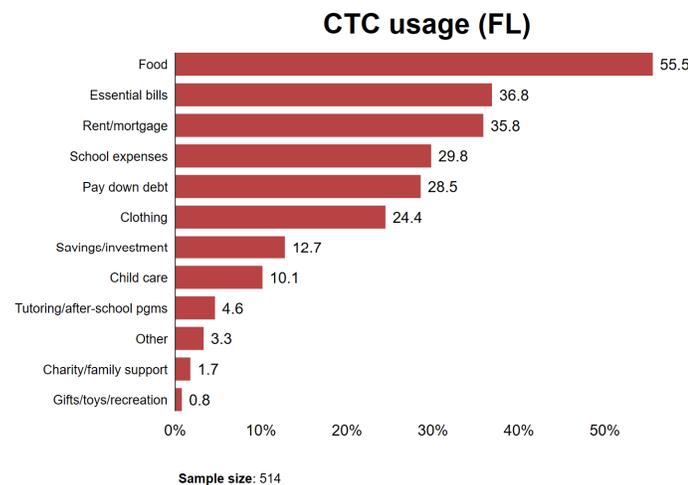
Key Finding 1: 60% of eligible FL families received the CTC.

Key Finding 2: 47% of FL families reported mostly using their CTC to pay down debt, 21% mostly saved their CTC, and 32% mostly spent it.

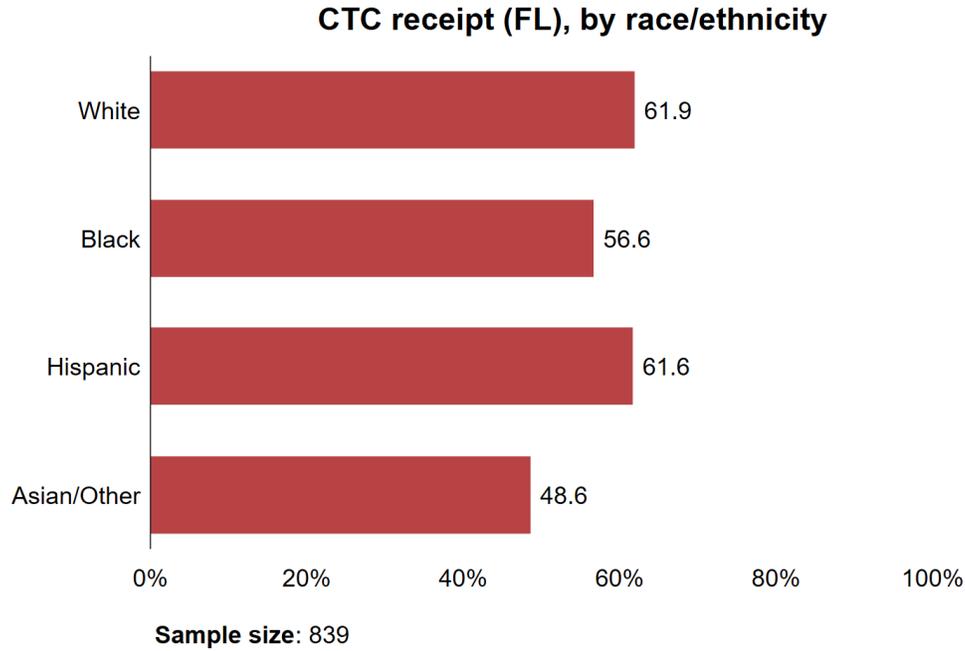


Key Finding 3: The most common uses of the CTC payments among FL families were purchasing food for their family (56%), managing bills (37%), and paying the rent or mortgage (36%).

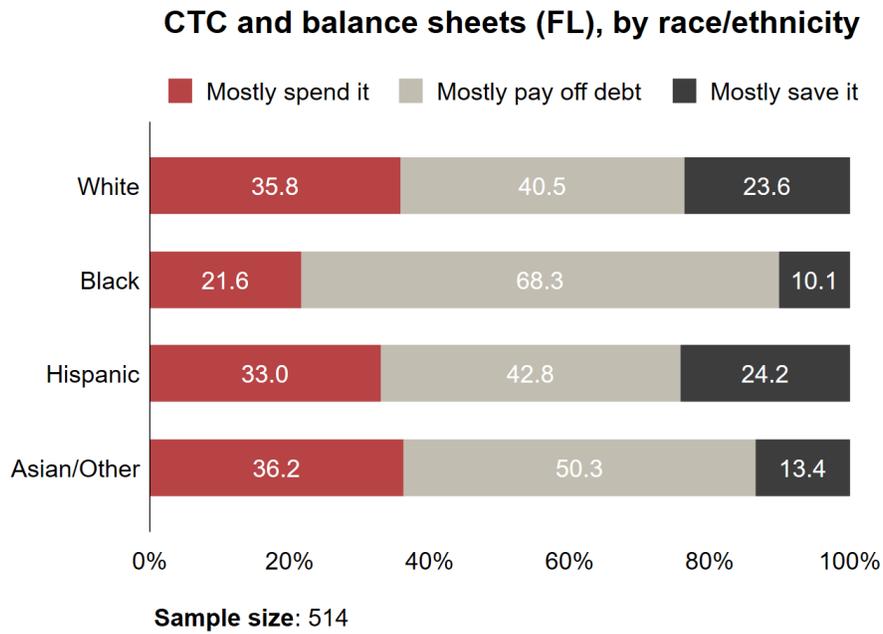
Key Finding 4: Eligible FL families experienced lower rates of severe food insecurity after the introduction of the CTC, as families moved from *severe* to *moderate* food insecurity.



Key Finding 5: White and Hispanic FL families were most likely to receive CTC payments (62%), followed Black (57%) families.



Key Finding 6: Black FL families were much more likely to use their CTC funds to mostly pay off debt relative to other groups, while Hispanic and white families were more likely than other groups to mostly save the CTC.



How are Georgia families using their Child Tax Credit payments?

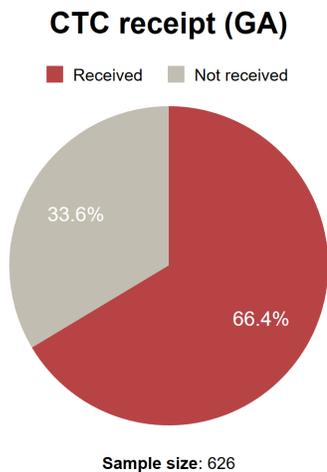
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

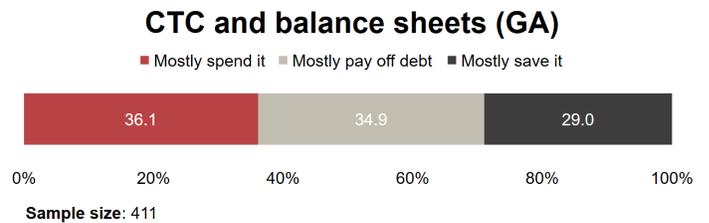
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Georgia families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

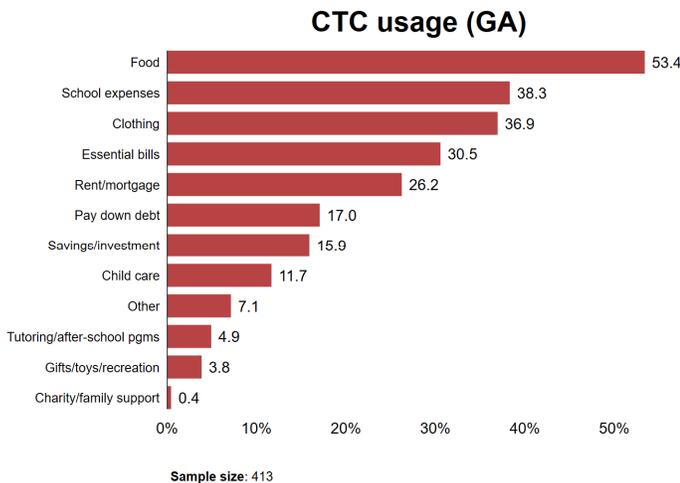
Key Finding 1: Two-thirds of eligible GA families received the CTC.



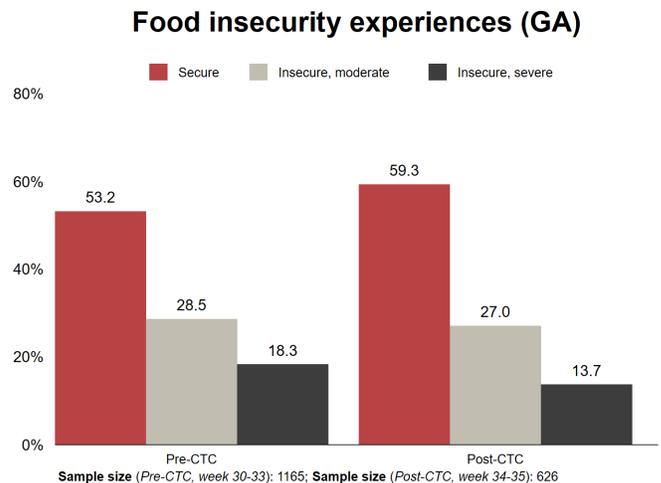
Key Finding 2: 36% of GA families reported mostly spending their CTC payments, 35% mostly paid down debt, and 29% mostly saved it.



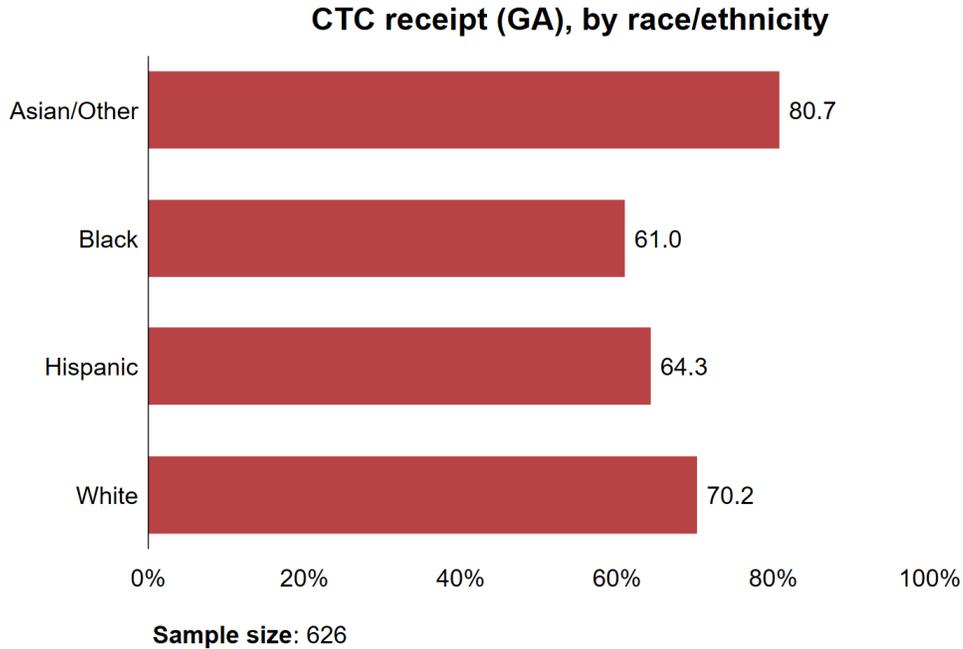
Key Finding 3: The most common uses of the CTC payments among GA families were purchasing food for their family (53%), paying for school expenses (38%), and paying for clothing and other essentials for their children (37%).



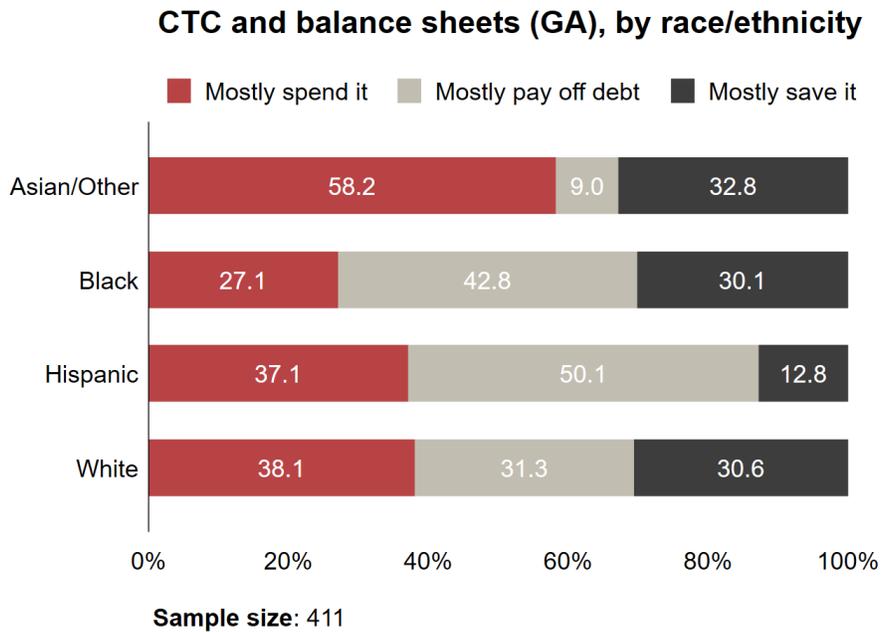
Key Finding 4: Eligible GA families experienced lower rates of moderate and severe food insecurity after CTC payments went out.



Key Finding 5: Asian GA families or those of some other race/ethnicity were most likely to receive CTC payments (81%), followed by white (70%) and Hispanic (64%) families.



Key Finding 6: Asian/other GA families were much more likely to spend their CTC payments compared to other groups, while Hispanic families were much more likely to report using their CTC payments to mostly pay down debt. Black and white GA families were fairly evenly split on the primary uses of the CTC.



How are Iowa families using their Child Tax Credit payments?

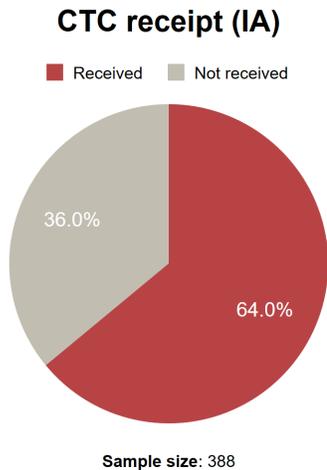
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

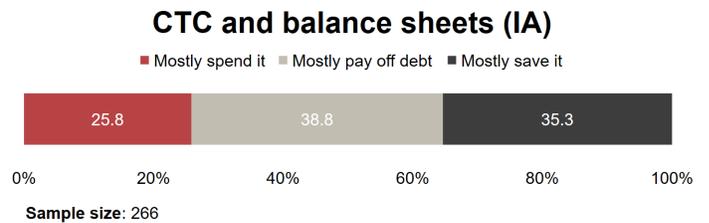
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Iowa families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

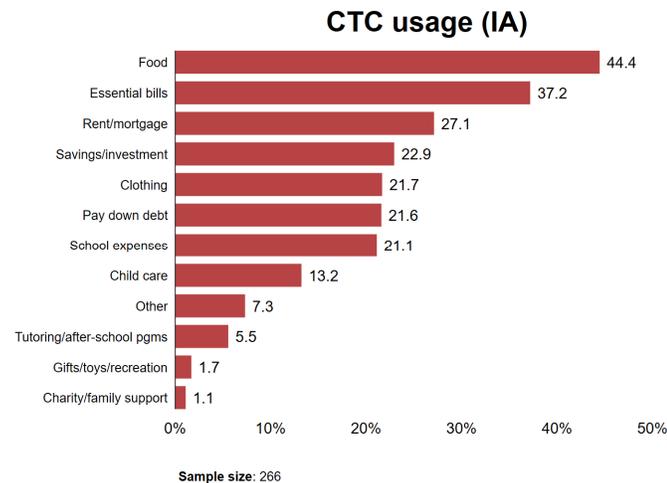
Key Finding 1: Almost two-thirds of eligible IA families received the CTC.



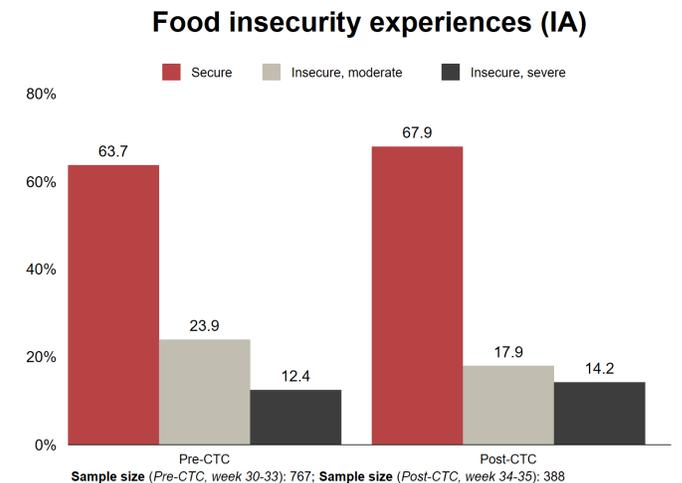
Key Finding 2: 39% of IA families reported mostly using their CTC to pay down debt, 35% mostly saved their CTC, and 26% mostly spent it.



