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 one national overview brief, 50 state briefs and a Washington D.C. brief. Puerto Rico and other 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.

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.

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How are American families using their Child Tax Credit payments?

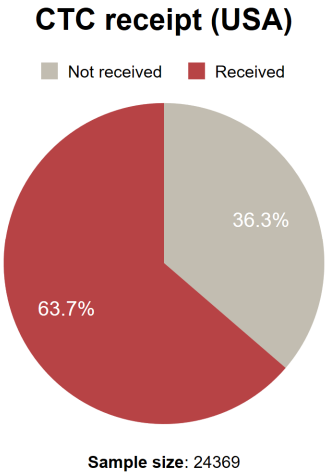
Evidence from Census Data

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.

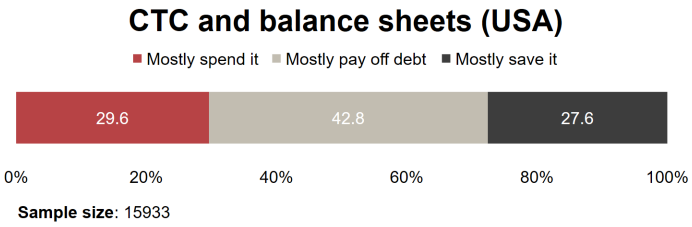
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible American families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



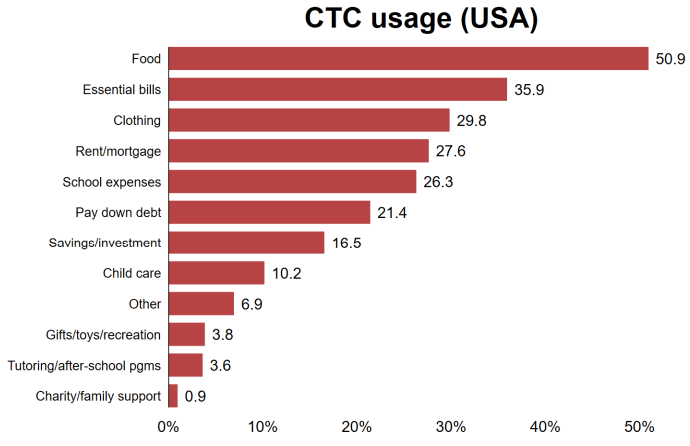
Sample size: 24369

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.



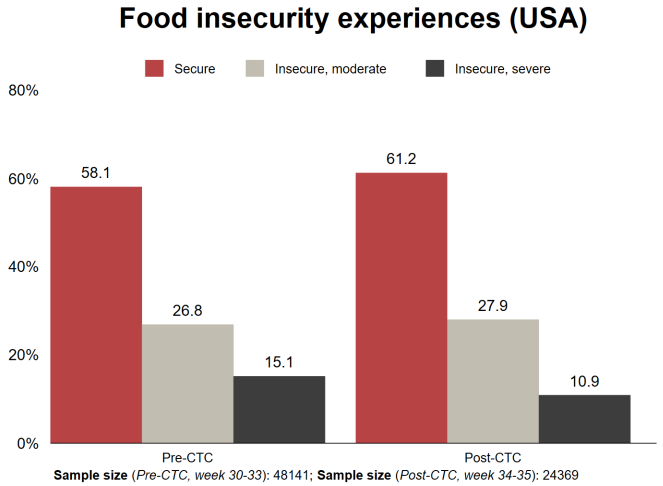
Sample size: 15933

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%).



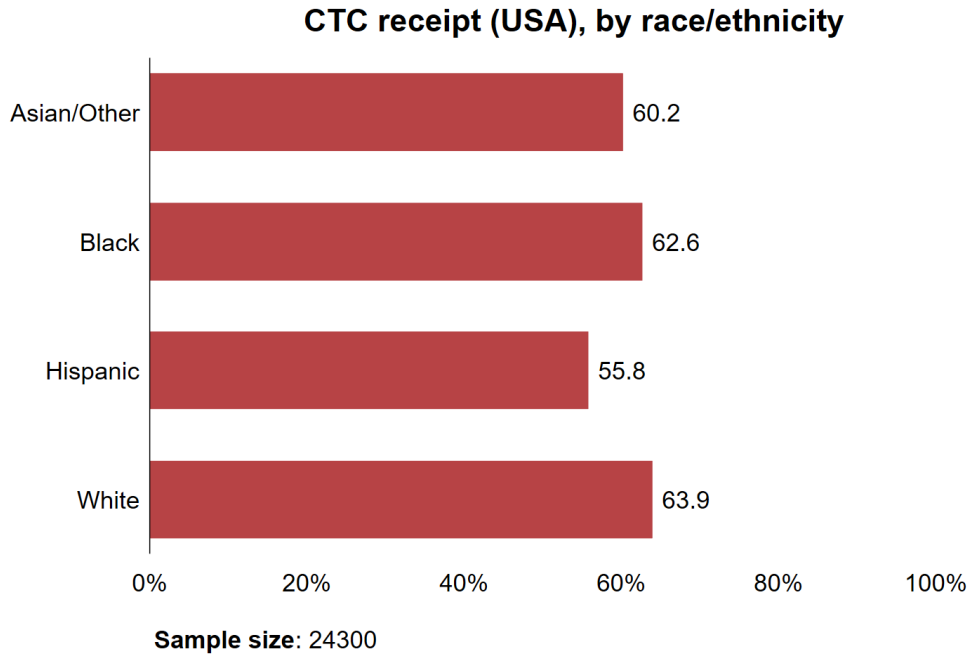
Sample size: 15987

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

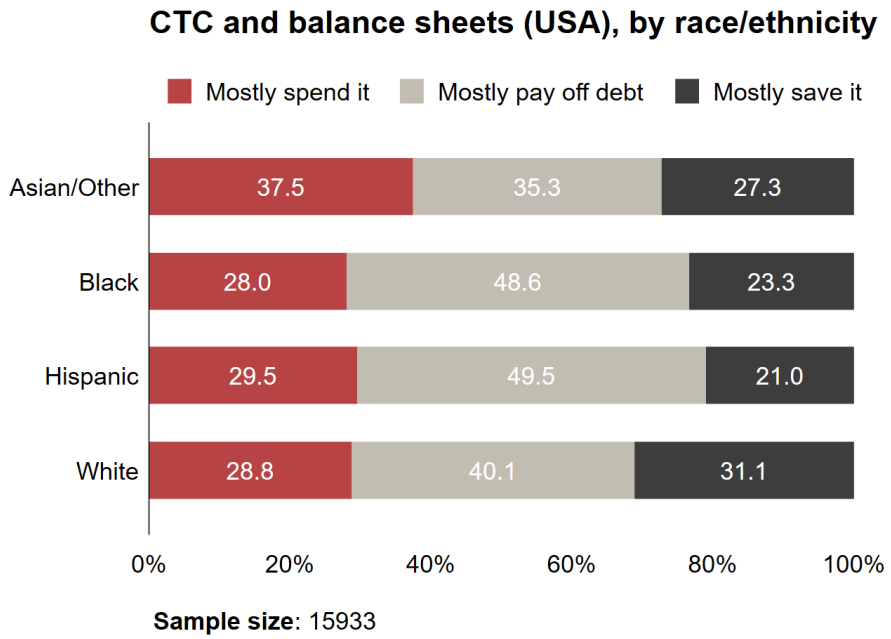


Sample size (*Pre-CTC, week 30-33*): 48141; **Sample size** (*Post-CTC, week 34-35*): 24369

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.



How are Alabama families using their Child Tax Credit payments?

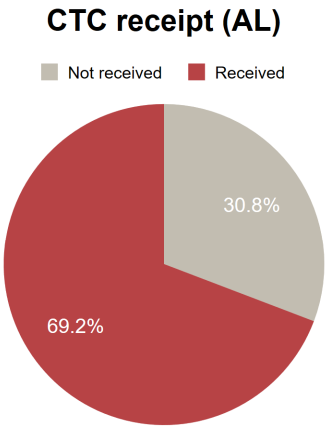
Evidence from Census Data

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.

