How are Idaho families using their Child Tax Credit payments?

Evidence from Census Data
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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 Idaho families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21\textsuperscript{st} and August 16\textsuperscript{th}, covering the period in which the first two CTC payments were deposited in families’ bank accounts.

**Key Finding 1:** 67\% of eligible ID families received the CTC.

**Key Finding 2:** 39\% of ID families reported mostly using their CTC to pay down debt or save their CTC, and 22\% mostly spent it.

**Key Finding 3:** The most common uses of the CTC payments among ID families were purchasing food for their family (46\%), paying down debt (29\%), and covering clothing expenses (29\%).

**Key Finding 4:** Eligible ID families experienced lower rates of severe food insecurity after CTC payments went out.
**Key Finding 5:** Families in the highest income category in ID were most likely to receive the CTC (83%), followed by families in the middle income category (70%).

**Key Finding 6:** Families in the lowest income category were slightly more likely to use their CTC funds to pay down debt relative to other groups, while those in the highest income category were more likely to report mostly saving their CTC payments.