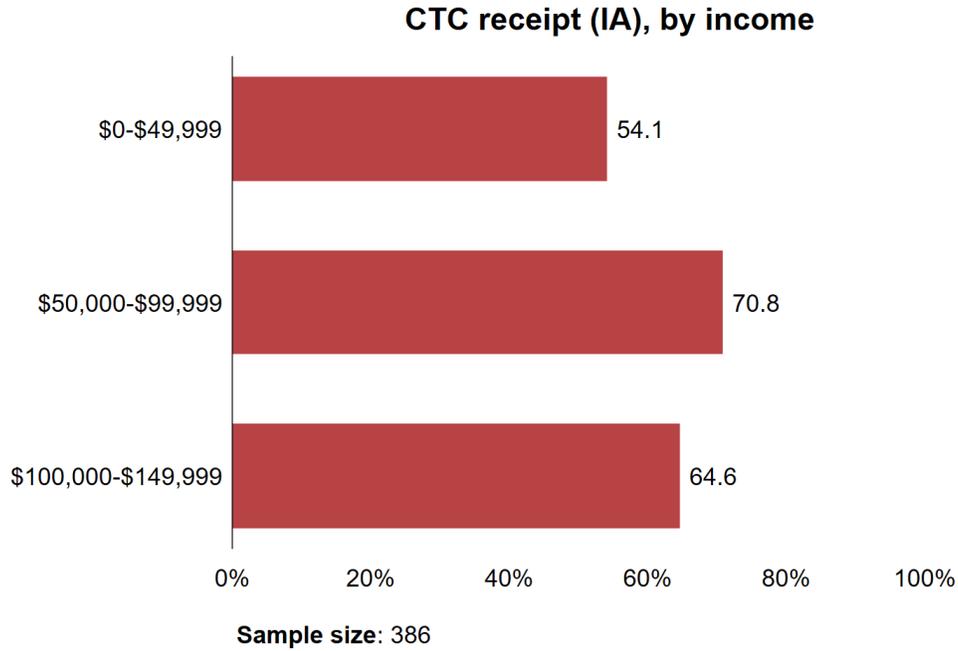
Key Finding 3: The most common uses of the CTC payments among IA families were purchasing food for their family (44%), managing bills (37%), and paying the rent/mortgage (27%).



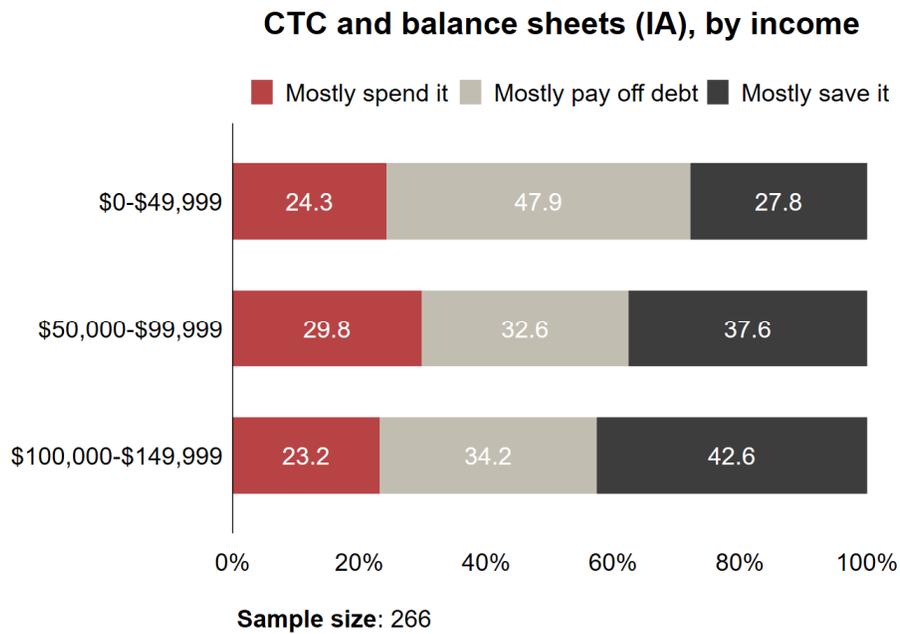
Key Finding 4: Eligible IA families experienced higher rates of overall food security after CTC payments went out.



Key Finding 5: Middle-income IA families were most likely to receive CTC payments (71%), followed by high-income (65%) and low-income (54%) families.



Key Finding 6: Low-income IA families were much more likely to use their CTC to mostly pay off debt, while middle-income families were more likely to mostly spend the CTC and high-income families were most likely to save it.



How are Illinois families using their Child Tax Credit payments?

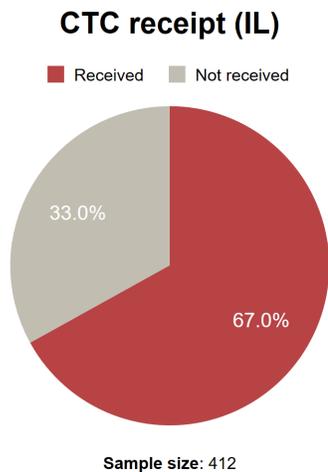
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

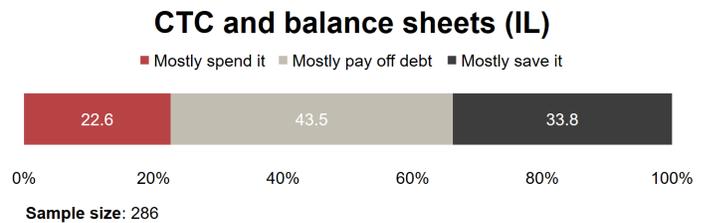
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Illinois families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

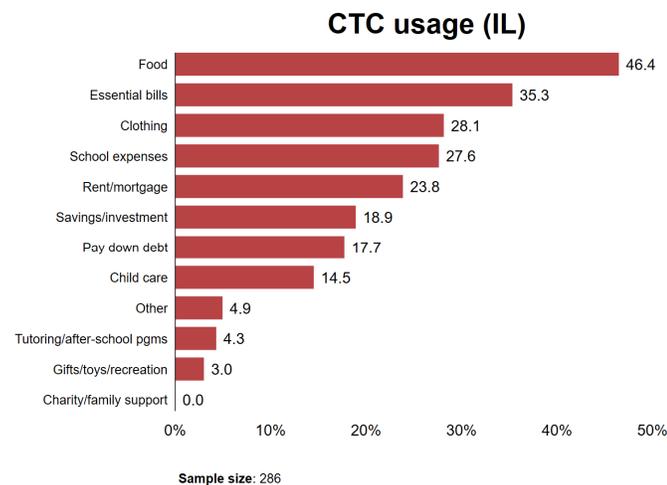
Key Finding 1: Over two-thirds of eligible IL families received the CTC.



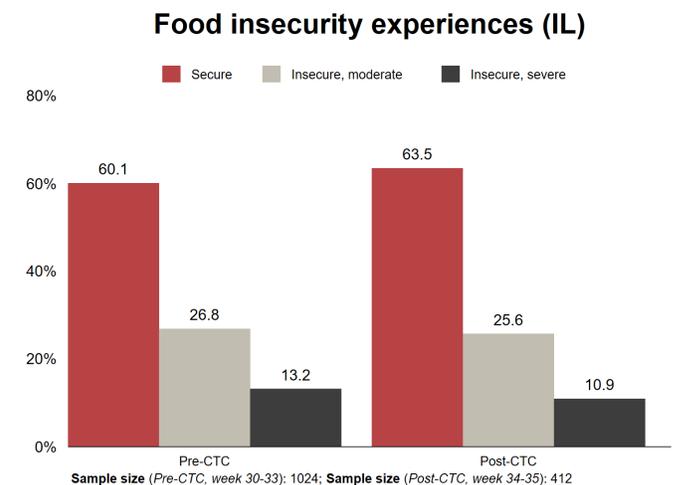
Key Finding 2: 44% of IL families reported mostly using their CTC to pay down debt, 34% mostly saved their CTC, and 23% mostly spent it.



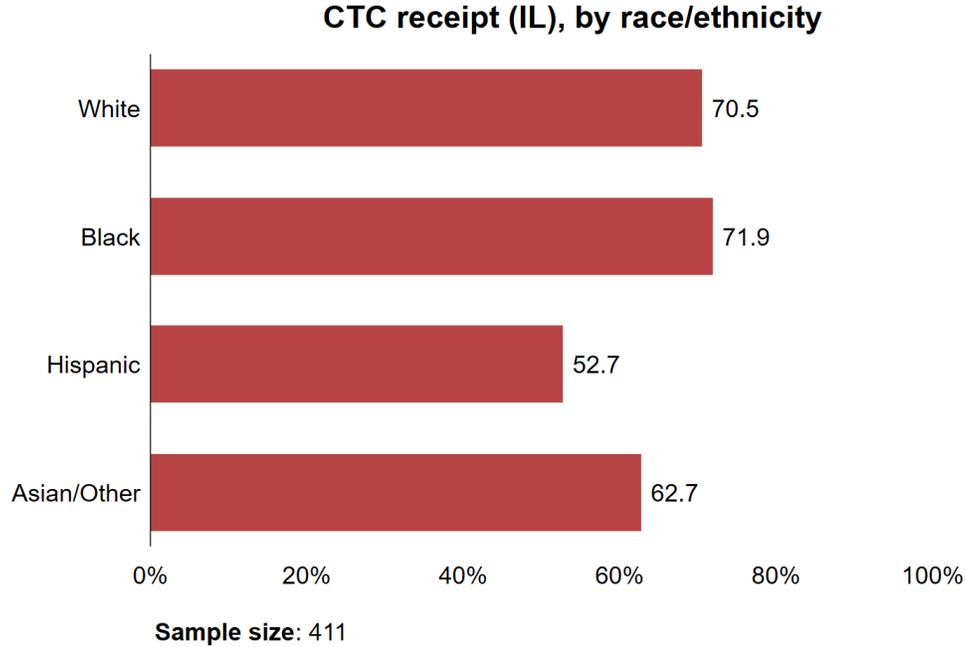
Key Finding 3: The most common uses of the CTC payments among IL families were purchasing food for their family (46%), managing bills (35%), and paying for clothing and other essentials for their children (28%).



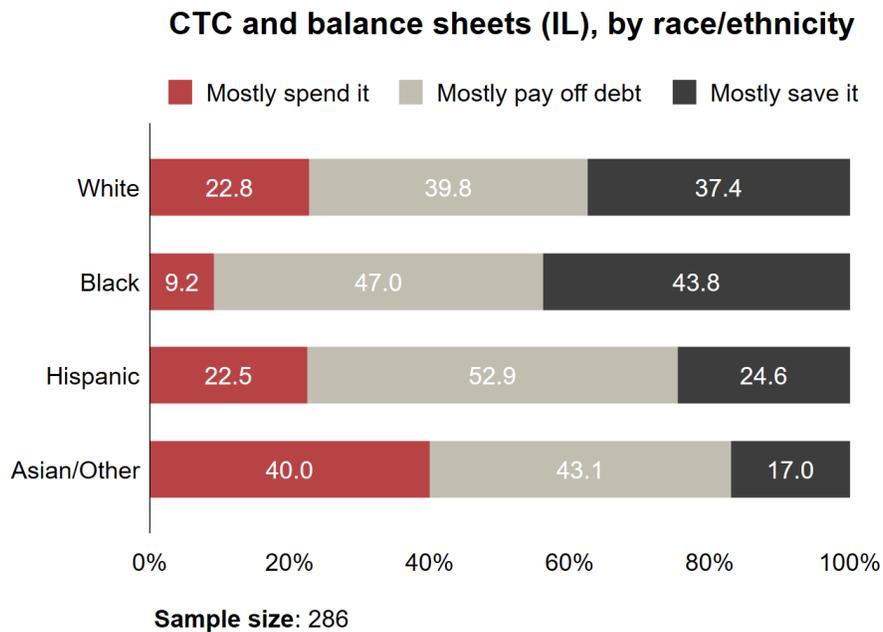
Key Finding 4: Eligible IL families experienced higher rates of food security coupled with lower rates of severe food insecurity after the CTC payments went out.



Key Finding 5: Eligible Black and white IL families were the most likely to receive CTC payments (71-72%), followed by Asian families and those of some other race/ethnicity (63%). Only 53% of Hispanic families received the CTC.



Key Finding 6: Black IL families were more likely to save their CTC funds relative to other groups, while Hispanic families were much more likely to report using their CTC payments to mostly pay down debt and Asian/other families were more likely to mostly spend it.



How are Kansas families using their Child Tax Credit payments?

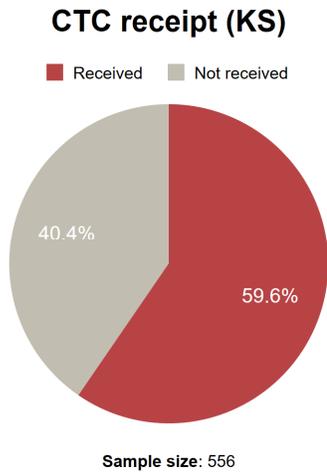
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

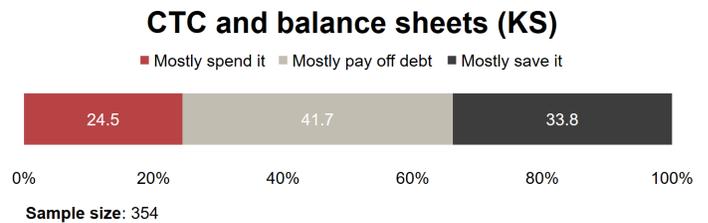
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Kansas families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

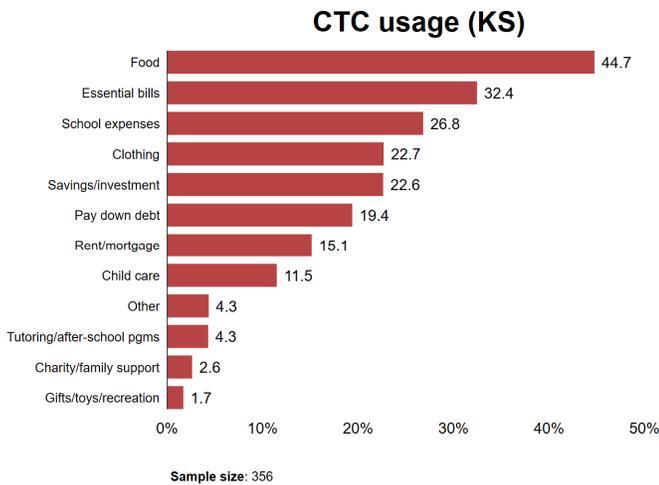
Key Finding 1: Almost 60% of eligible KS families received the CTC.



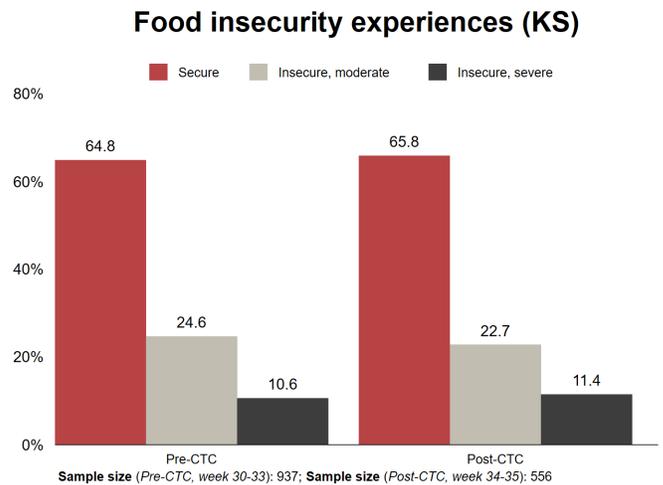
Key Finding 2: 42% of KS families reported mostly using their CTC to pay down debt, 34% mostly saved their CTC, and 25% mostly spent it.



Key Finding 3: The most common uses of the CTC payments among KS families were purchasing food for their family (45%), managing bills (32%), and paying for their children's school expenses (27%).

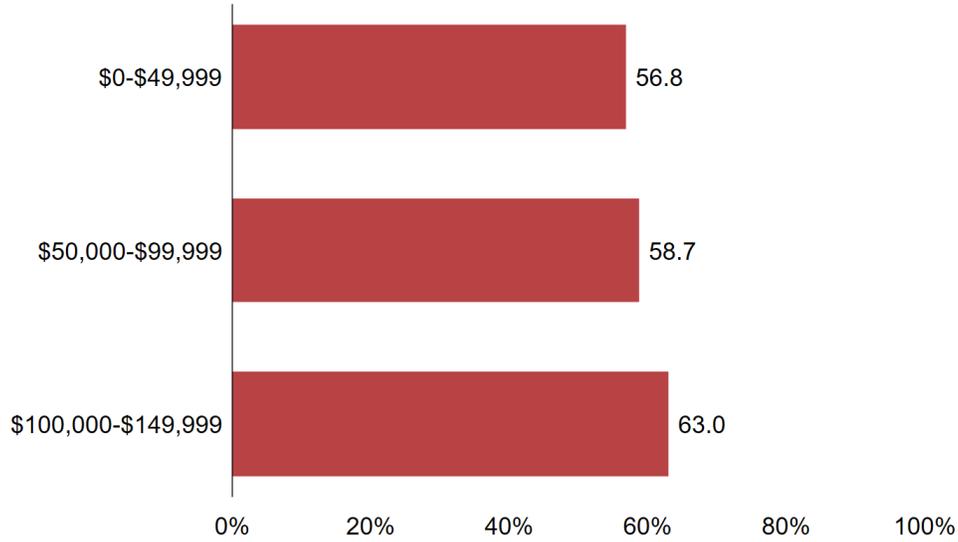


Key Finding 4: Food security was largely stable in KS families after CTC payments went out, with overall food security increasing slightly.



Key Finding 5: Receipt of the CTC was relatively similar regardless of household income, with 57% of lower-income and 63% of higher-income KS households receiving the CTC.

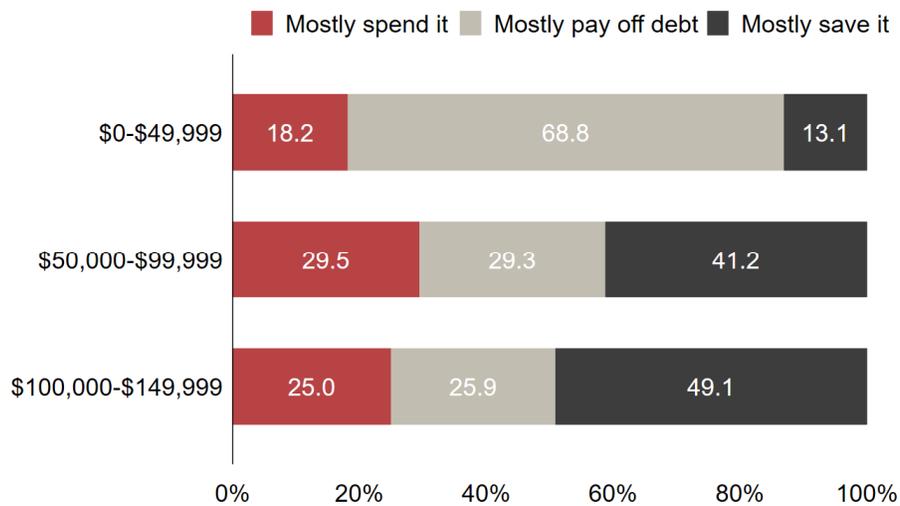
CTC receipt (KS), by income



Sample size: 555

Key Finding 6: Lower-income KS families were much more likely than other groups to use the CTC mostly to pay off debt, while middle- and higher-income families were much more likely to mostly save the CTC.