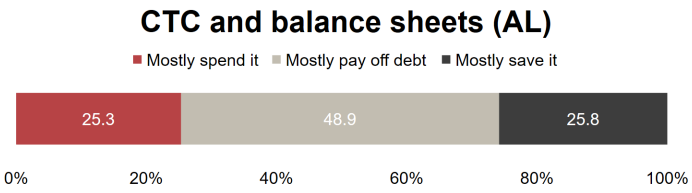
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Alabama families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 69% of eligible AL families received the CTC.



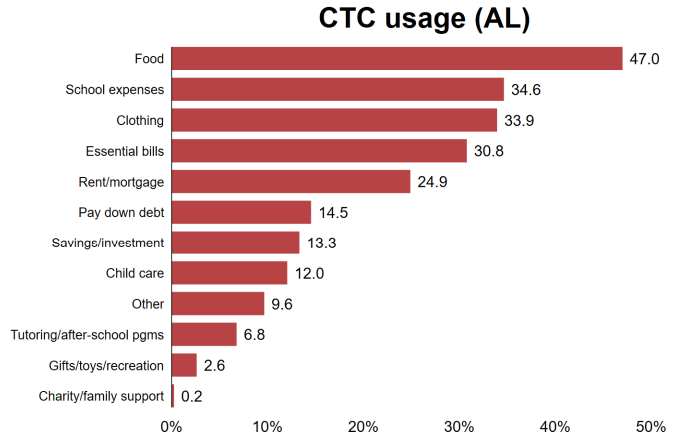
Sample size: 373

Key Finding 2: 49% of AL families reported mostly using their CTC to pay down debt, 26% mostly saved their CTC, and 25% mostly spent it.



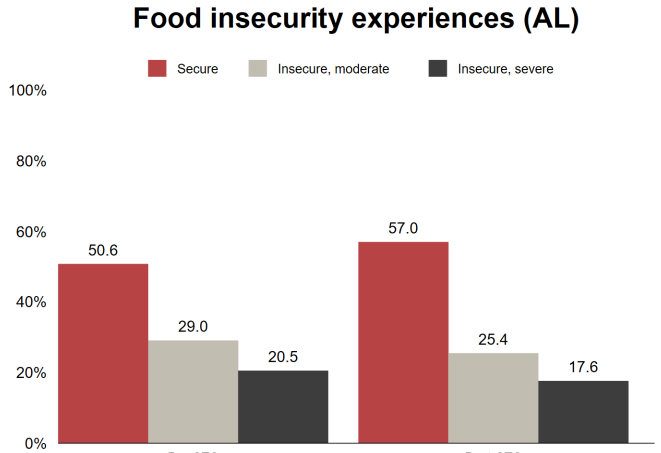
Sample size: 245

Key Finding 3: The most common uses of the CTC payments among AL families were purchasing food for their family (47%), school expenses (35%), and paying for clothing and other essentials for their children (34%).



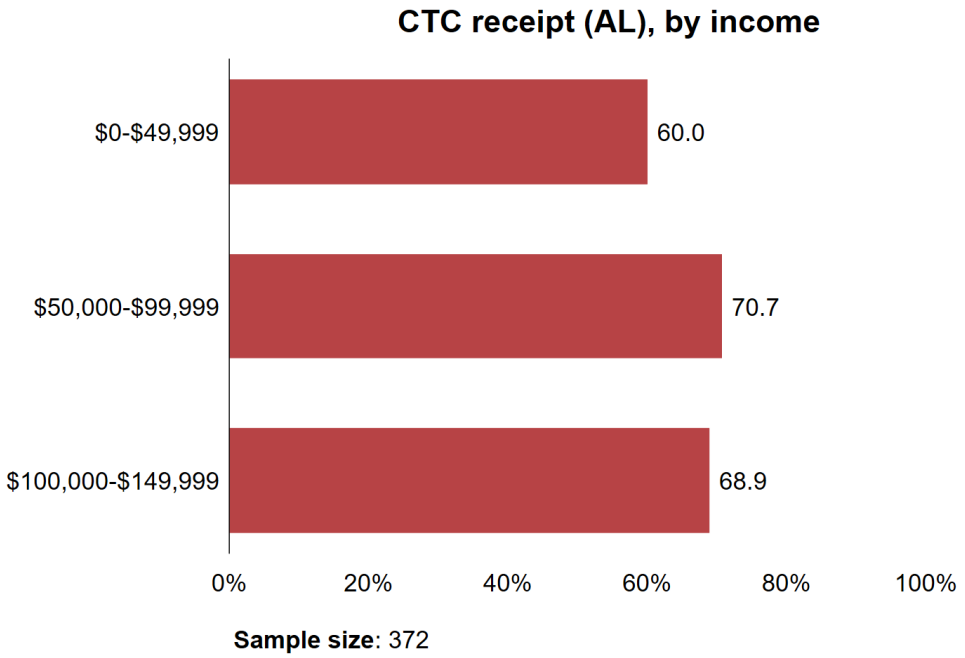
Sample size: 247

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

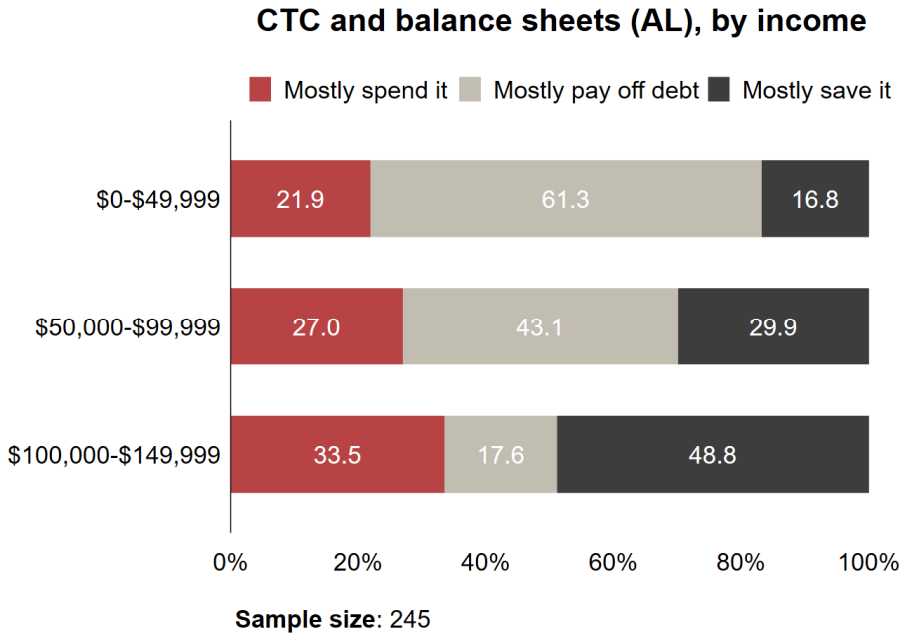


Sample size (*Pre-CTC, week 30-33*): 654; **Sample size** (*Post-CTC, week 34-35*): 373

Key Finding 5: Families in the middle income category in AL were most likely to receive the CTC (71%) followed by families in the highest income category (69%).



Key Finding 6: Families in the lowest income category were 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 saving their CTC payments.



How are Alaska families using their Child Tax Credit payments?

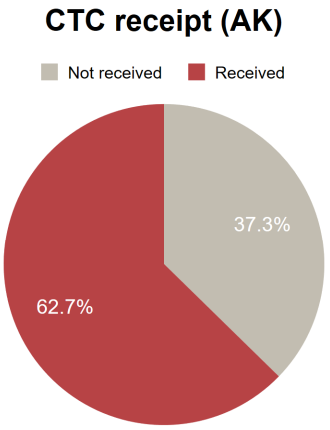
Evidence from Census Data

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.

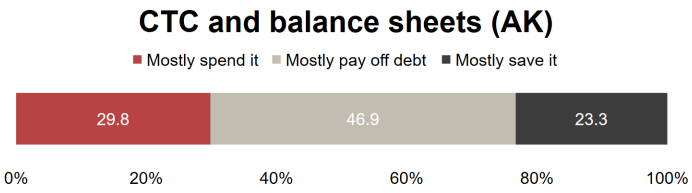
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Alaska families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



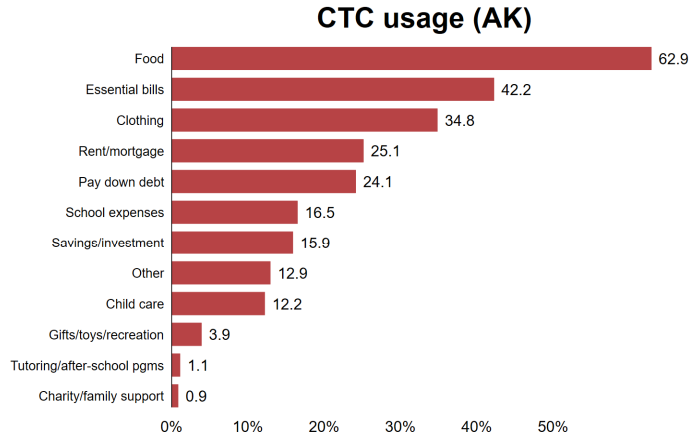
Sample size: 495

Key Finding 2: 47% of AK families reported mostly using their CTC to pay down debt, 23% mostly saved their CTC, and 30% mostly spent it.