CTC and balance sheets (KS), by income



Sample size: 354

How are Maine families using their Child Tax Credit payments?

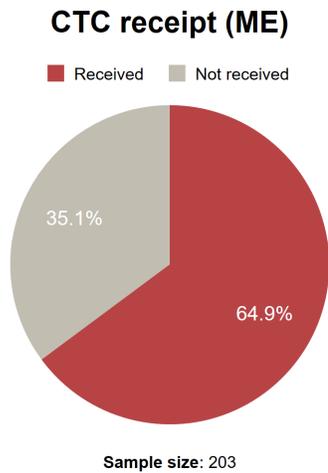
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

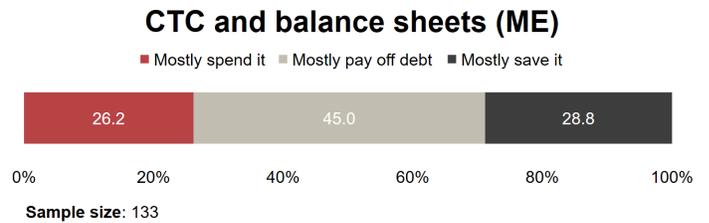
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In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Maine families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

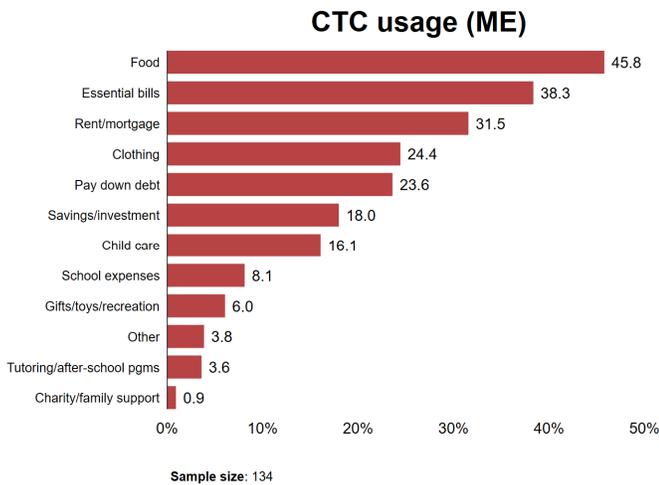
Key Finding 1: Almost 65% of eligible ME families received the CTC.



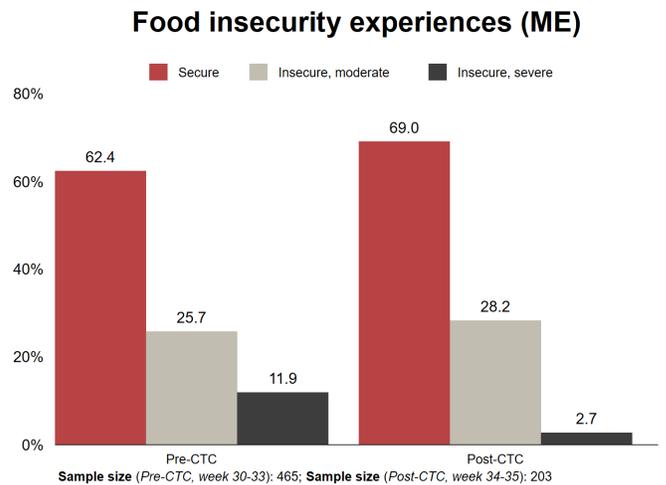
Key Finding 2: 45% of ME families reported mostly using their CTC to pay down debt, 29% mostly saved their CTC, and 26% mostly spent it.



Key Finding 3: The most common uses of the CTC payments among ME families were purchasing food for their family (46%), managing bills (38%), and making their rent/mortgage payments (32%).

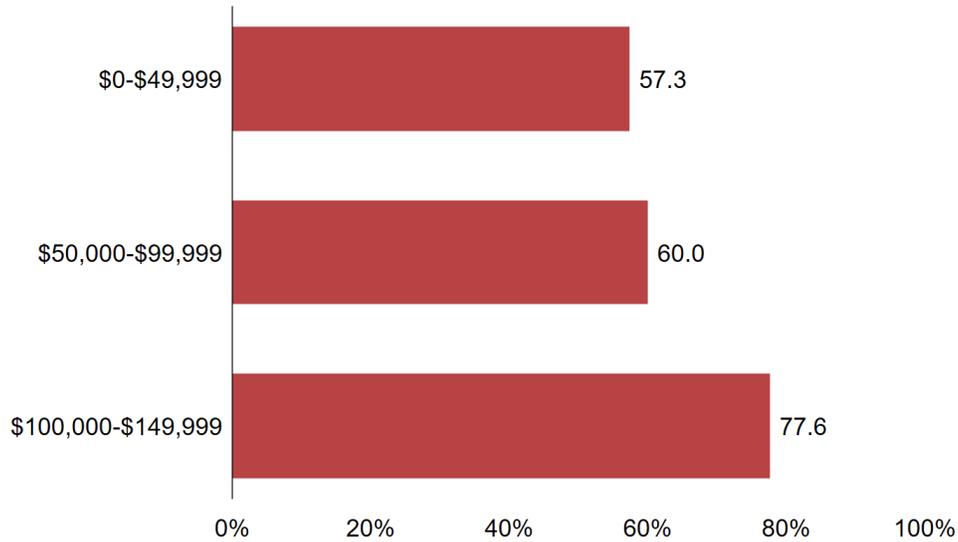


Key Finding 4: Eligible ME families experienced higher rates of food security and much lower rates of severe food insecurity after CTC payments went out.



Key Finding 5: Roughly 60% of lower- and middle-income eligible ME families received the CTC, while almost 80% of higher-income families received it.

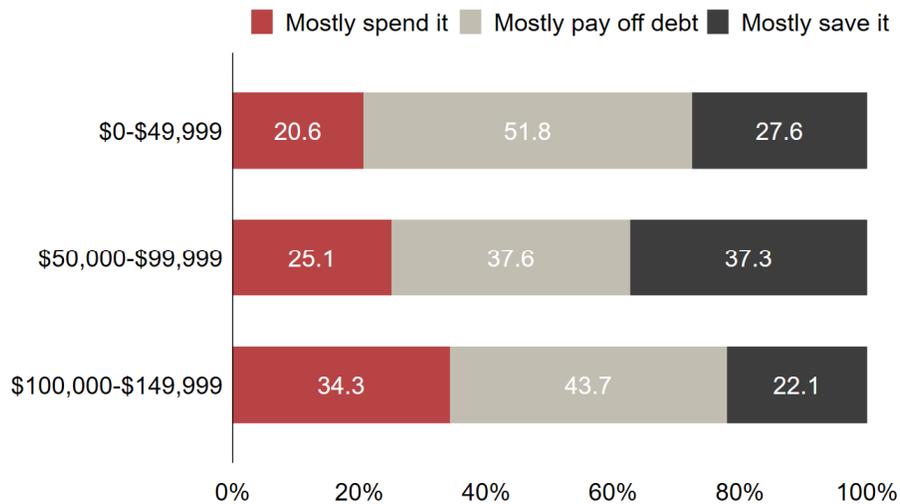
CTC receipt (ME), by income



Sample size: 203

Key Finding 6: Lower-income ME families were more likely to report using the CTC to primarily pay down debt, while middle-income families were more likely to mostly save it and higher-income families were more likely to mostly spend it.

CTC and balance sheets (ME), by income



Sample size: 133

How are Michigan families using their Child Tax Credit payments?

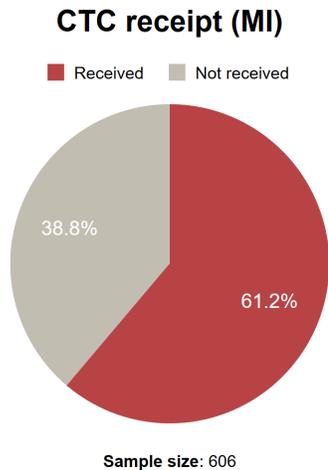
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

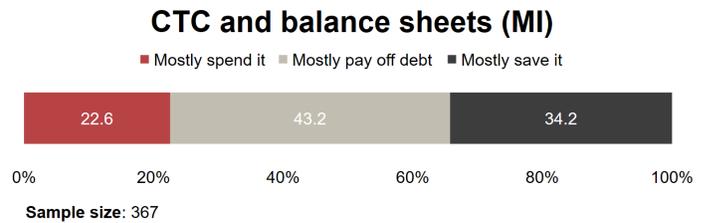
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Michigan families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

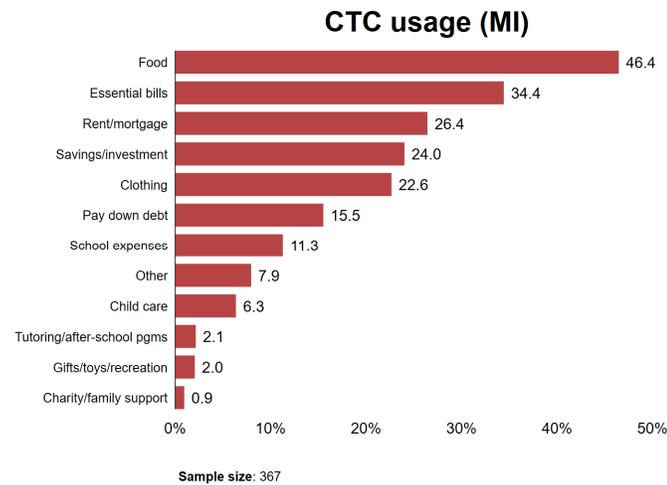
Key Finding 1: 61% of eligible MI families received the CTC.



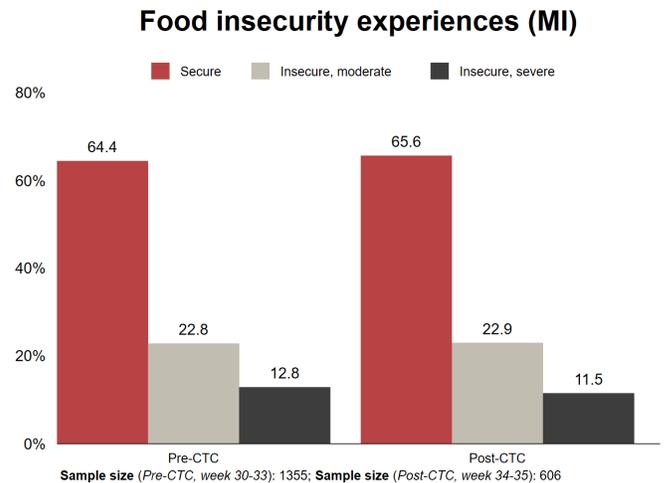
Key Finding 2: 43% of MI families reported mostly using their CTC to pay down debt, 34% mostly saved their CTC, and 23% mostly spent it.



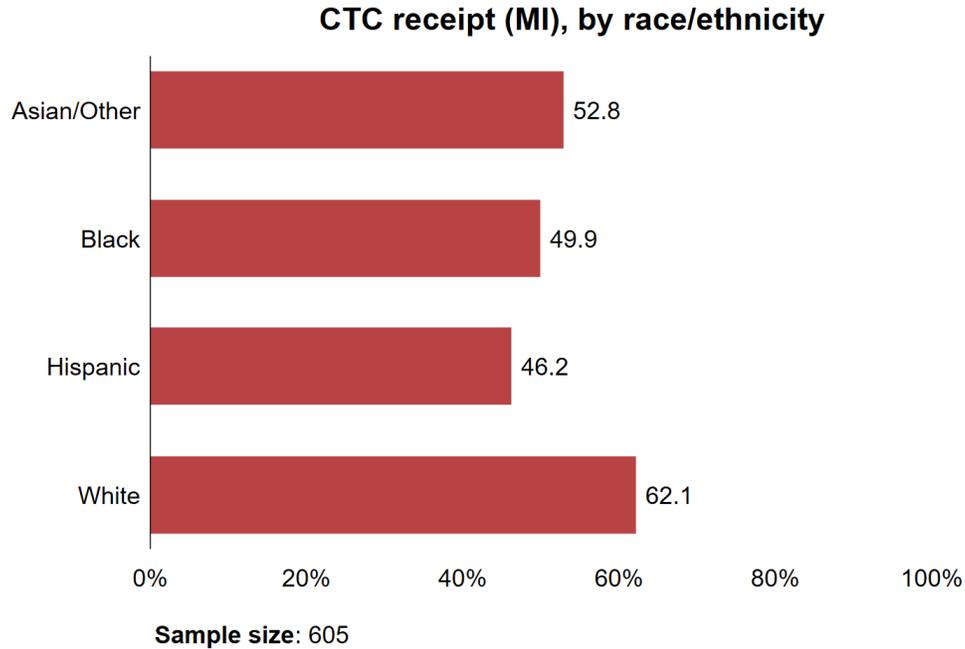
Key Finding 3: The most common uses of the CTC payments among MI families were purchasing food for their family (46%), managing bills (34%), and paying the rent/mortgage (26%).



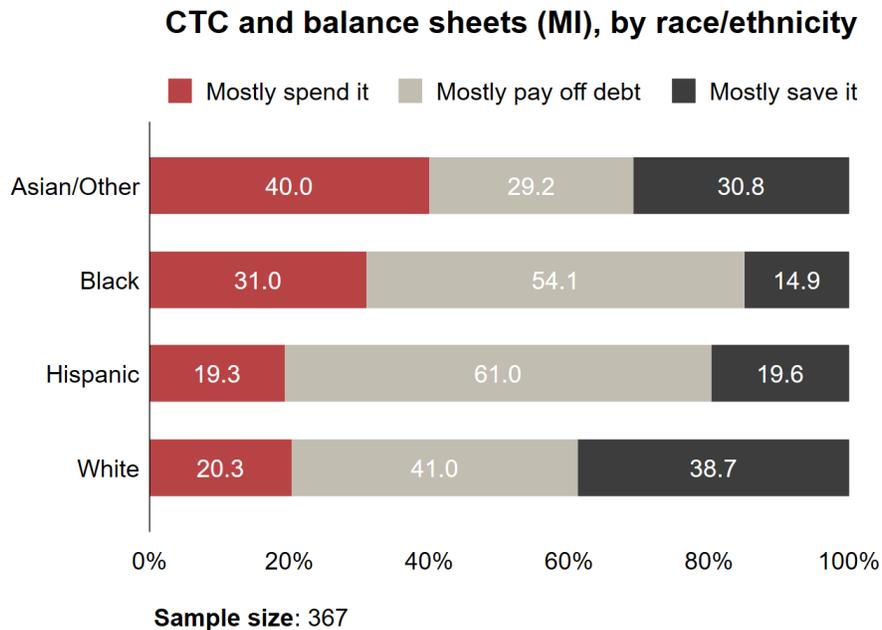
Key Finding 4: Eligible MI families experienced slightly lower rates of severe food insecurity after CTC payments went out.



Key Finding 5: White MI families were most likely to receive CTC payments (62%), followed by Asian families or those of other races/ethnicities (53%) and Black (50%) families. Only 46% of Hispanic families received the CTC.



Key Finding 6: Black and Hispanic MI families were more likely to mostly use their CTC funds to pay down debt relative to other groups, while white families were more likely to save the CTC funds and Asian/other families were more likely to spend it.



How are Minnesota families using their Child Tax Credit payments?

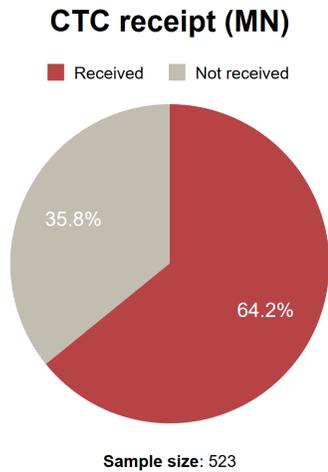
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

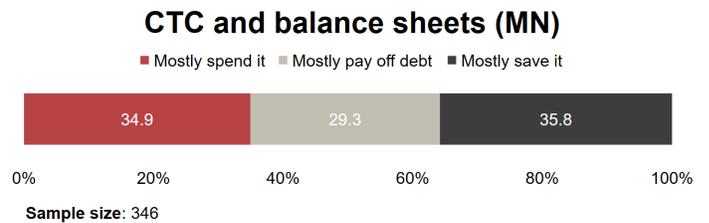
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Minnesota families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

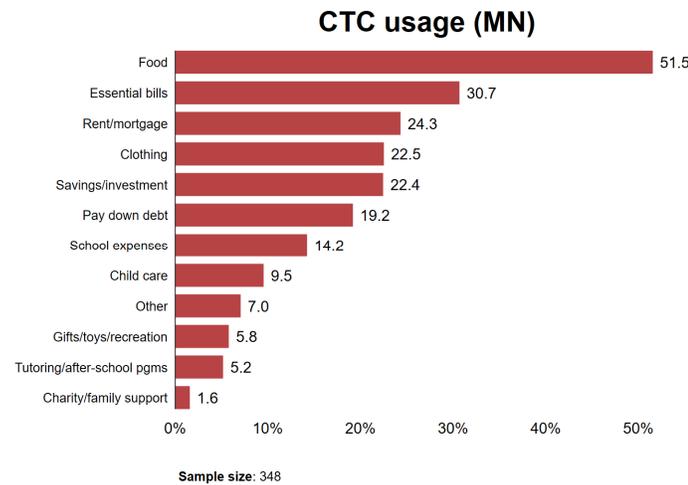
Key Finding 1: Almost two-thirds of eligible MN families received the CTC.



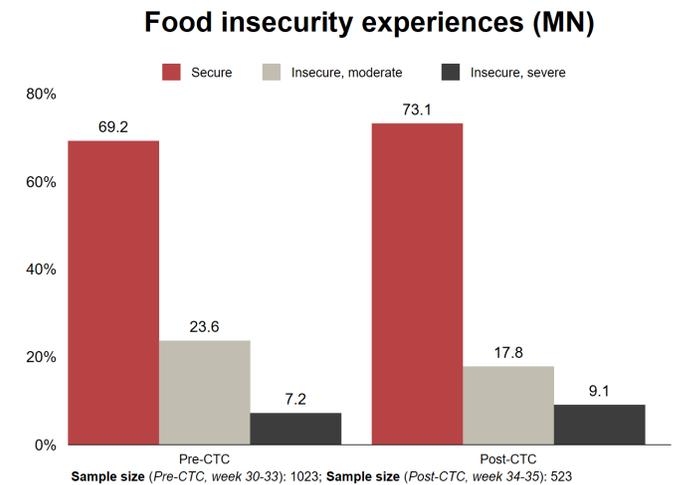
Key Finding 2: 36% of MN families reported mostly saving their CTC, 35% mostly spent their CTC, and 29% mostly paid down debt.



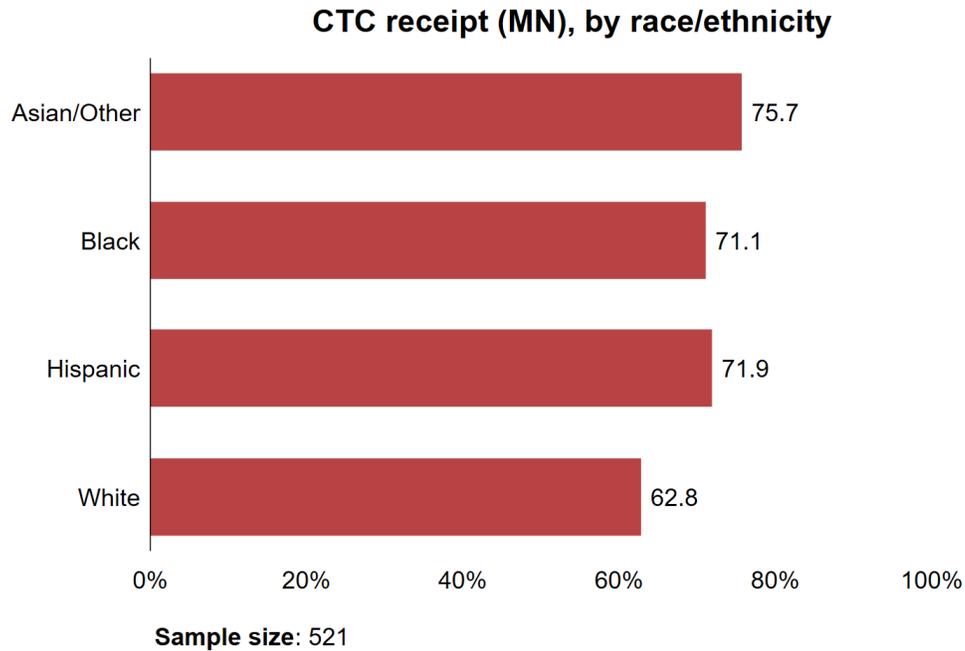
Key Finding 3: The most common uses of the CTC payments among MN families were purchasing food for their family (52%), managing bills (31%), and paying the rent/mortgage (24%).



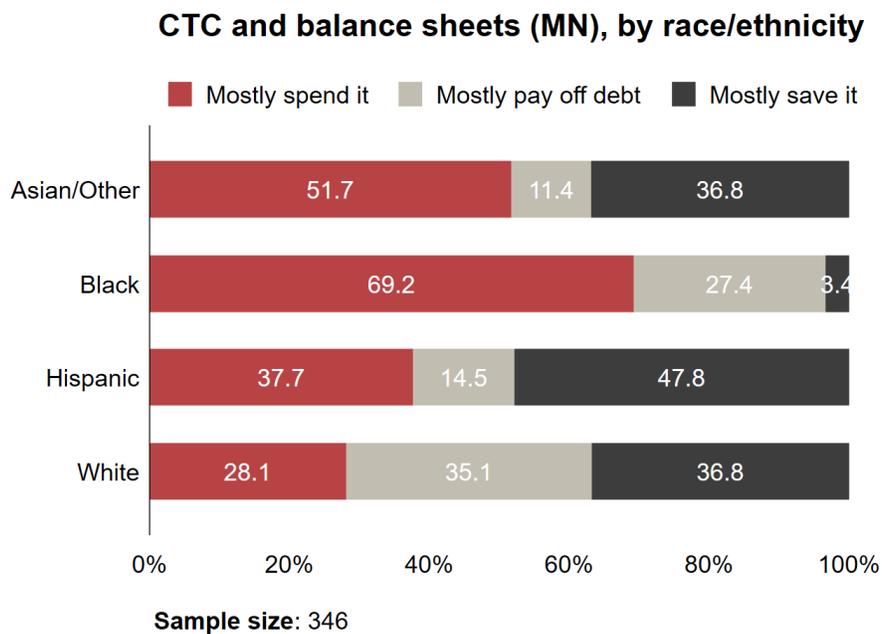
Key Finding 4: Eligible MN families experienced somewhat higher rates of overall food security after CTC payments went out.



Key Finding 5: Between 71% and 76% of Asian/Other, Black, and Hispanic MN families received the CTC, as compared to 63% of white families.



Key Finding 6: Black and Asian/Other MN families were more likely to report mostly spending their CTC payments, while Hispanic families were more likely to report mostly saving it. White families were relatively evenly split in how they used the CTC.



How are Montana families using their Child Tax Credit payments?

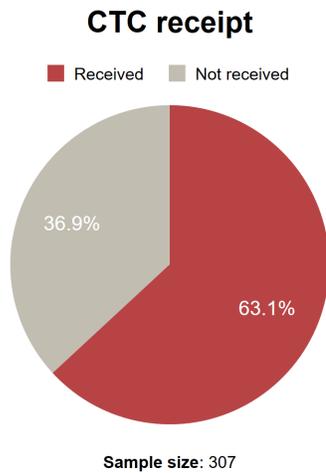
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

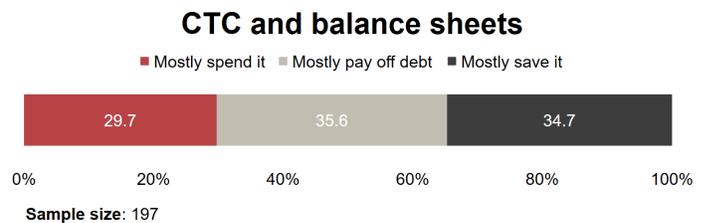
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Montana families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

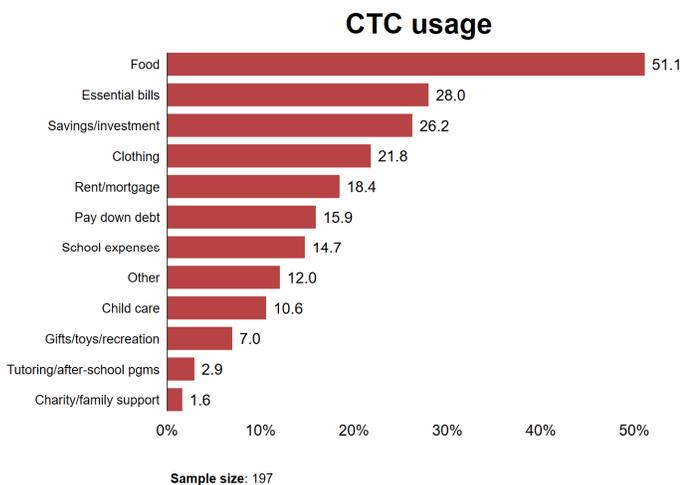
Key Finding 1: Almost 63% of eligible MT families received the CTC.



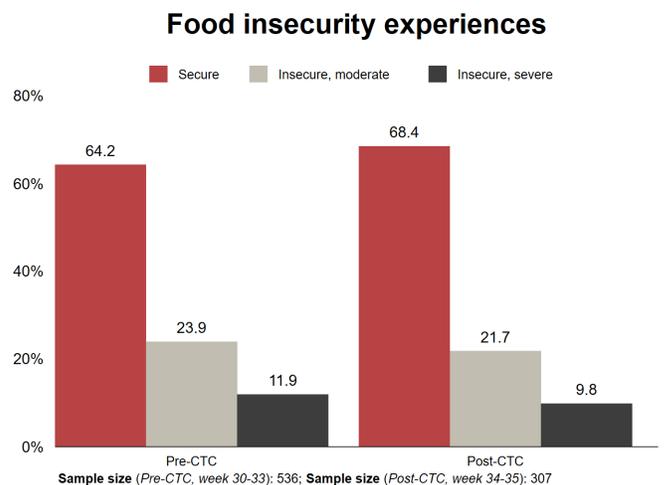
Key Finding 2: 36% of MT families reported mostly using their CTC to pay down debt, 35% mostly saved their CTC, and 30% mostly spent it.



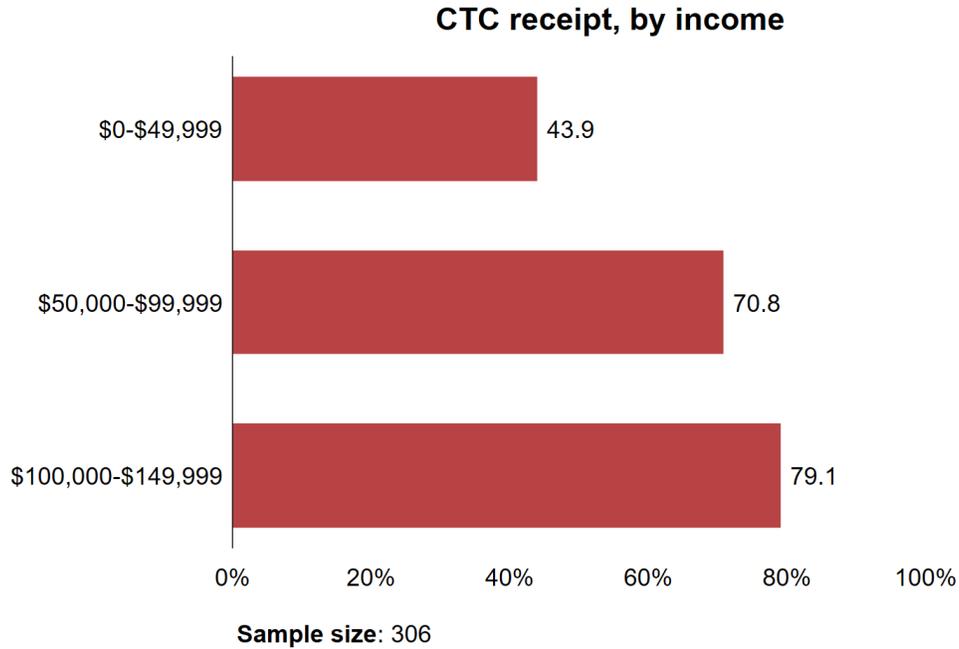
Key Finding 3: The most common uses of the CTC payments were purchasing food for their family (51%), managing bills (28%), and saving for the future (26%).



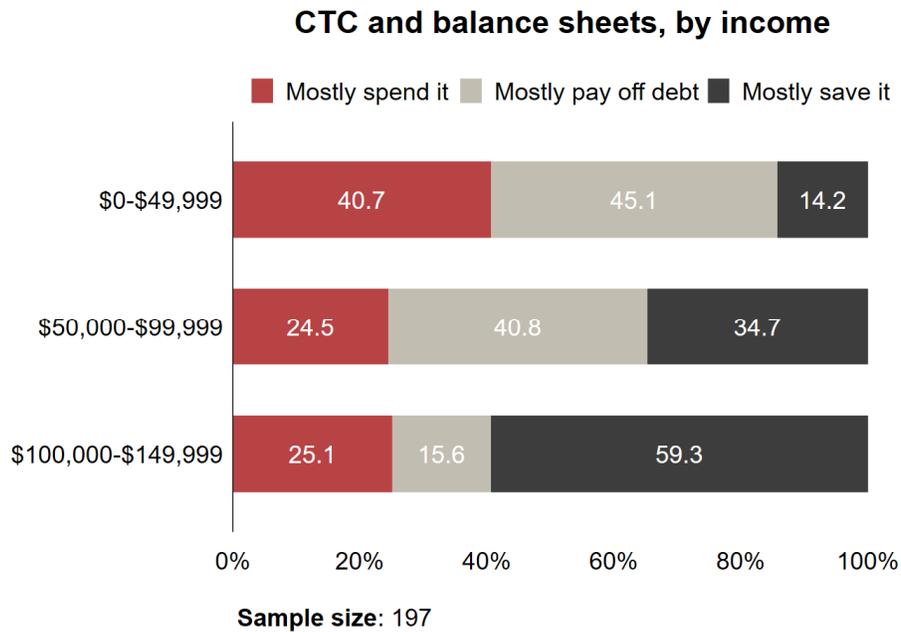
Key Finding 4: Eligible MT families experienced lower rates of moderate and severe food insecurity following the introduction of the CTC.



Key Finding 5: Almost 80% of higher-income eligible MT families received the CTC, while 71% of middle-income and 44% of lower-income families received the CTC.



Key Finding 6: Lower-income MT families were much more likely to mostly spend the CTC or mostly use it to pay down debt, while higher-income MT families were much more likely to mostly save the CTC.



How are New Hampshire families using their Child Tax Credit payments?

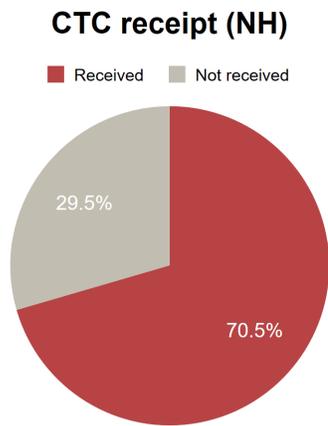
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

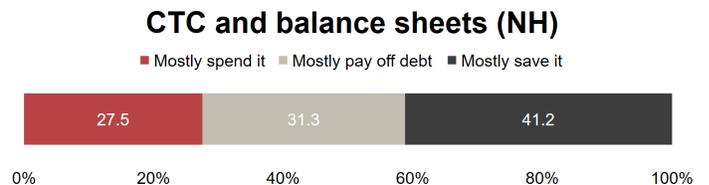
In this brief, we use the Census Household Pulse to examine how a representative sample of CTC-eligible New Hampshire families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period when the first two CTC payments were deposited in families' bank accounts.

Key Finding 1: 71% of eligible NH families received the CTC.



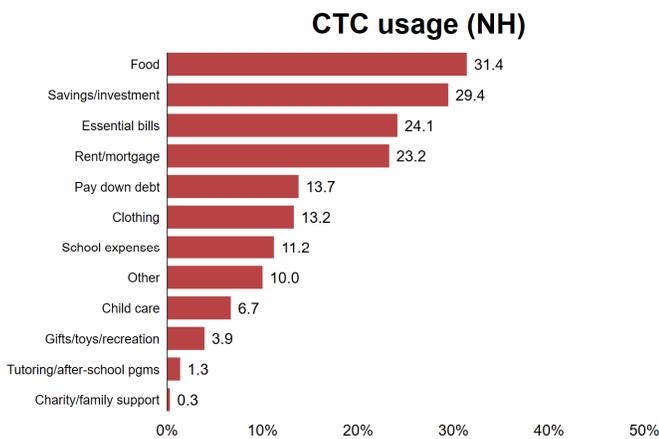
Sample size: 291

Key Finding 2: 41% of NH families reported mostly saving their CTC, 31% mostly used it to pay down debt, and 28% mostly spent it.



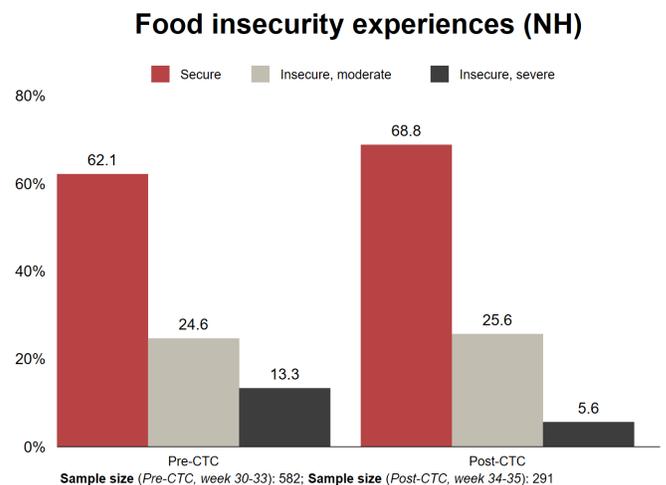
Sample size: 192

Key Finding 3: The most common uses of the CTC payments among NH families were purchasing food for their family (31%), saving for the future (29%), and paying essential bills (24%).