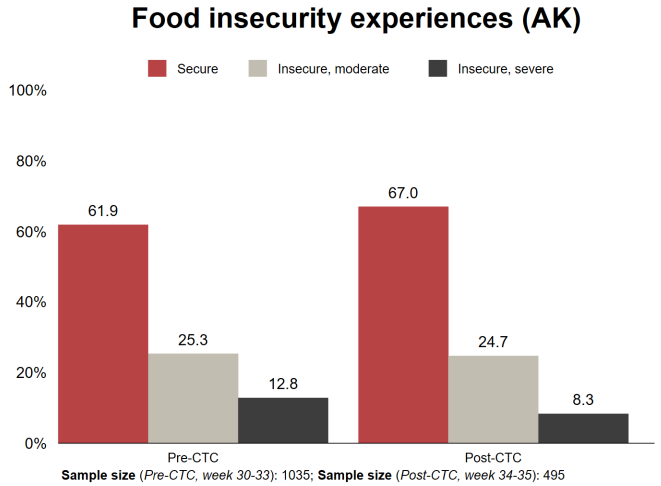
Sample size: 315

Key Finding 3: The most common uses of the CTC payments among AK families were purchasing food for their family (63%), managing bills (42%), and paying for clothing and other essentials for their children (35%).



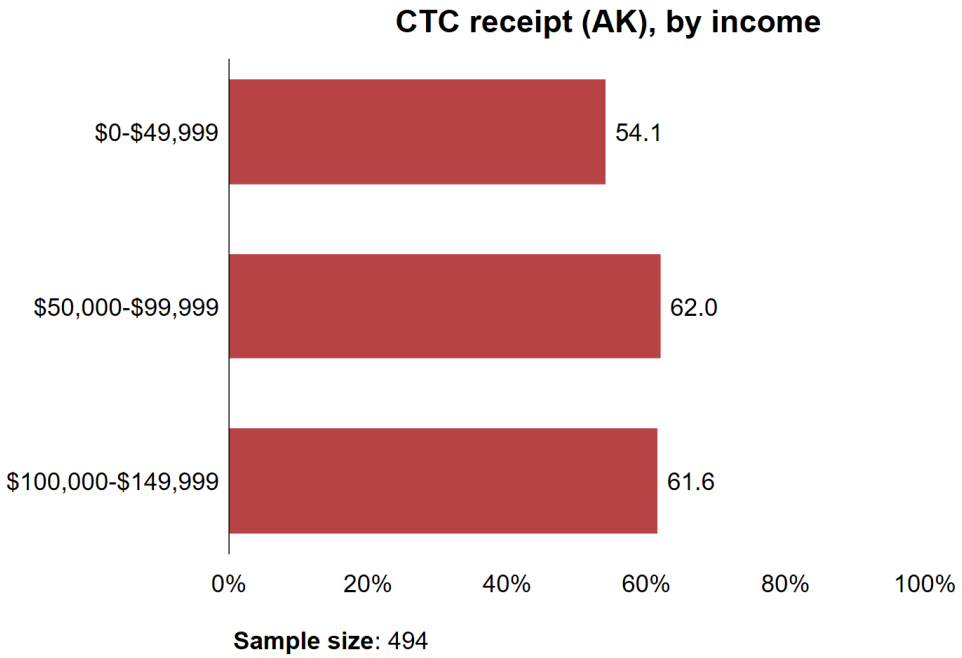
Sample size: 316

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

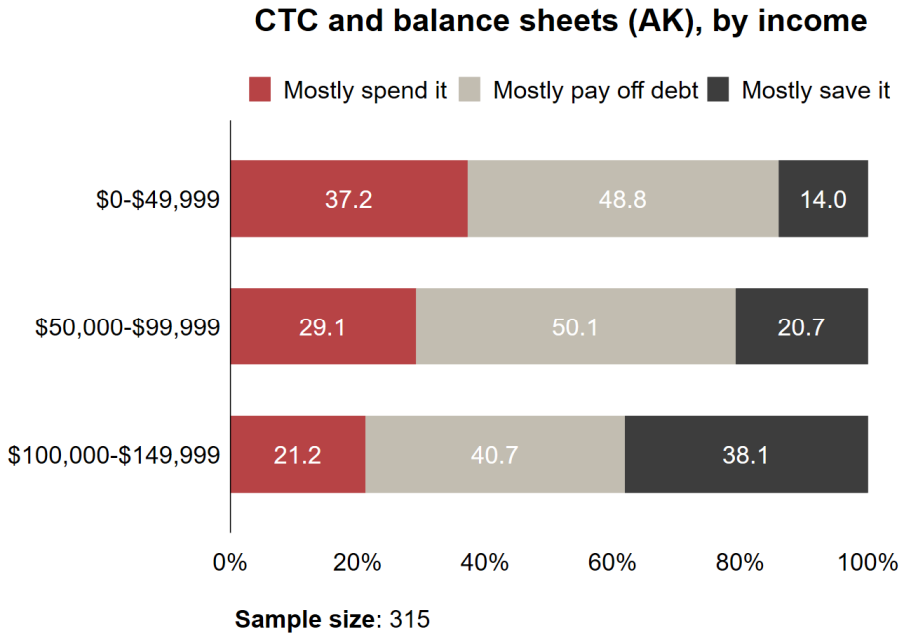


Sample size (*Pre-CTC, week 30-33*): 1035; **Sample size** (*Post-CTC, week 34-35*): 495

Key Finding 5: Families of all income categories in AK were similarly likely to receive the CTC (between 54% and 62%).



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



How are Arizona families using their Child Tax Credit payments?

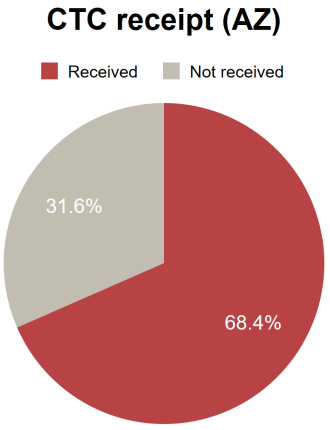
Evidence from Census Data

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.

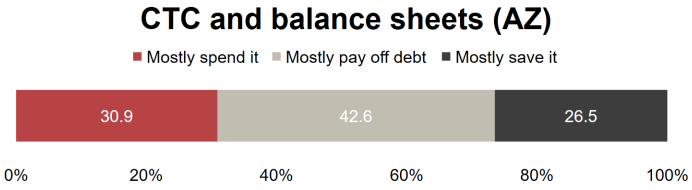
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Arizona families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



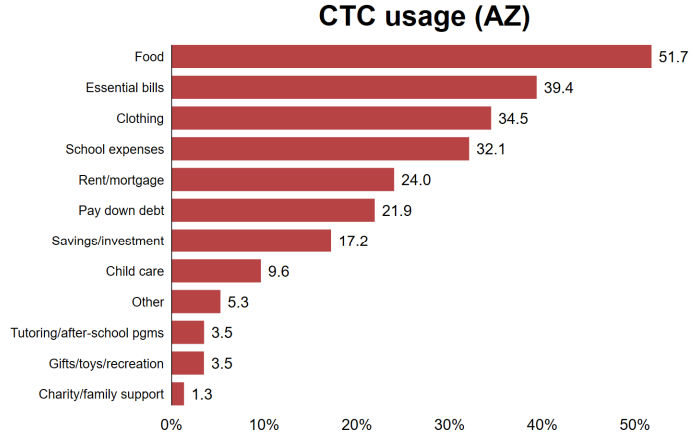
Sample size: 633

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.