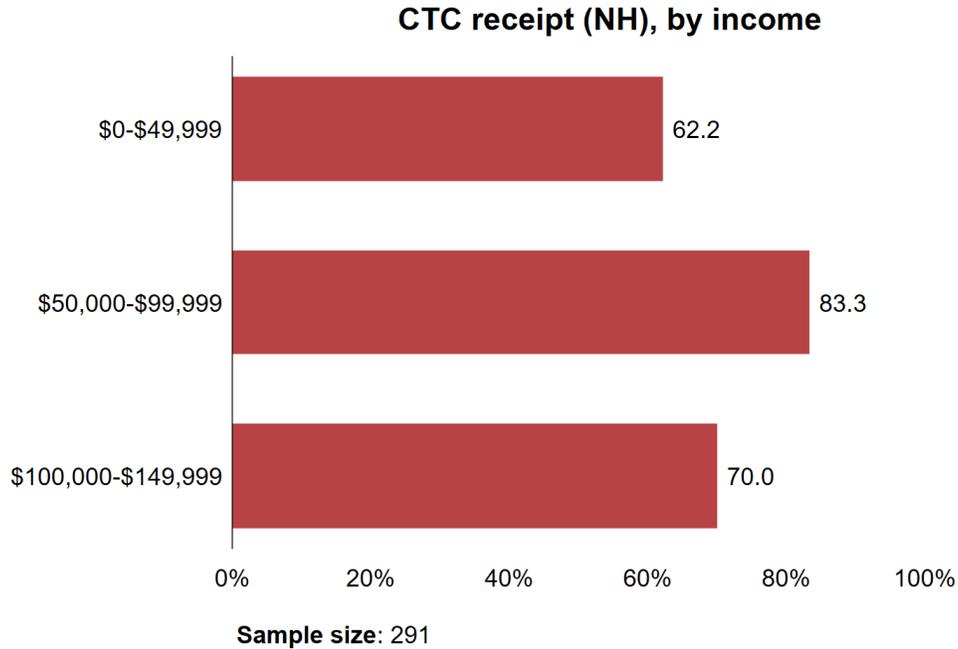
Sample size: 192

Key Finding 4: Eligible NH families experienced higher rates of overall food security and much lower rates of severe food insecurity after CTC payments went out.

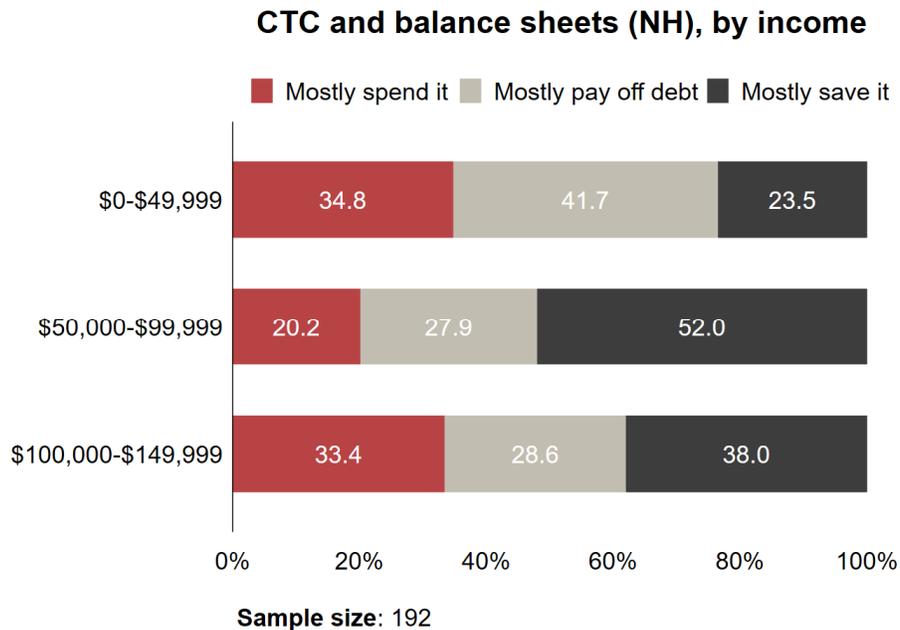


Sample size (Pre-CTC, week 30-33): 582; Sample size (Post-CTC, week 34-35): 291

Key Finding 5: Eligible middle-income NH families were most likely to receive the CTC (83%), followed by higher-income (70%) and lower-income (62%) families.



Key Finding 6: Lower-income NH families were more likely to report mostly paying off debt with their CTC, while middle-income families were more likely to report saving the CTC. Higher-income NH families were almost as likely to mostly spend their CTC as mostly save it or mostly pay down debt.



How are New Jersey families using their Child Tax Credit payments?

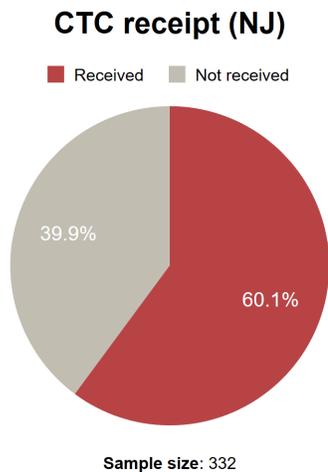
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

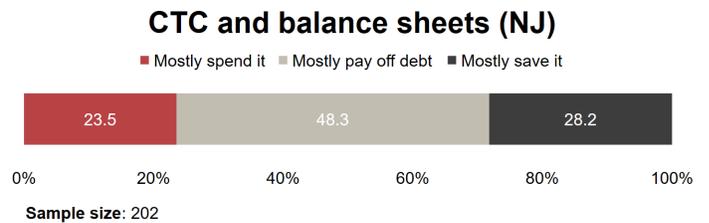
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use the Census Household Pulse survey to examine how a representative sample of CTC-eligible New Jersey families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

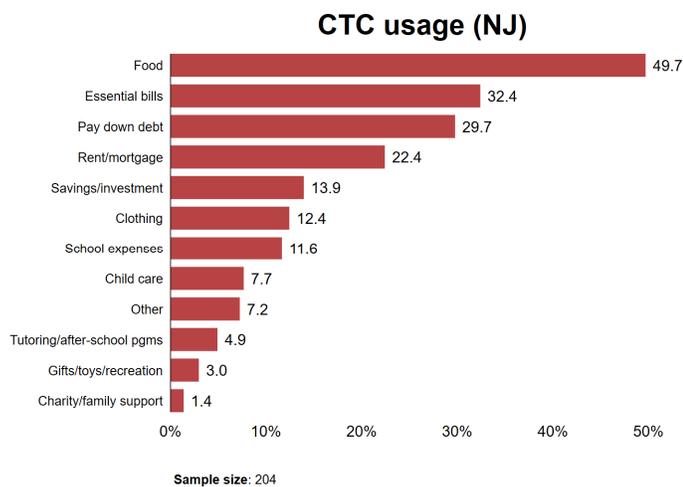
Key Finding 1: Almost 60% of eligible NJ families received the CTC.



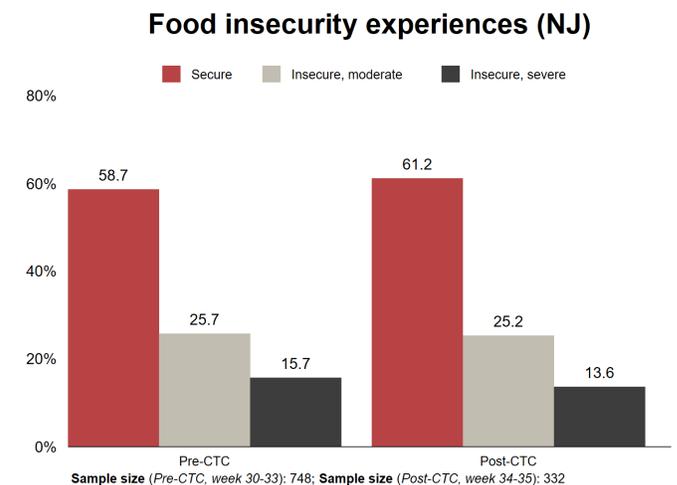
Key Finding 2: Almost half of NJ families reported mostly using their CTC to pay down debt, 28% mostly saved their CTC, and 24% mostly spent it.



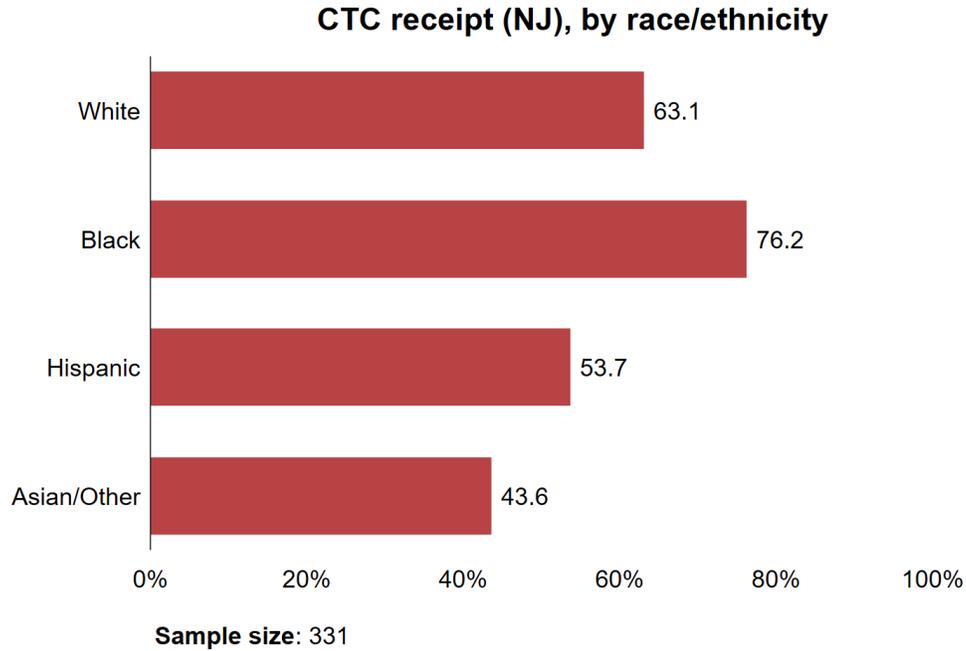
Key Finding 3: The most common uses of the CTC payments among NJ families were purchasing food for their family (50%), managing bills (32%), and paying down debt (30%).



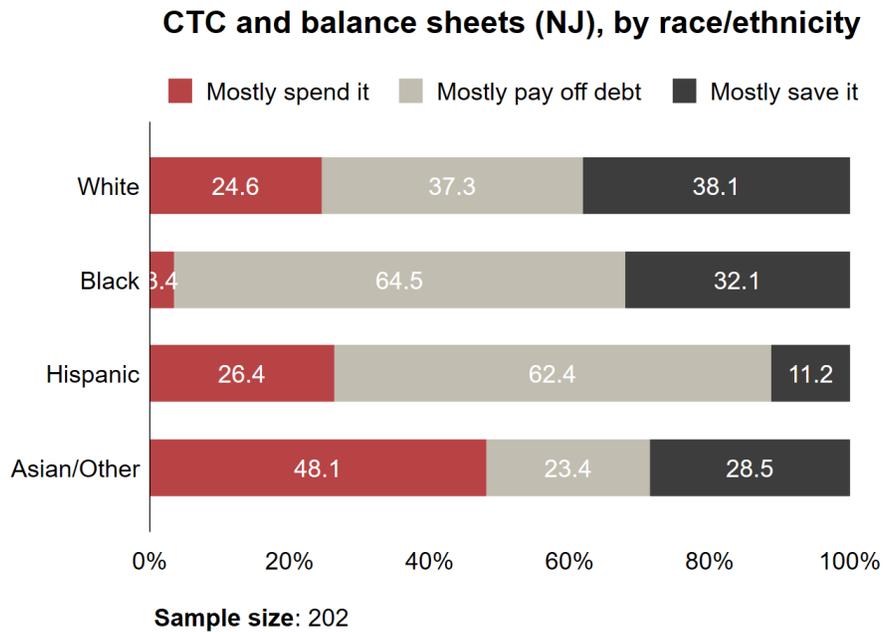
Key Finding 4: Eligible NJ families experienced higher rates of food security and lower rates of severe food insecurity after CTC payments went out.



Key Finding 5: Black NJ families were most likely to receive CTC payments (76%), followed by white (63%) and Hispanic (54%) families. Only 44% of Asian families or those of some other race/ethnicity received the CTC.



Key Finding 6: Black and Hispanic NJ families were much more likely to use their CTC funds mostly on paying down debt relative to other groups, while white families were more likely to report mostly saving their CTC payments and Asian/other families were more likely to report mostly spending the payments.



How are New York families using their Child Tax Credit payments?

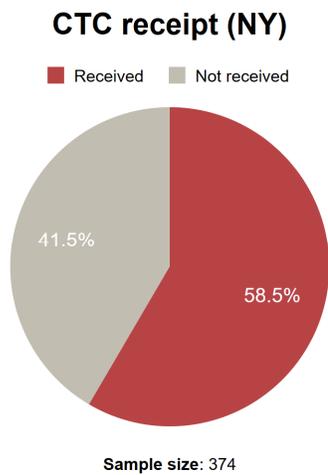
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

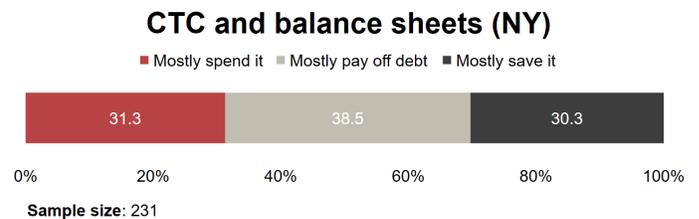
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible New York families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

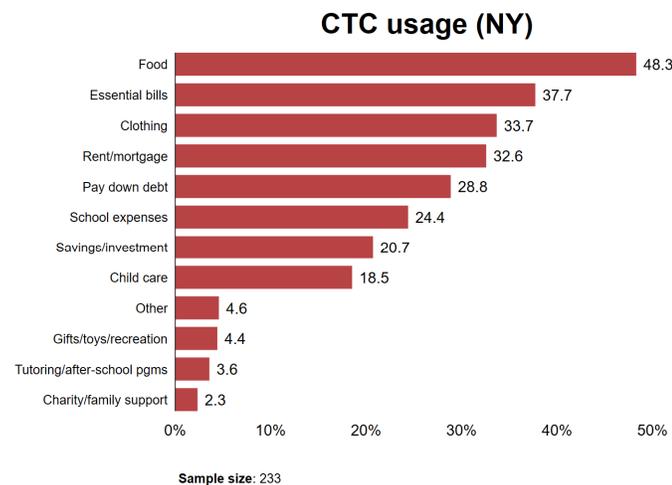
Key Finding 1: Almost 60% of eligible NY families received the CTC.



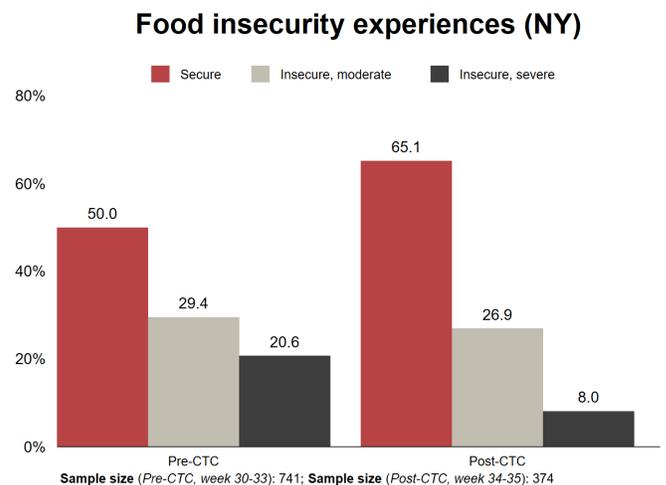
Key Finding 2: 39% of NY families reported mostly using their CTC to pay down debt, 31% mostly spent their CTC, and 30% mostly saved it.



Key Finding 3: The most common uses of the CTC payments among NY families were purchasing food for their family (48%), managing bills (38%), and paying for clothing and other essentials for their children (34%).

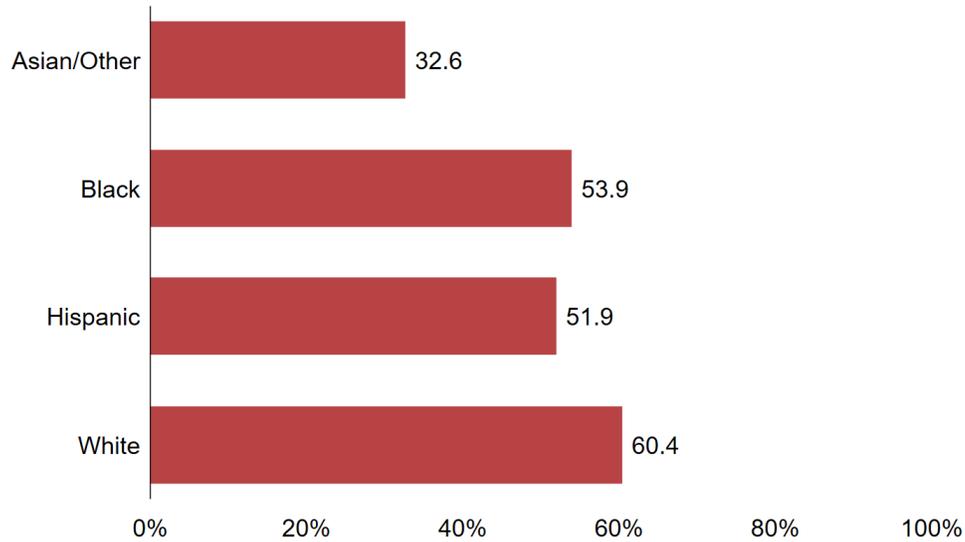


Key Finding 4: Eligible NY families much higher rates of overall food security and lower rates of severe food insecurity after the CTC payments went out.



Key Finding 5: White NY families were most likely to receive CTC payments (60%), followed by Black (54%) and Hispanic (52%) families. Only a third of Asian families or families of some other race/ethnicity received the CTC.

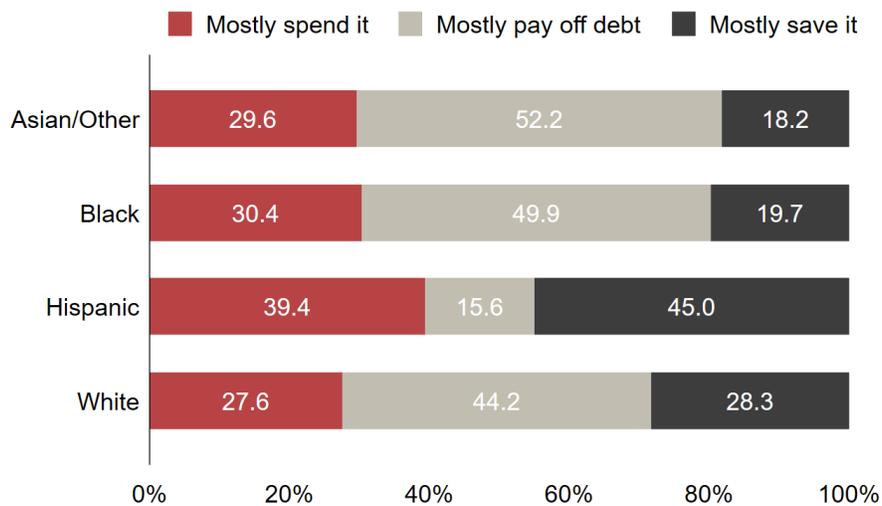
CTC receipt (NY), by race/ethnicity



Sample size: 372

Key Finding 6: Black, Asian, and families of some other race/ethnicity were more likely to mostly use their CTC funds to pay down debt, while Hispanic families were more likely to mostly spend or save their CTC.

CTC and balance sheets (NY), by race/ethnicity



Sample size: 231

How are Nevada families using their Child Tax Credit payments?

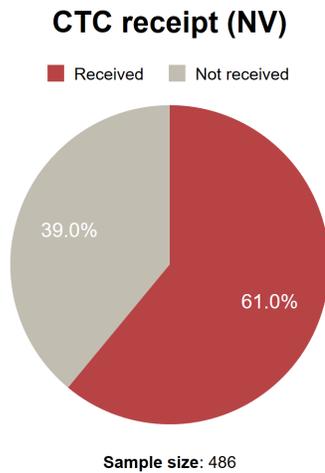
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

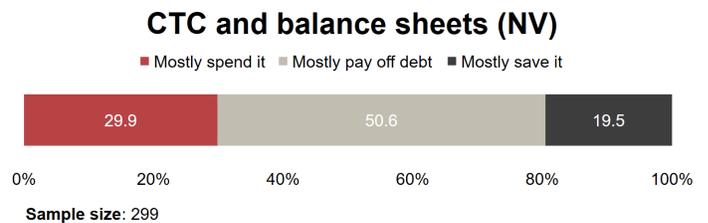
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Nevada families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

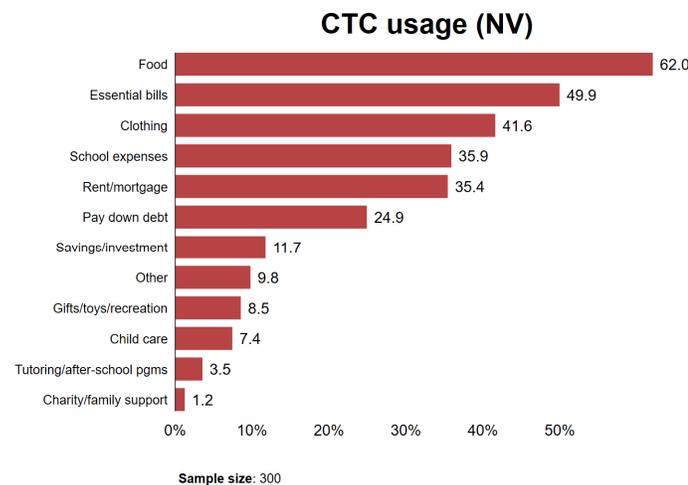
Key Finding 1: Almost 61% of eligible NV families received the CTC.



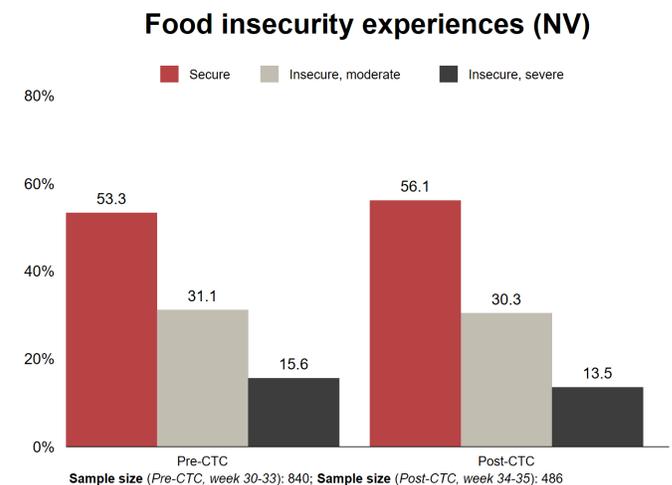
Key Finding 2: Over half of NV families reported mostly using their CTC to pay down debt, 30% mostly spent their CTC, and 20% mostly saved it.



Key Finding 3: The most common uses of the CTC payments among NV families were purchasing food for their family (62%), managing bills (50%), and paying for clothing and other essentials for their children (42%).

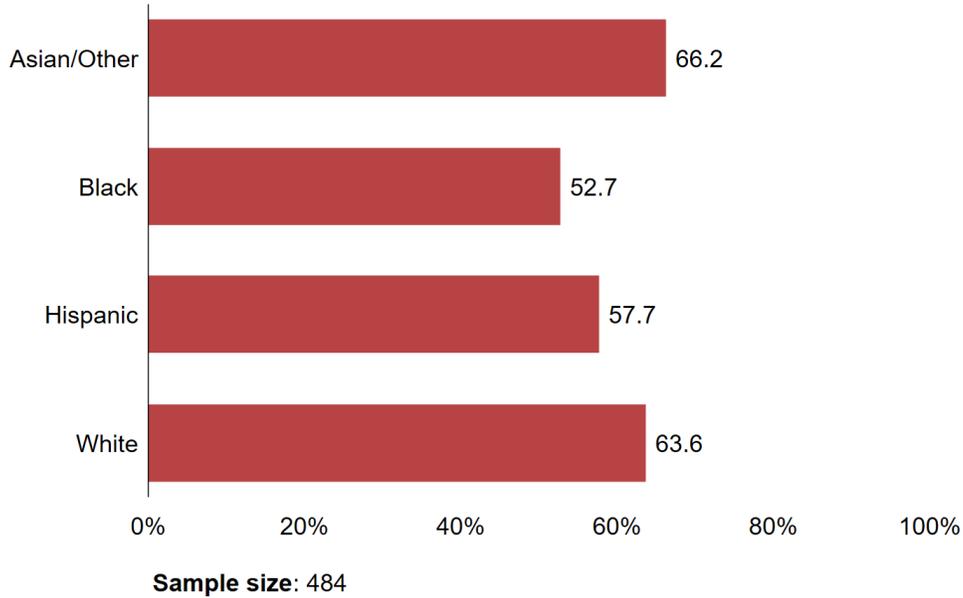


Key Finding 4: Eligible NV families experienced slightly higher rates of food insecurity after CTC payments went out.



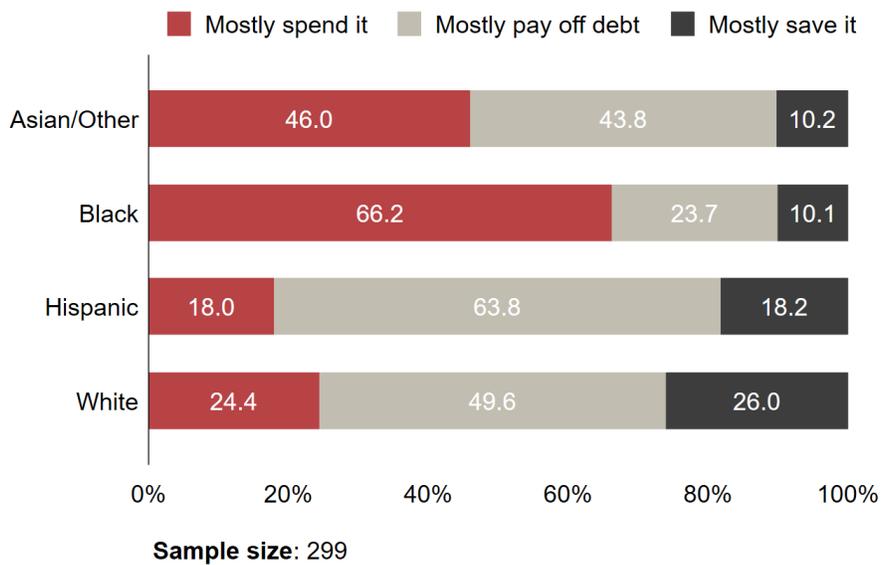
Key Finding 5: Eligible NV Asian families and those of some other race/ethnicity were most likely to receive CTC payments (66%), followed by white (64%) and Hispanic (58%) families.

CTC receipt (NV), by race/ethnicity



Key Finding 6: Black NV families were much more likely to mostly spend their CTC funds relative to other groups, while Hispanic families were much more likely to report using their CTC payments to mostly pay down debt. White families were the most likely to mostly save the CTC.

CTC and balance sheets (NV), by race/ethnicity



How are Pennsylvania families using their Child Tax Credit payments?

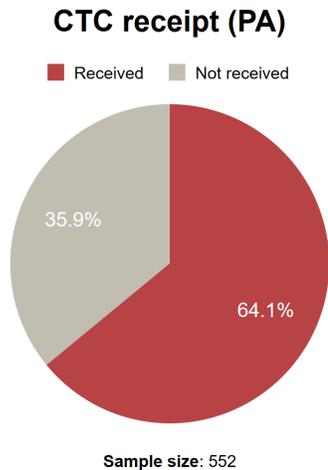
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

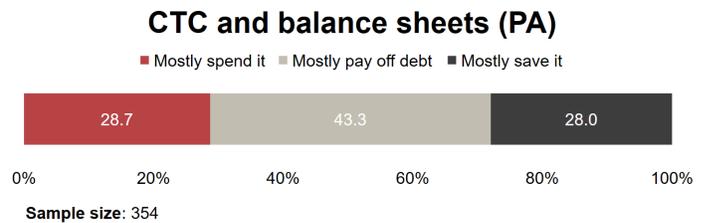
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use the Census Household Pulse survey to examine how a representative sample of CTC-eligible Pennsylvania families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

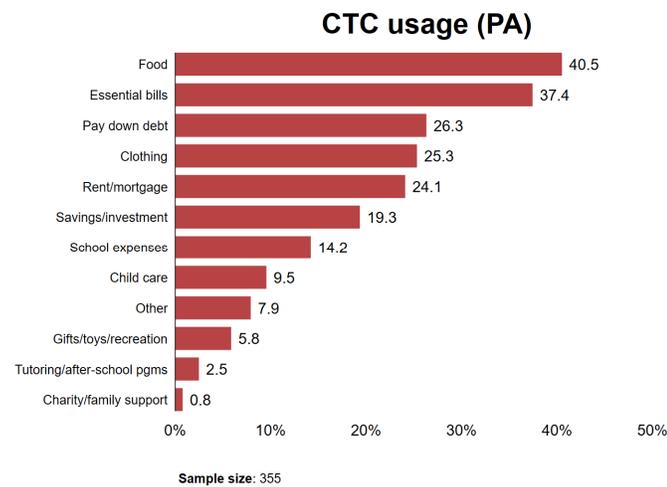
Key Finding 1: Almost two-thirds of eligible PA families received the CTC.



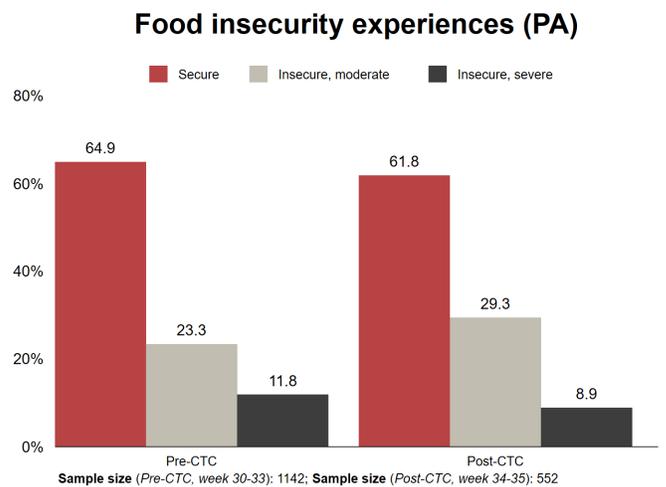
Key Finding 2: 43% of PA families reported mostly using their CTC to pay down debt, 29% mostly spent their CTC, and 28% mostly saved it.



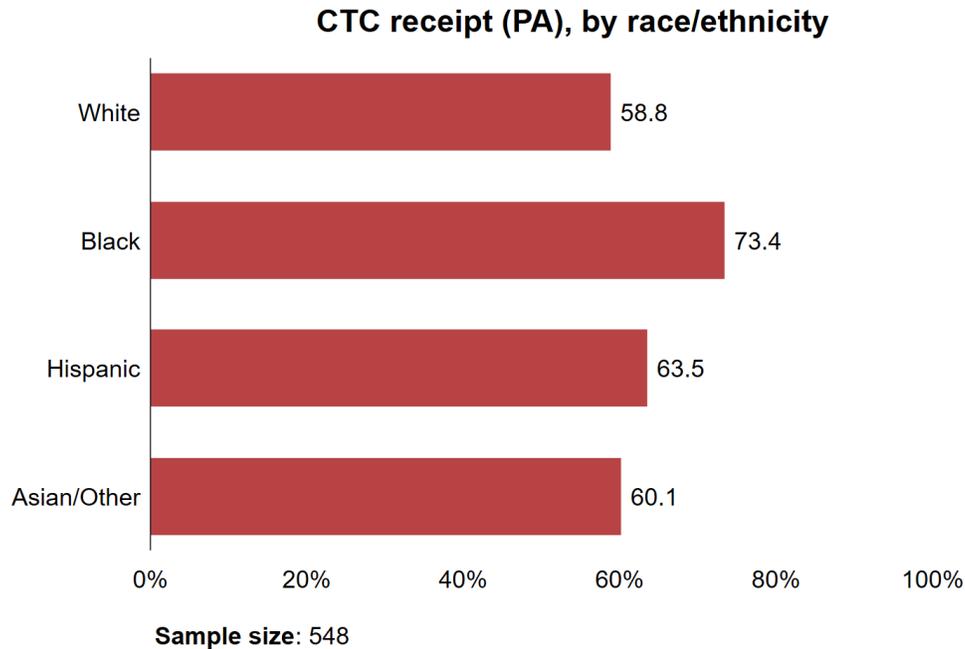
Key Finding 3: The most common uses of the CTC payments among PA families were purchasing food for their family (41%), managing bills (37%), and paying down debt (26%).



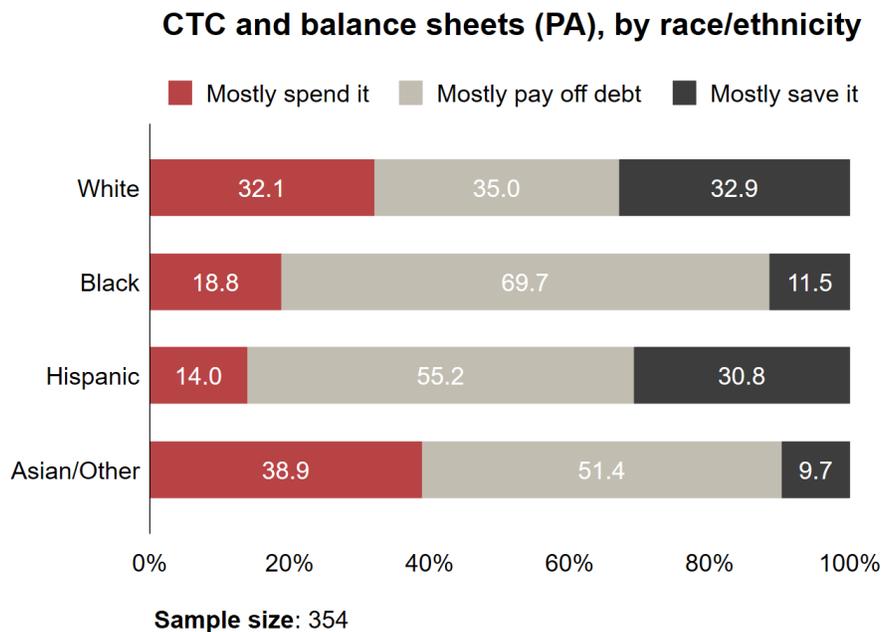
Key Finding 4: Eligible PA families experienced lower rates of severe food insecurity, as more families moved from *severe* insecurity to *moderate* insecurity.



Key Finding 5: Black PA families were most likely to receive CTC payments (73%), followed by Hispanic (64%) and Asian/Other (60%) families.



Key Finding 6: Black PA families were more likely to use their CTC funds to pay down debt than other groups, while Hispanic and white families were much more likely to report mostly saving their CTC payments.



How are Tennessee families using their Child Tax Credit payments?

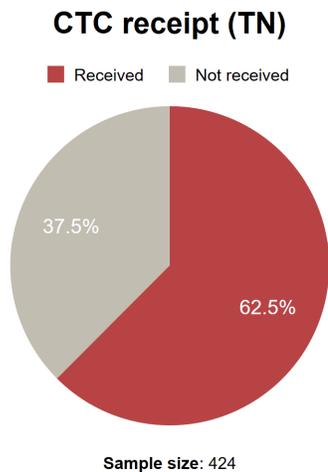
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

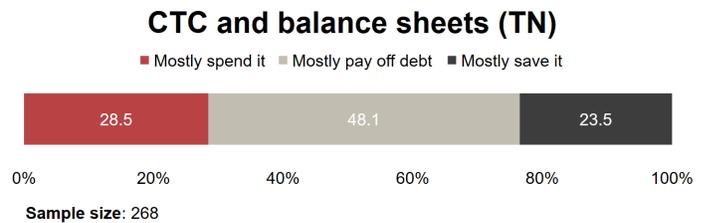
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Tennessee families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

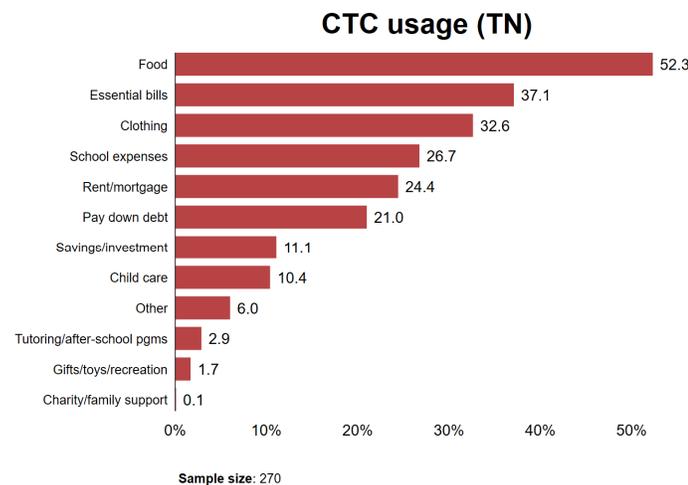
Key Finding 1: Almost two-thirds of eligible TN families received the CTC.