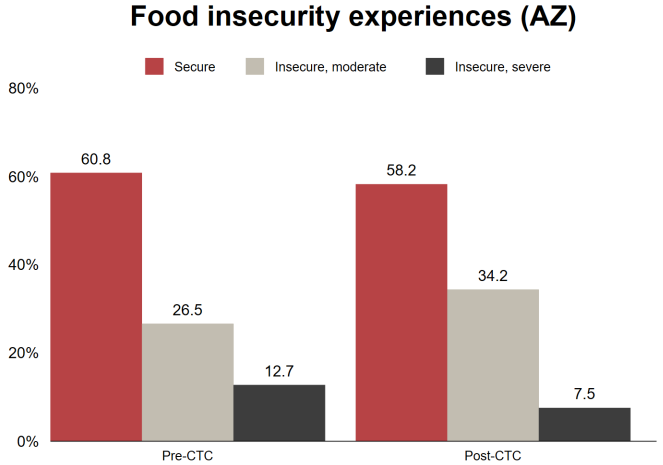
Sample size: 432

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%).



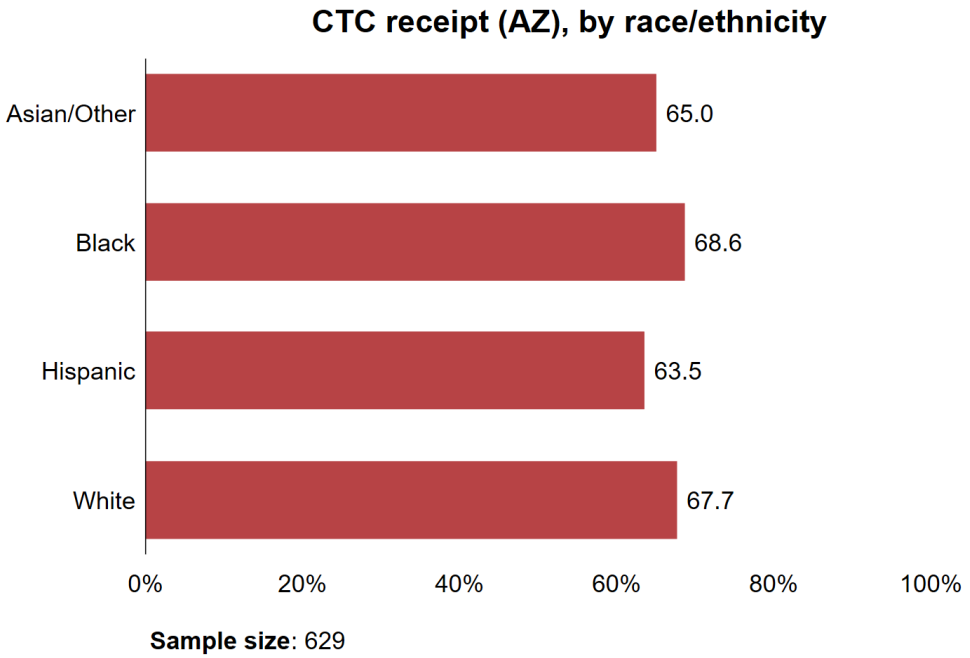
Sample size: 434

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

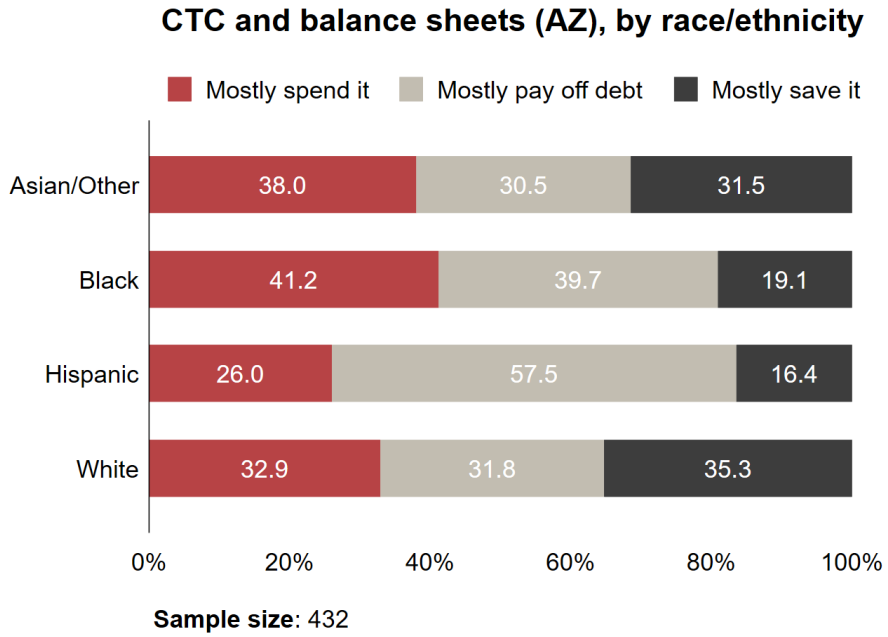


Sample size (*Pre-CTC, week 30-33*): 1196; **Sample size** (*Post-CTC, week 34-35*): 633

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 Arkansas families using their Child Tax Credit payments?

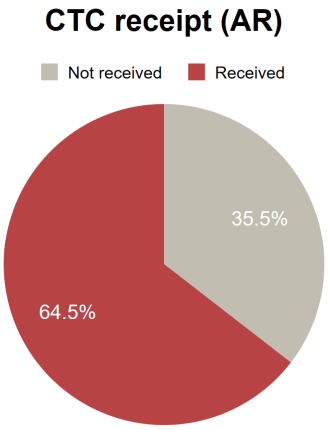
Evidence from Census Data

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.

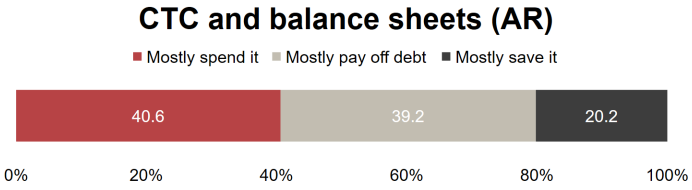
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Arkansas families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



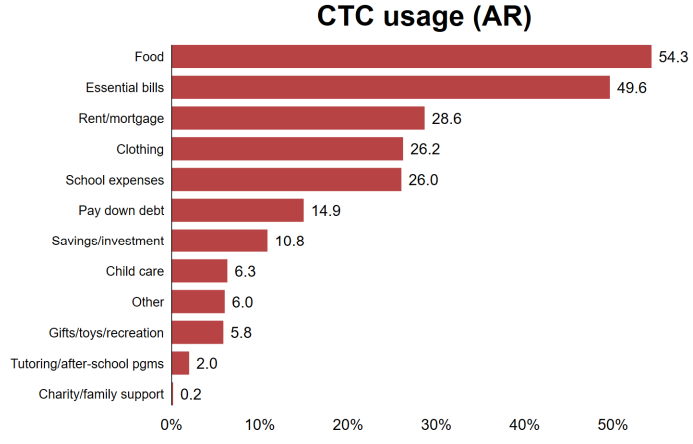
Sample size: 361

Key Finding 2: 41% of AR families reported mostly spending their CTC payment, 39% used their CTC to pay down debt, and 20% mostly saved it.



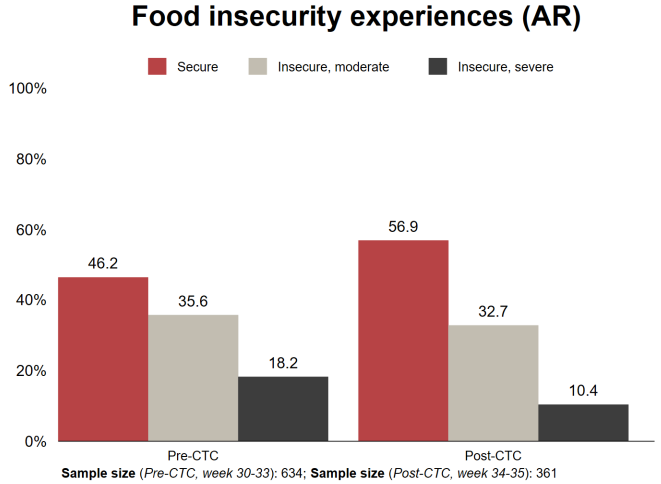
Sample size: 242

Key Finding 3: The most common uses of the CTC payments among AR families were purchasing food for their family (54%), managing bills (50%), and housing costs (29%).