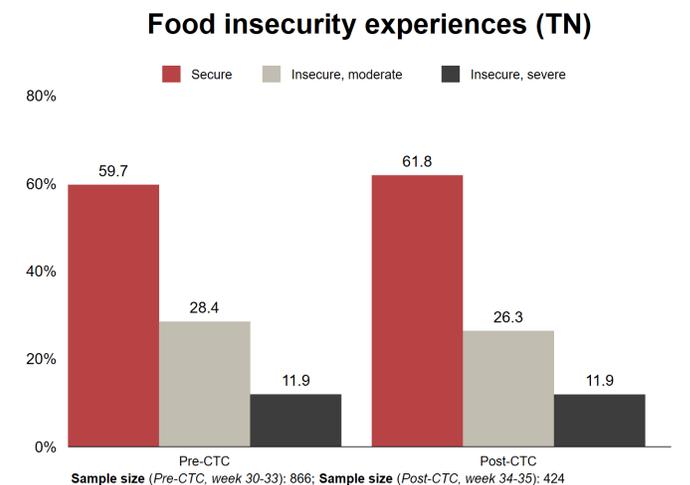
Key Finding 2: 48% of TN families reported mostly using their CTC to pay down debt, 29% mostly spent their CTC, and 24% mostly saved it.



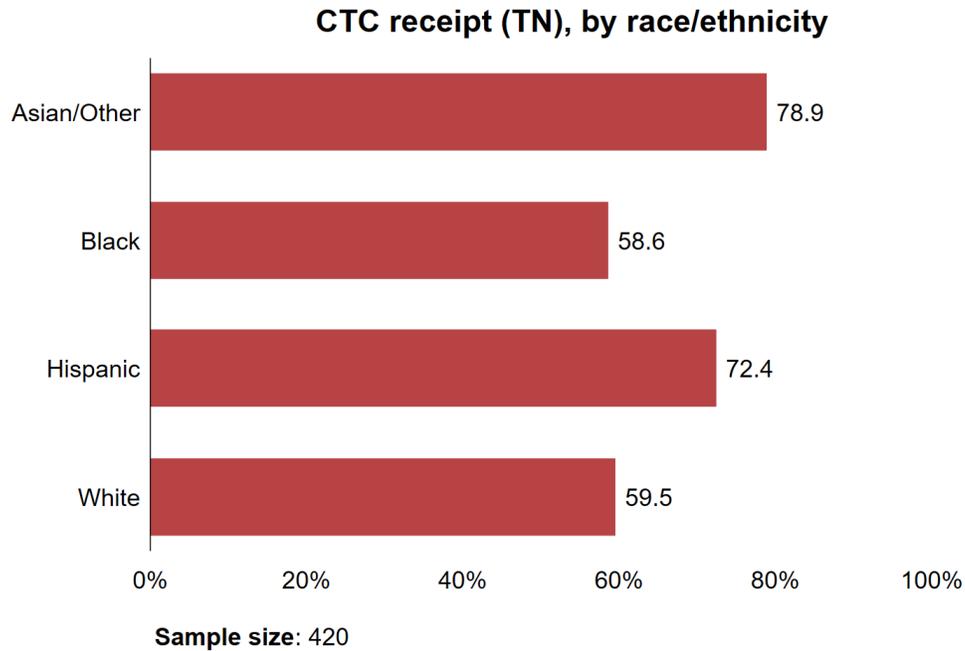
Key Finding 3: The most common uses of the CTC payments among TN families were purchasing food for their family (52%), managing bills (37%), and paying for clothing and other essentials for their children (33%).



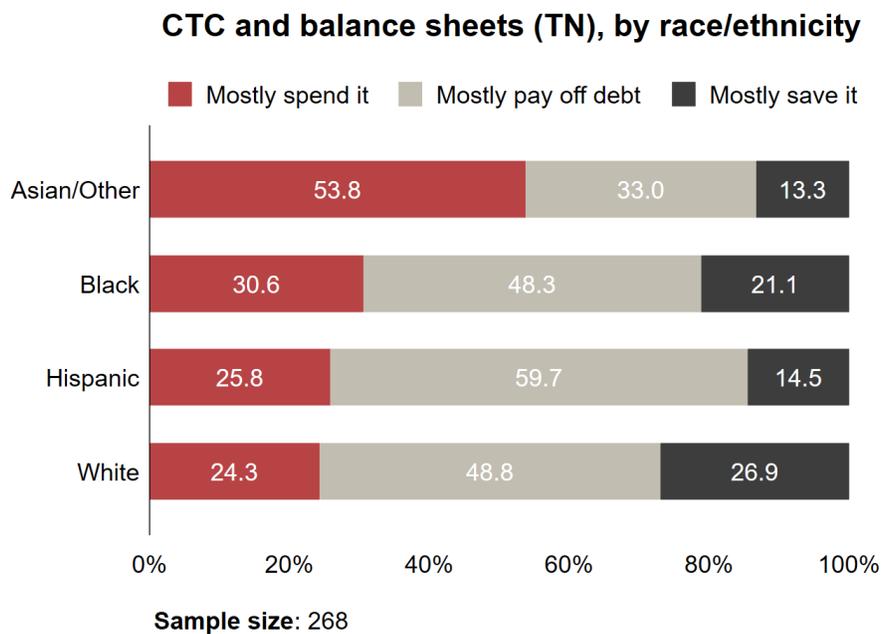
Key Finding 4: Eligible TN families experienced less moderate food insecurity after CTC payments went out, while rates of severe food insecurity remained the same.



Key Finding 5: 79% of TN Asian families or families of a different race/ethnicity received the CTC, as did 72% of Hispanic families and almost 60% of white and Black families.



Key Finding 6: Asian/other families were more likely to mostly spend the CTC than other groups, while Hispanic families were more likely to mostly use it for debt and white families were more likely to mostly save it



How are Texas families using their Child Tax Credit payments?

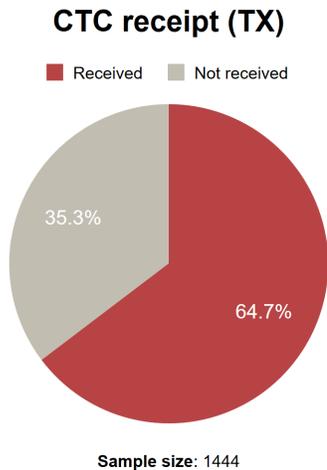
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

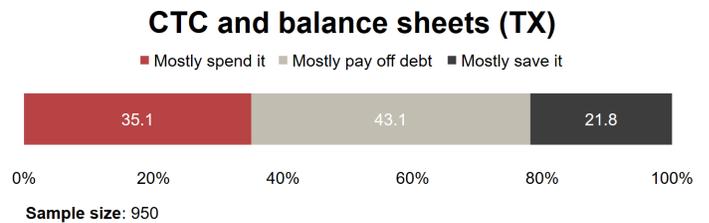
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Texas families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

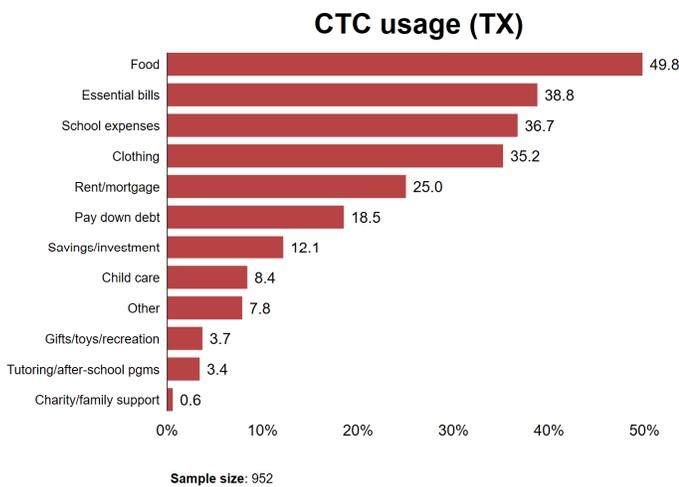
Key Finding 1: Almost two-thirds of eligible TX families received the CTC.



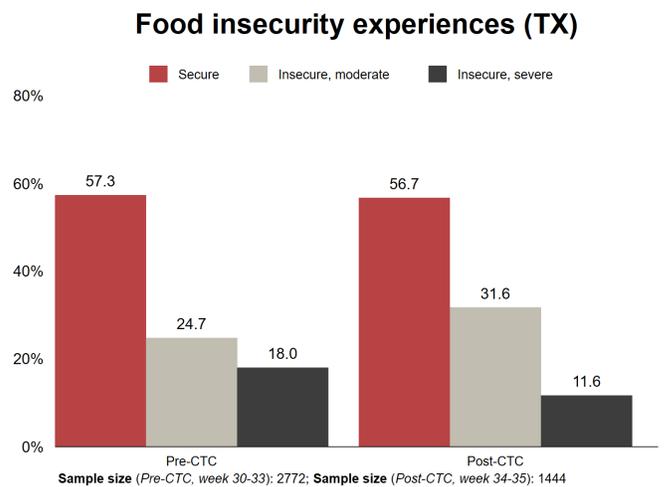
Key Finding 2: 43% of TX families reported mostly using their CTC to pay down debt, 35% mostly spent their CTC, and 22% mostly saved it.



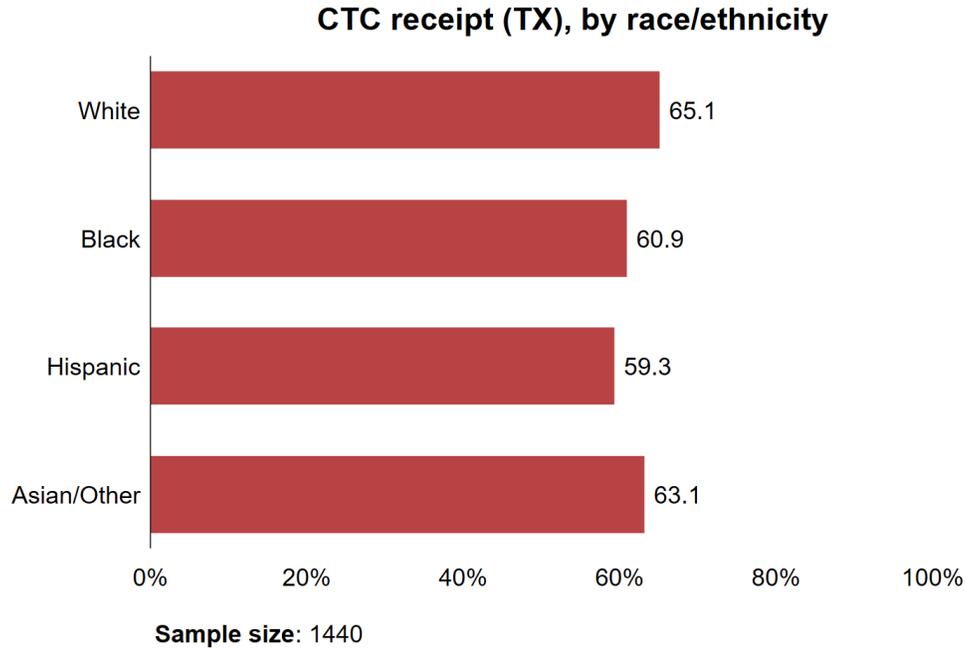
Key Finding 3: The most common uses of the CTC payments among TX families were purchasing food for their family (50%), managing bills (39%), and paying for school expenses (37%) or clothing/other essentials for their children (35%).



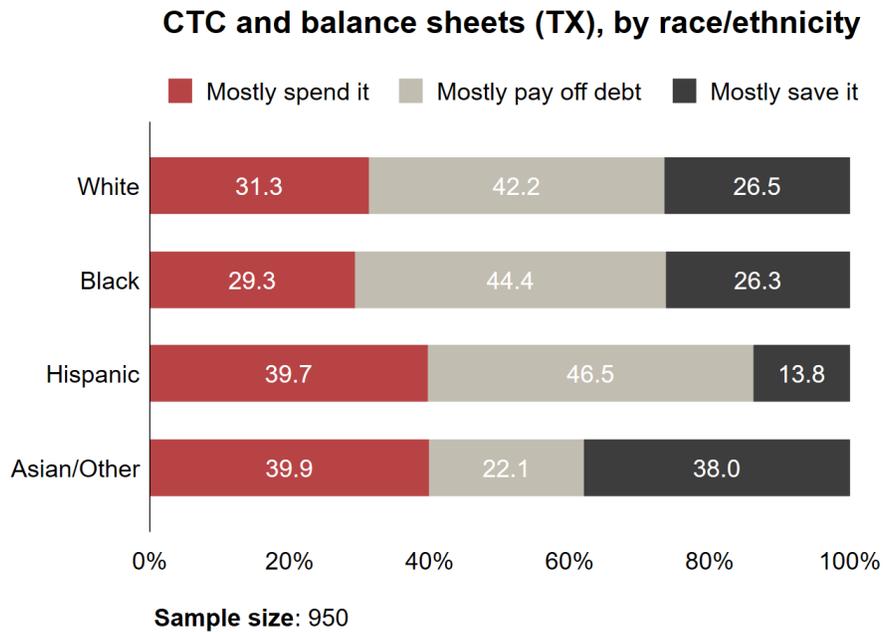
Key Finding 4: Eligible TX families experienced lower rates of severe food insecurity after CTC payments went out, as many families went from *severe* to *moderate* food insecurity.



Key Finding 5: Regardless of race/ethnicity, eligible TX families received the CTC at similar rates.



Key Finding 6: Black and white TX families reported using the CTC in similar ways, while Hispanic families were least likely to report mostly saving the CTC and Asian/other families were the most likely to report mostly saving it.



How are Virginia families using their Child Tax Credit payments?

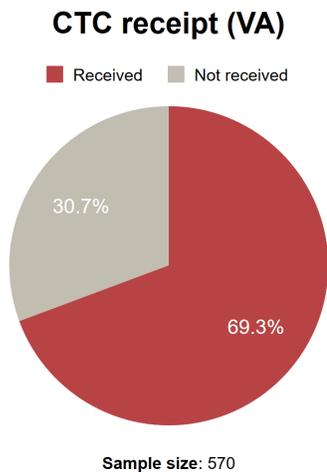
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

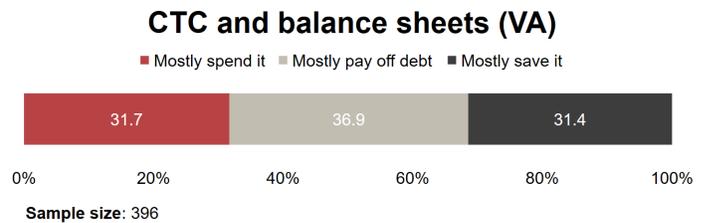
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

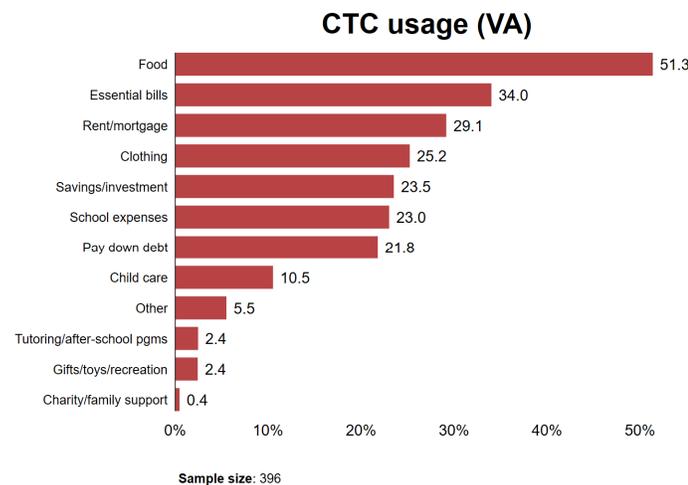
Key Finding 1: Almost 70% of eligible VA families received the CTC.



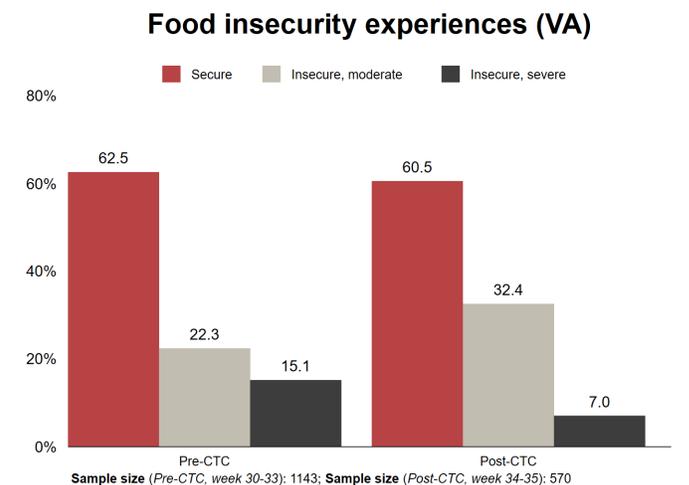
Key Finding 2: 37% of VA families reported mostly using their CTC to pay down debt, 32% mostly spent their CTC, and 31% mostly saved it.



Key Finding 3: The most common uses of the CTC payments among VA families were purchasing food for their family (51%), managing bills (34%), and paying their rent/mortgage (29%).

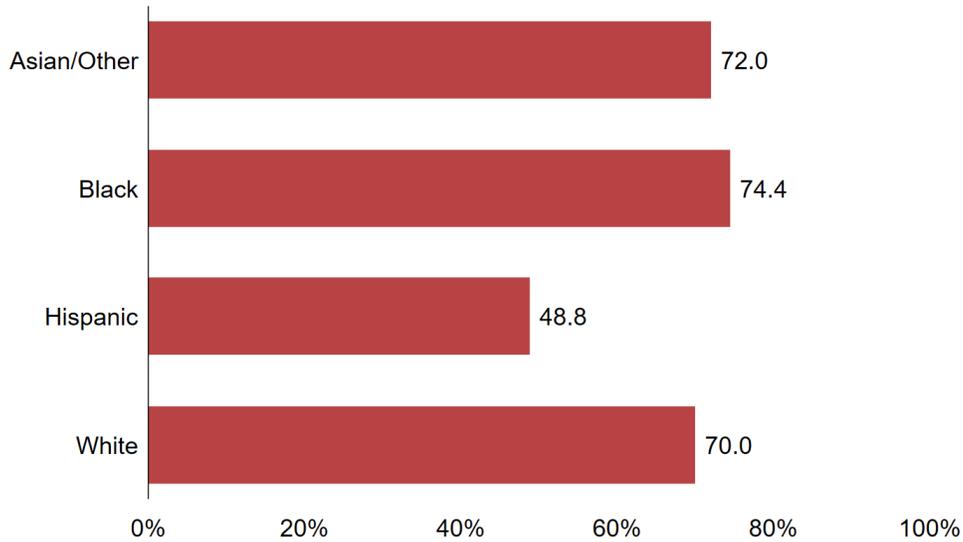


Key Finding 4: Eligible VA families experienced lower rates of severe food insecurity after CTC payments went out, as families shifted from *severe* to *moderate* food insecurity.



Key Finding 5: Black VA families were most likely to receive CTC payments (74%), followed by Asian families and those of other races/ethnicities (72%) and white (70%) families. Fewer than half of Hispanic VA families received the CTC.

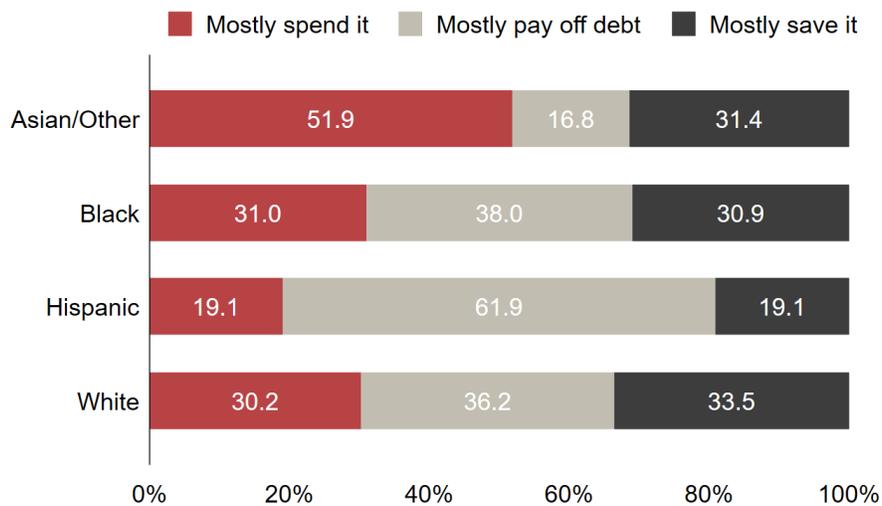
CTC receipt (VA), by race/ethnicity



Sample size: 568

Key Finding 6: Black and white VA families reported using CTC funds in similar ways, while Hispanic families were much more likely to report using their CTC payments to mostly pay down debt and Asian/other families were more likely to report mostly spending the CTC.

CTC and balance sheets (VA), by race/ethnicity



Sample size: 396

How are West Virginia families using their Child Tax Credit payments?

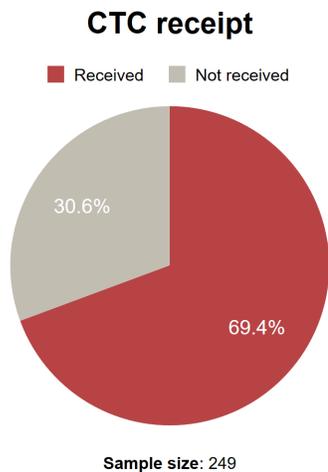
Evidence from Census Data

Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

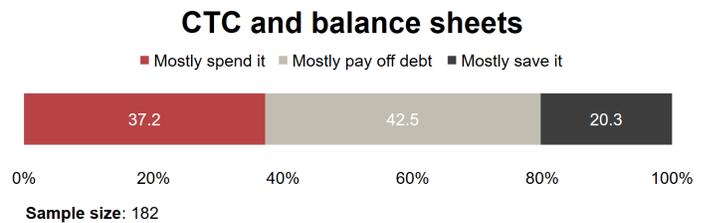
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use the Census Household Pulse survey to examine how a representative sample of CTC-eligible West Virginia families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

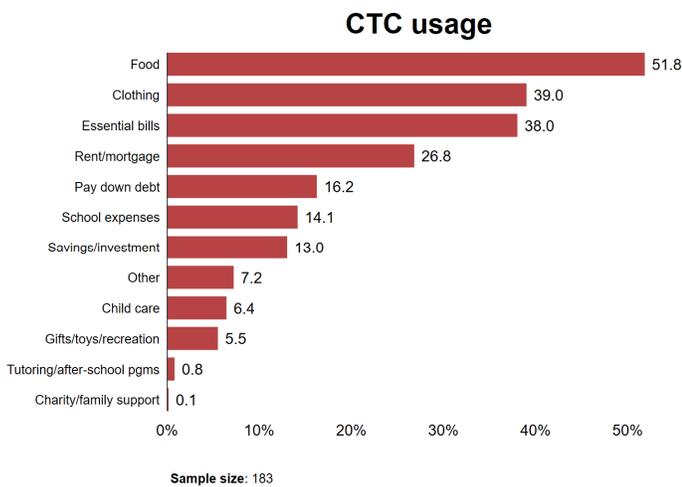
Key Finding 1: Almost 70% of eligible WV families received the CTC.



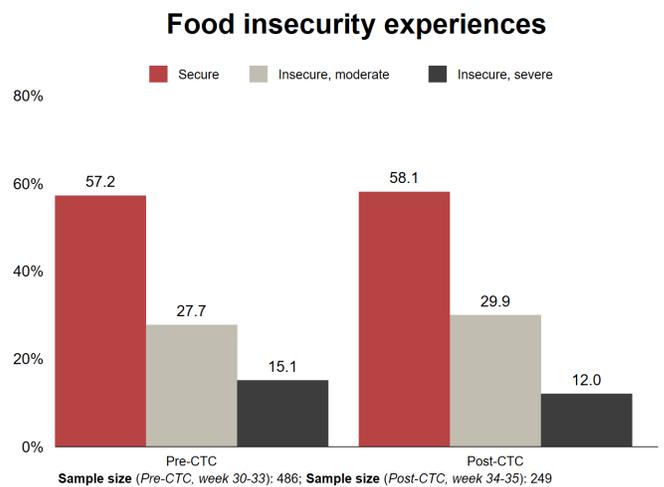
Key Finding 2: 43% of WV families reported mostly using their CTC to pay down debt, 37% mostly spent their CTC, and 20% mostly saved it.



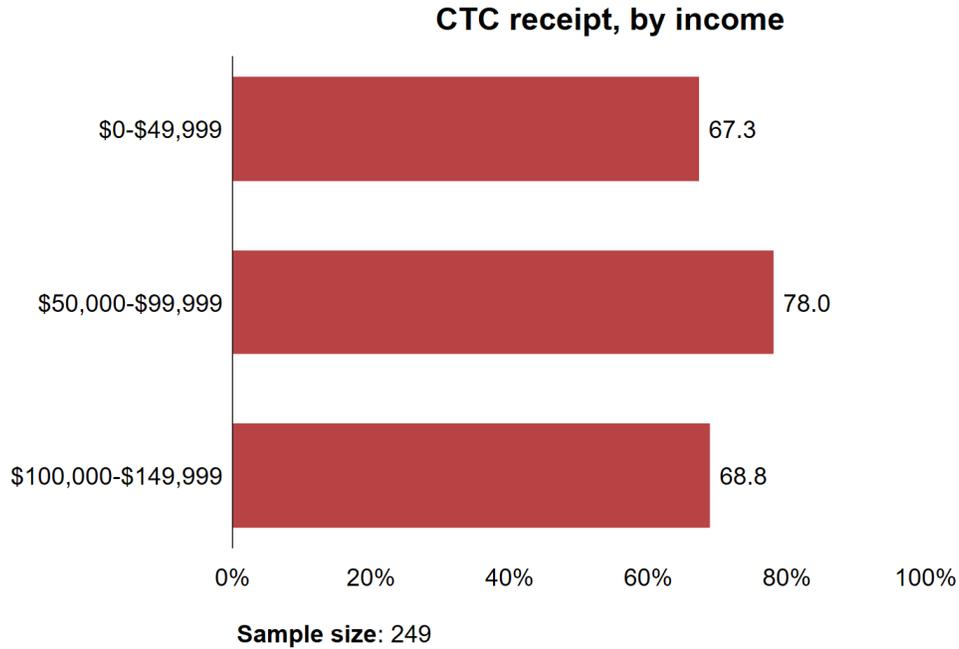
Key Finding 3: The most common uses of the CTC payments were purchasing food for their family (52%), paying for clothing and other essentials for their children (39%), and managing bills (38%).



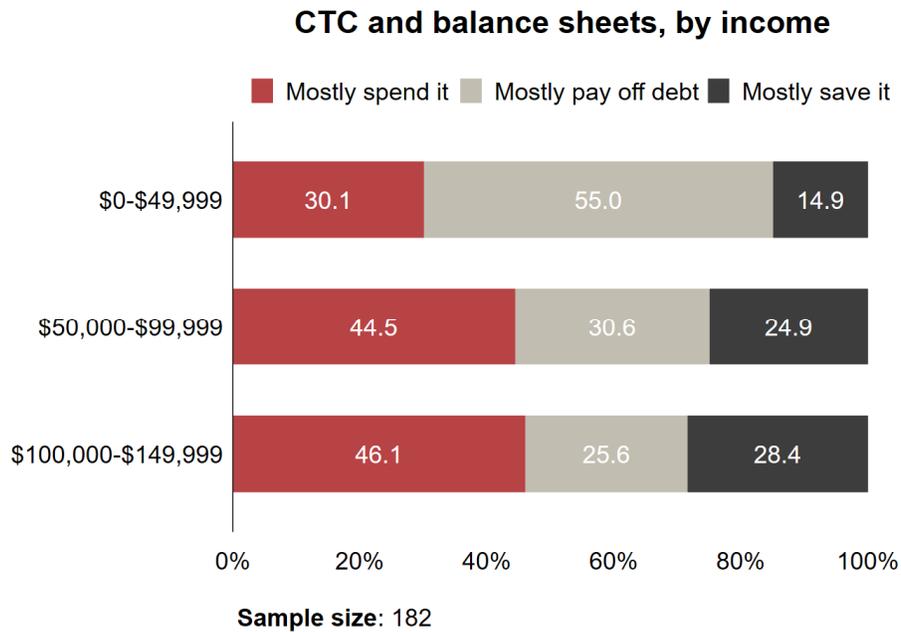
Key Finding 4: Eligible WV families experienced lower rates of severe food insecurity after CTC payments went out, as families moved from *severe* to *moderate* food insecurity.



Key Finding 5: Middle-income WV families were most likely to receive CTC payments (78%), followed by higher-income (69%) and lower-income (67%) families.



Key Finding 6: Lower-income WV families were more likely to use the CTC to mostly pay down debt, while middle- and higher-income families were more likely to mostly spend or mostly save the CTC.



How are American families using their Child Tax Credit payments?

Evidence from Census Data

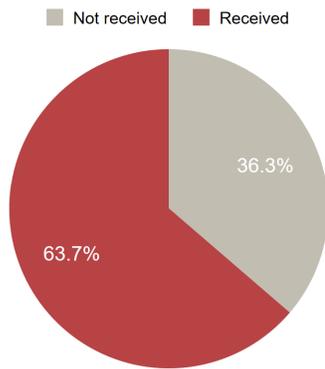
Stephen Roll, PhD; Yung Chun, PhD; Laura Brugger, MA; Leah Hamilton, PhD

The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of U.S. families with children are eligible for the CTC.

In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible American families making less than \$150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two CTC payments were deposited in families' bank accounts.

Key Finding 1: Almost two-thirds of eligible U.S. families received the CTC.

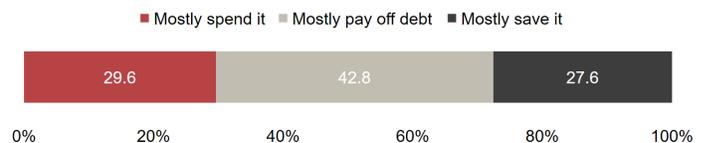
CTC receipt (USA)



Sample size: 24369

Key Finding 2: 43% of U.S. families reported mostly using their CTC to pay down debt, 30% mostly spent their CTC, and 28% mostly spent it.

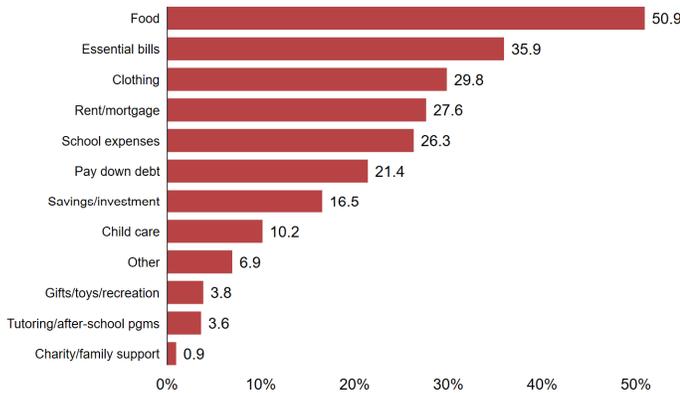
CTC and balance sheets (USA)



Sample size: 15933

Key Finding 3: Families' most common uses of the CTC payments were purchasing food for their family (51%), followed by paying essential bills (36%), and paying for clothing and other essentials for their children (30%).

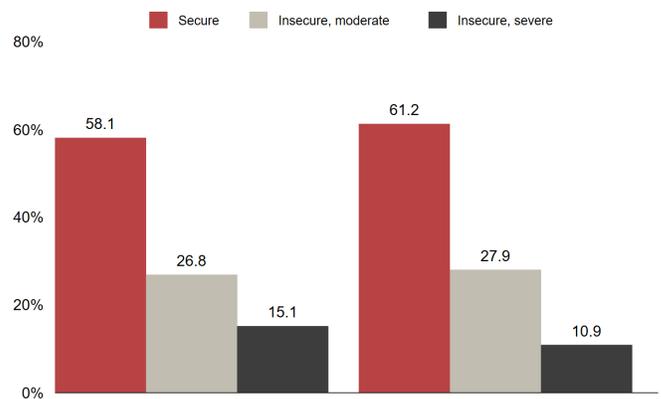
CTC usage (USA)



Sample size: 15987

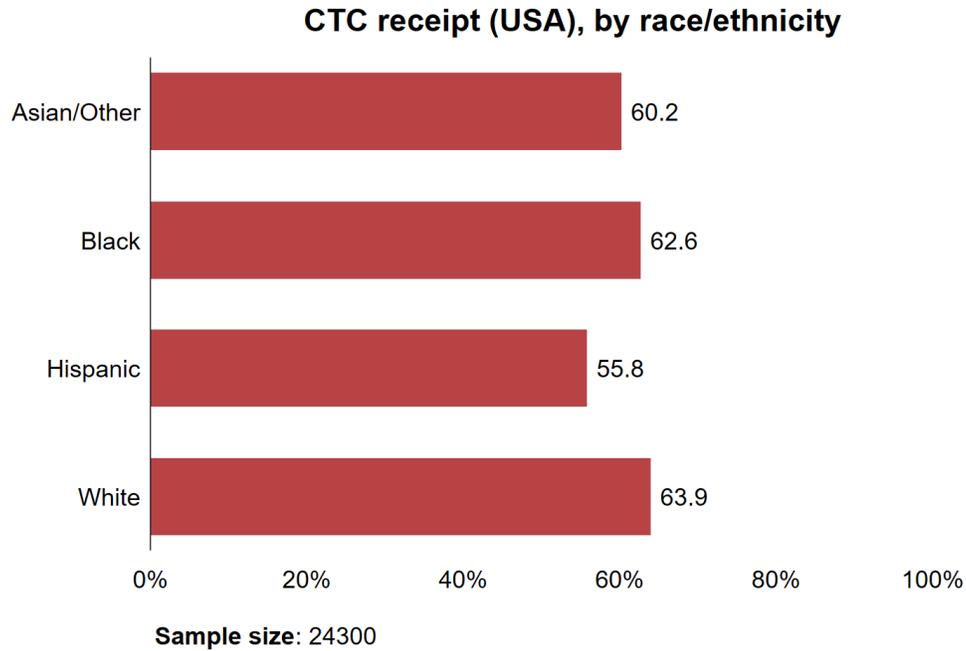
Key Finding 4: The rate of severe food insecurity among eligible families dropped by almost 30% after the CTC payments went out.

Food insecurity experiences (USA)



Sample size (Pre-CTC, week 30-33): 48141; Sample size (Post-CTC, week 34-35): 24369

Key Finding 5: Over 60% of Asian/other, Black, and white families received the CTC, while 56% of Hispanic families did.



Key Finding 6: Usage of the CTC was similar across different racial/ethnic groups in the U.S., though Asian/other families were somewhat more likely to mostly spend the CTC while Black and Hispanic families were somewhat more likely to mostly use it to pay down debt.