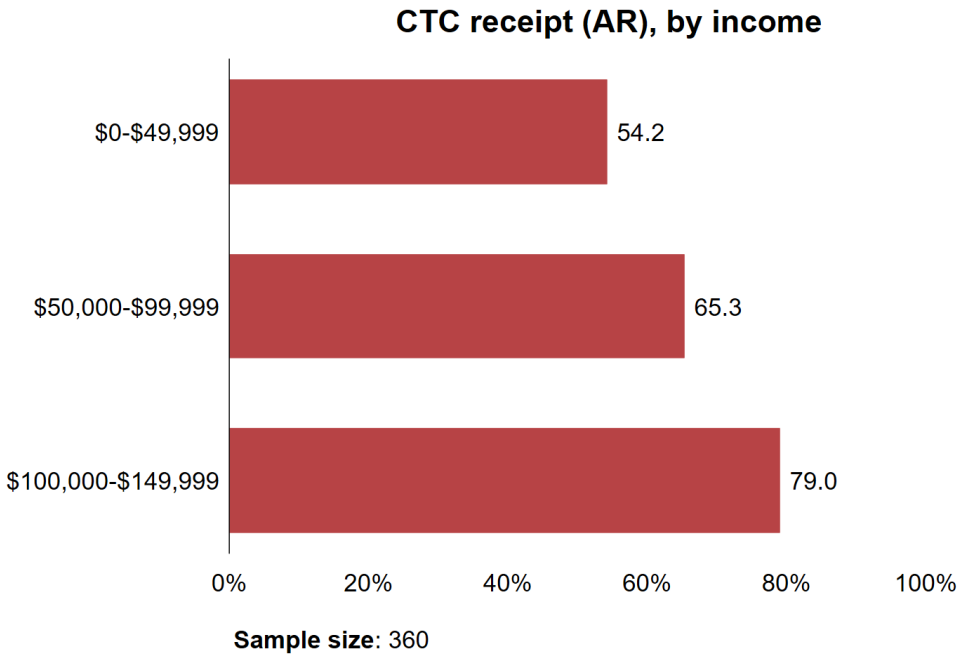
Sample size: 242

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

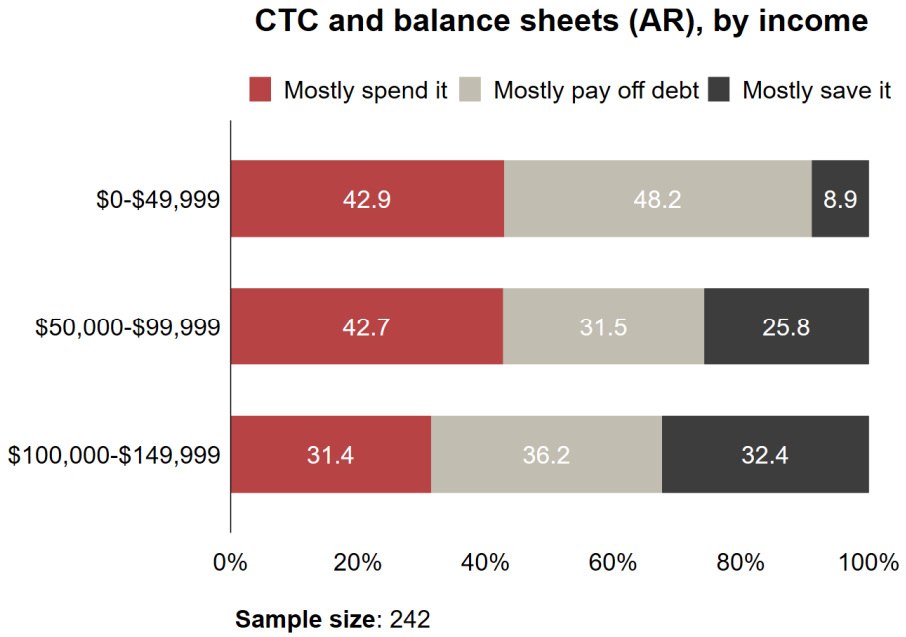


Sample size (*Pre-CTC, week 30-33*): 634; **Sample size** (*Post-CTC, week 34-35*): 361

Key Finding 5: Families in the highest income category in AR were most likely to receive the CTC (79%) followed by families in the middle income category (65%).



Key Finding 6: Families in the lowest income category were 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 saving their CTC payments.



How are California families using their Child Tax Credit payments?

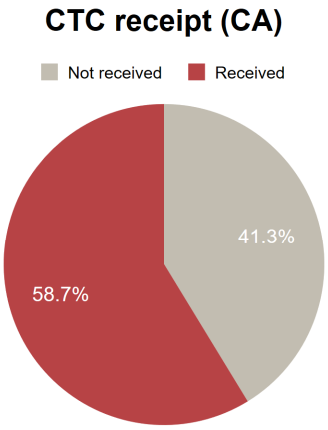
Evidence from Census Data

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

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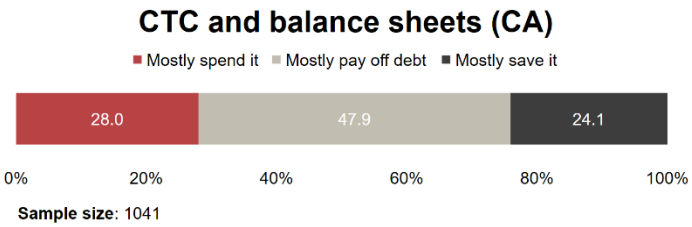
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of California families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 59% of eligible CA families received the CTC.



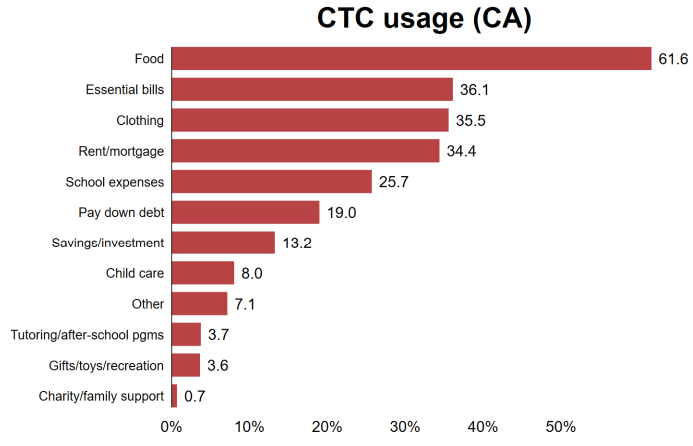
Sample size: 1707

Key Finding 2: 48% of CA families reported using their CTC to pay down debt, 28% mostly spent it, and 24% mostly saved it.



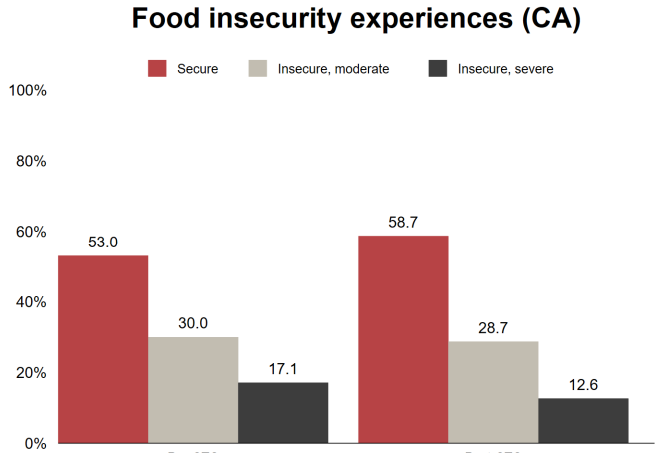
Sample size: 1041

Key Finding 3: The most common uses of the CTC payments among CA families were purchasing food for their family (62%), managing bills (36%), and clothing costs (36%).



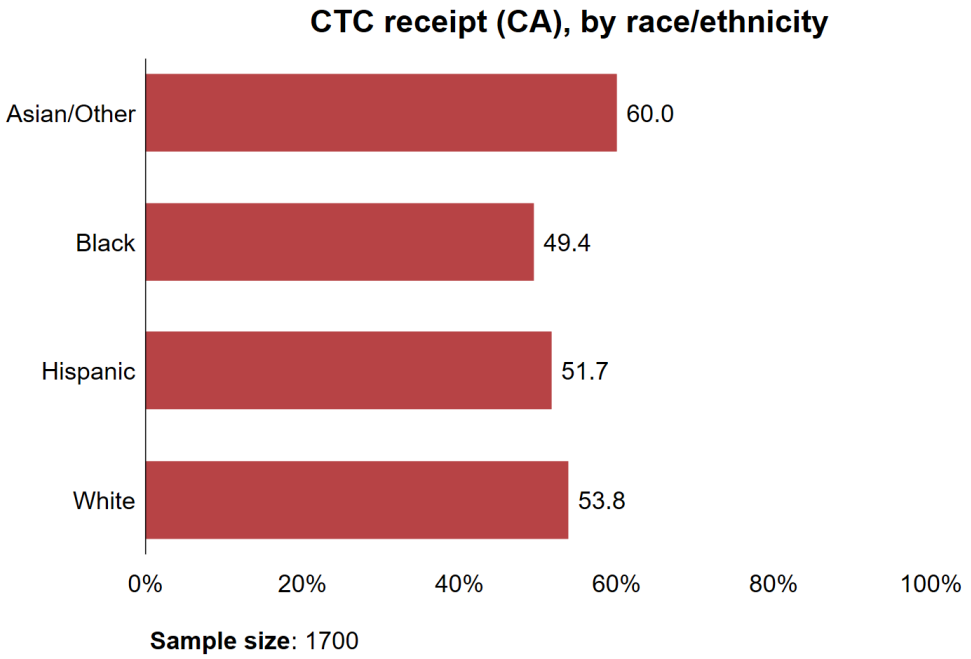
Sample size: 1046

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

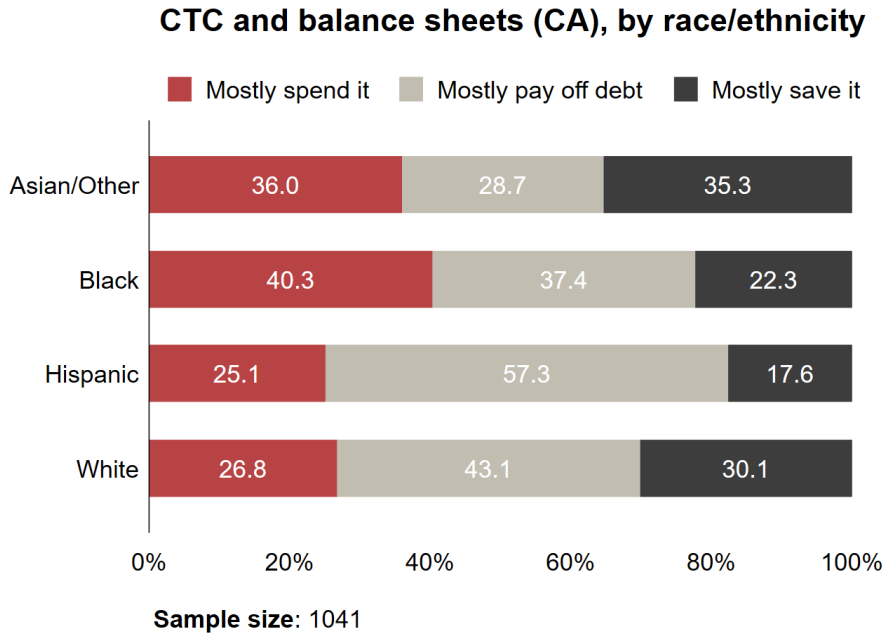


Sample size (*Pre-CTC, week 30-33*): 3398; **Sample size** (*Post-CTC, week 34-35*): 1707

Key Finding 5: Asian families or those of some other race/ethnicity were most likely to receive CTC payments (60%), followed by white (54%), Hispanic (52%), and Black (50%) families.



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



How are Colorado families using their Child Tax Credit payments?

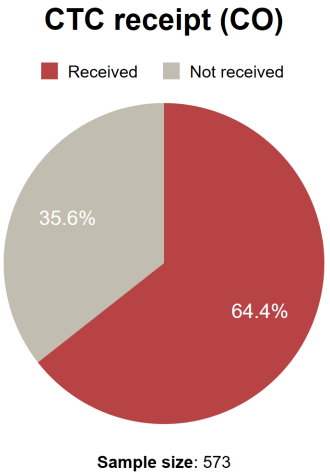
Evidence from Census Data

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.

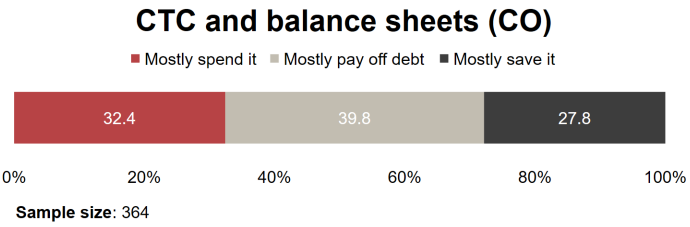
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Colorado families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



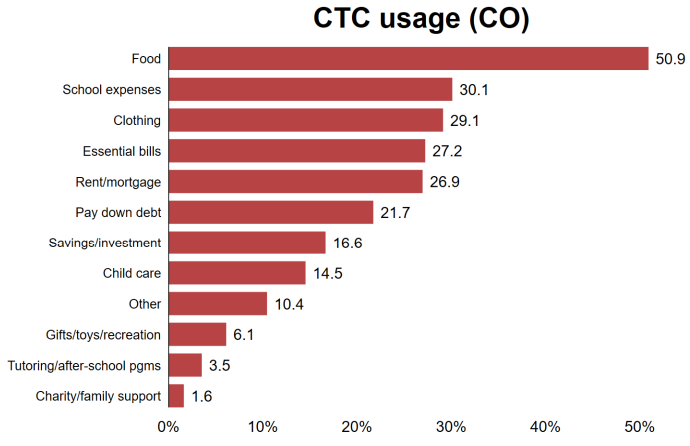
Sample size: 573

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.



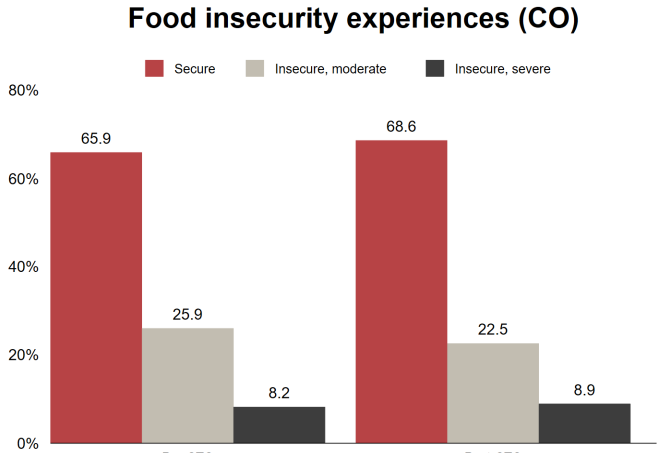
Sample size: 364

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%).



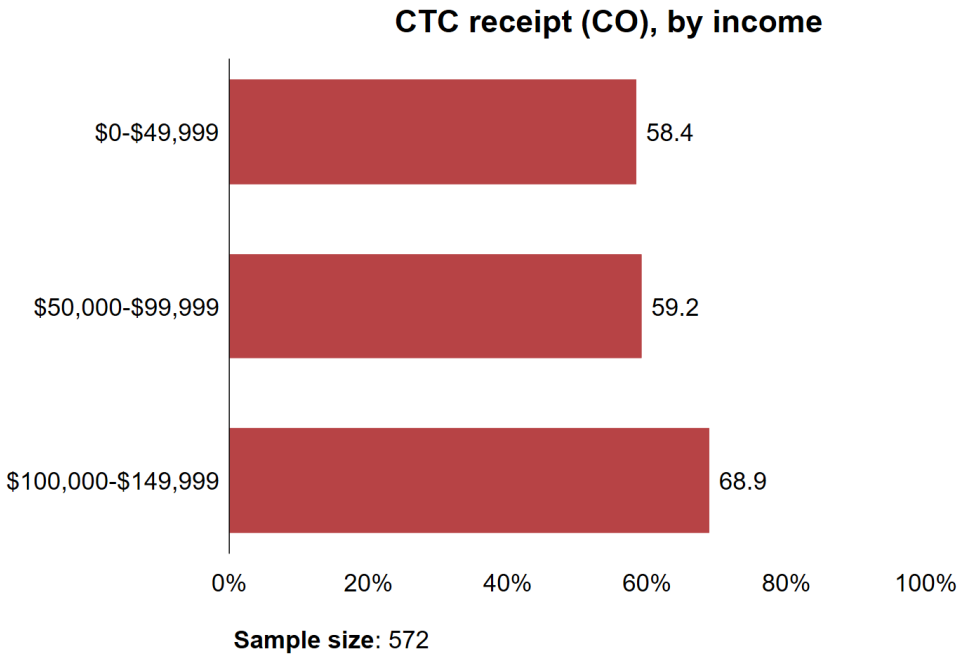
Sample size: 365

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

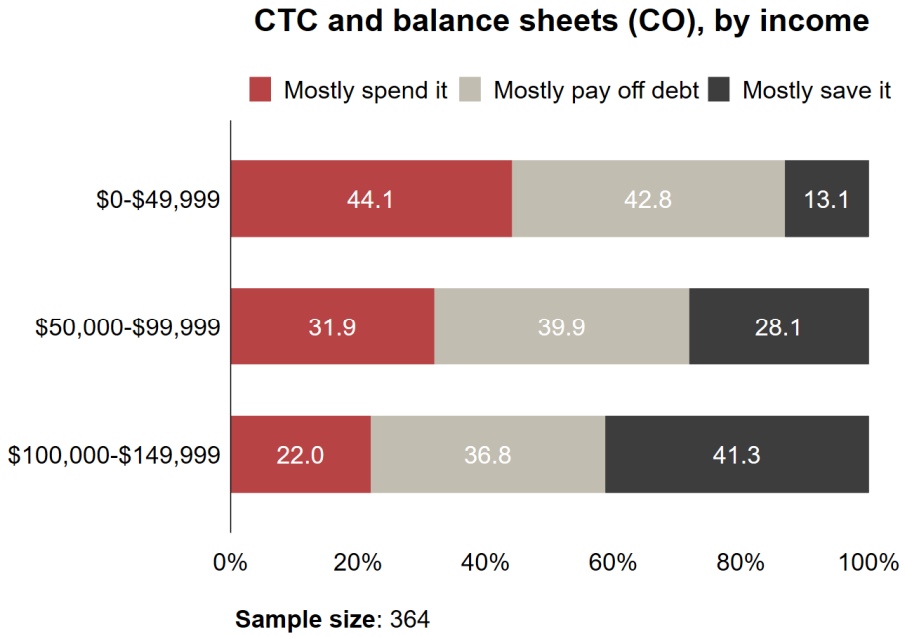


Sample size (*Pre-CTC, week 30-33*): 1165; **Sample size** (*Post-CTC, week 34-35*): 573

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



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.



How are Connecticut families using their Child Tax Credit payments?

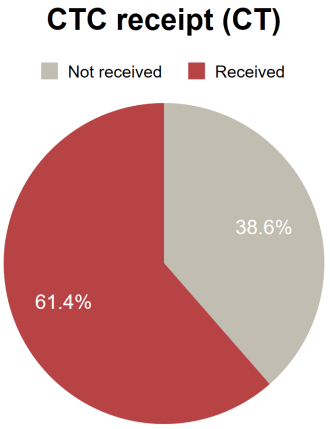
Evidence from Census Data

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

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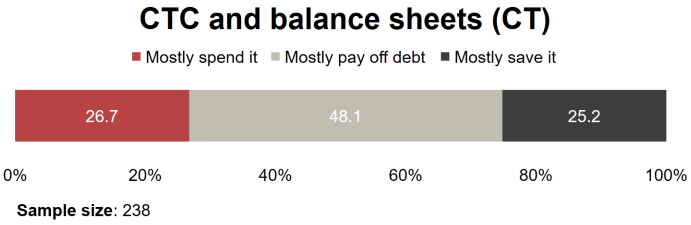
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Connecticut families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



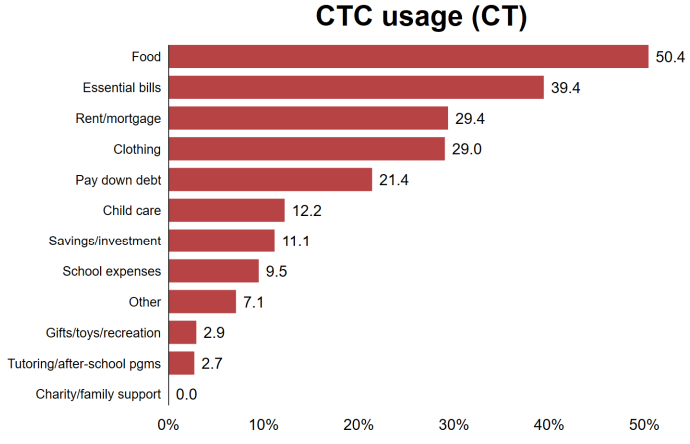
Sample size: 373

Key Finding 2: 48% of CT families reported using their CTC to mostly pay down debt, 27% mostly spent it, and 25% mostly saved it.



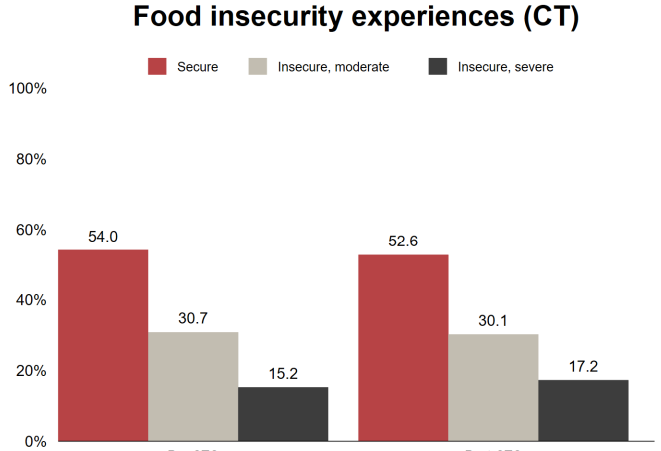
Sample size: 238

Key Finding 3: The most common uses of the CTC payments among CT families were purchasing food for their family (50%), managing bills (39%), and housing costs (29%).



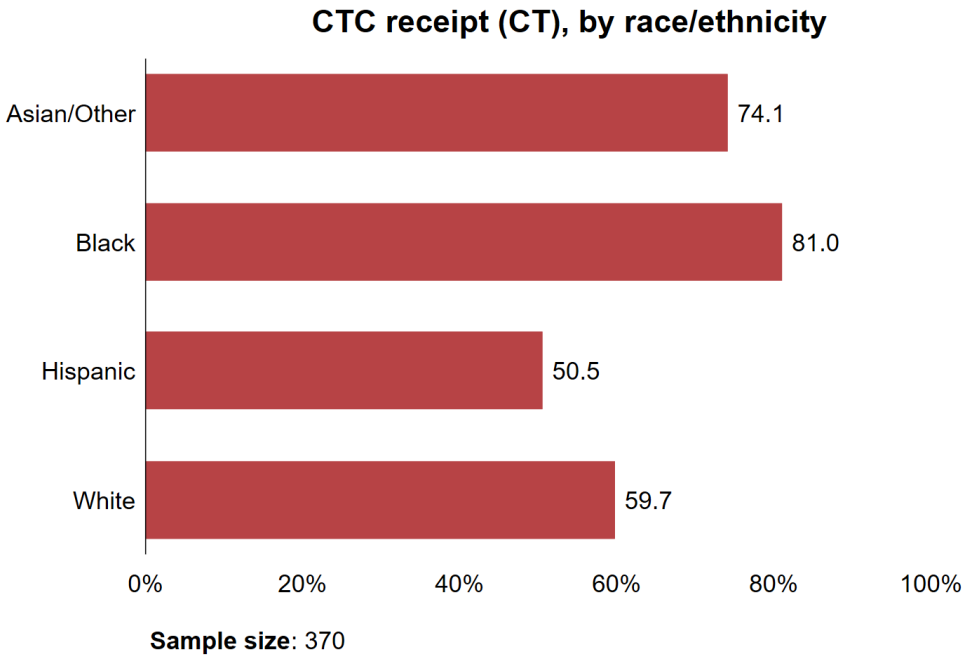
Sample size: 239

Key Finding 4: Eligible CT families experienced lower rates of moderate food insecurity after CTC payments went out, although rates of severe food insecurity increased.

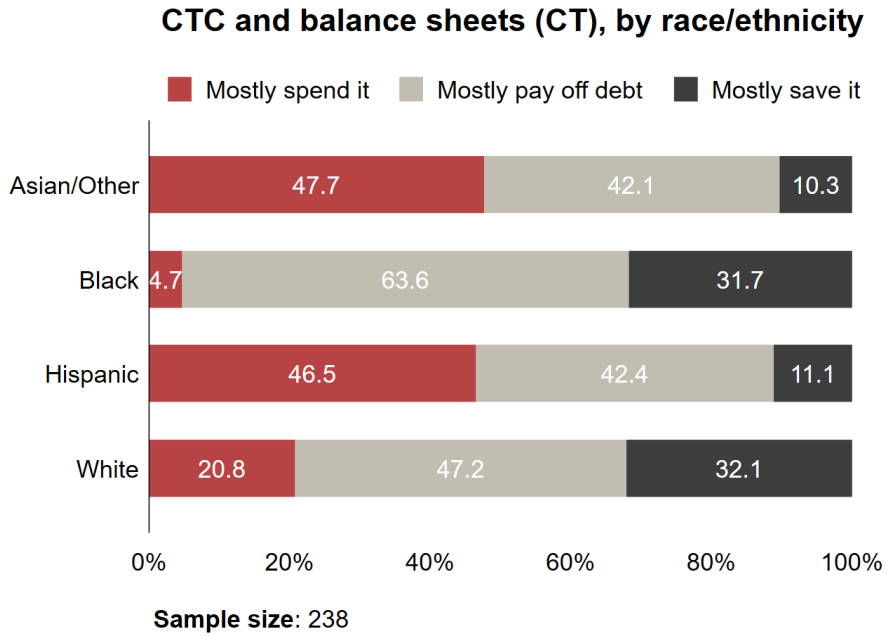


Sample size (*Pre-CTC, week 30-33*): 716; **Sample size** (*Post-CTC, week 34-35*): 373

Key Finding 5: Black CT families were most likely to receive CTC payments (81%), followed by Asian families or those of some other race/ethnicity (74%).



Key Finding 6: Black families were more likely to use their CTC funds to pay down debt relative to other groups, while Asian families or those of some other race/ethnicity were more likely to report mostly spending their CTC payments.



How are Delaware families using their Child Tax Credit payments?

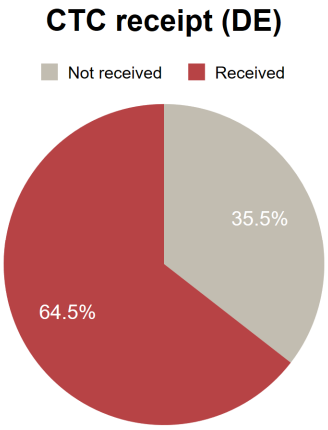
Evidence from Census Data

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.

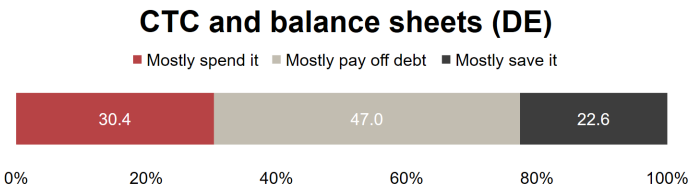
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Delaware families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



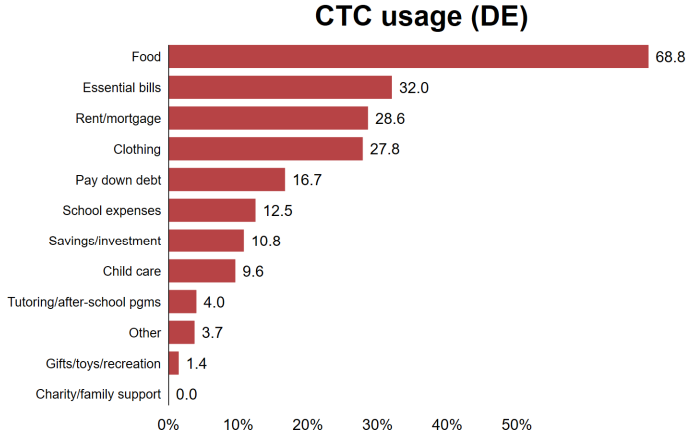
Sample size: 232

Key Finding 2: 47% of DE families reported mostly using their CTC to pay down debt, 23% mostly saved their CTC, and 30% mostly spent it.



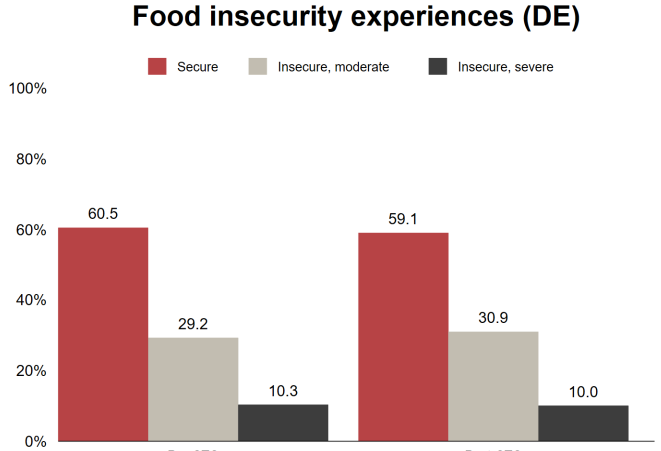
Sample size: 147

Key Finding 3: The most common uses of the CTC payments among DE families were purchasing food for their family (69%), managing bills (32%), and paying for housing (29%).



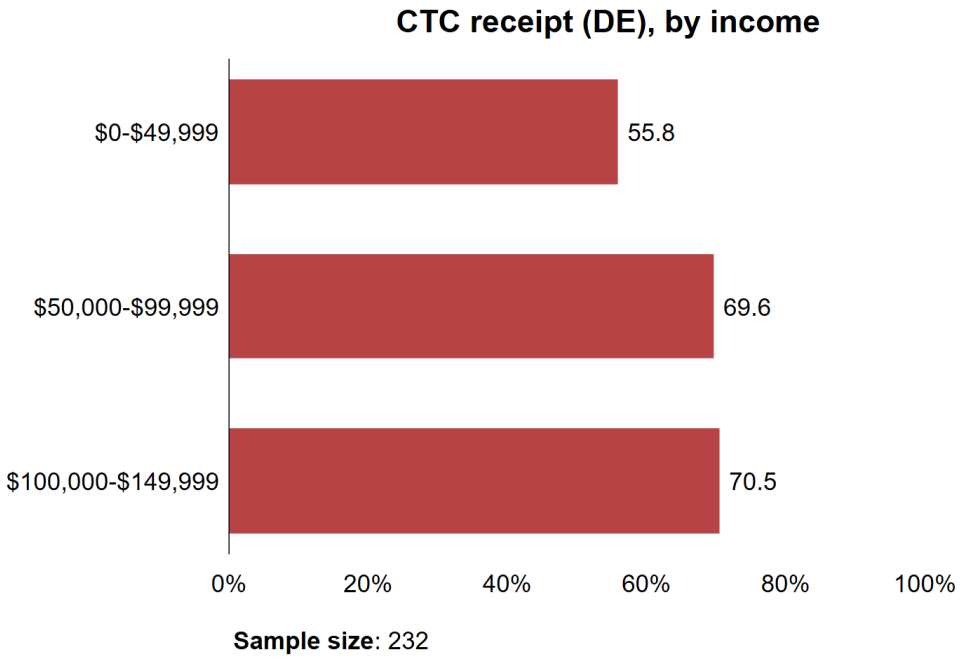
Sample size: 147

Key Finding 4: Food insecurity rates were roughly flat among DE families after the CTC payments went out.

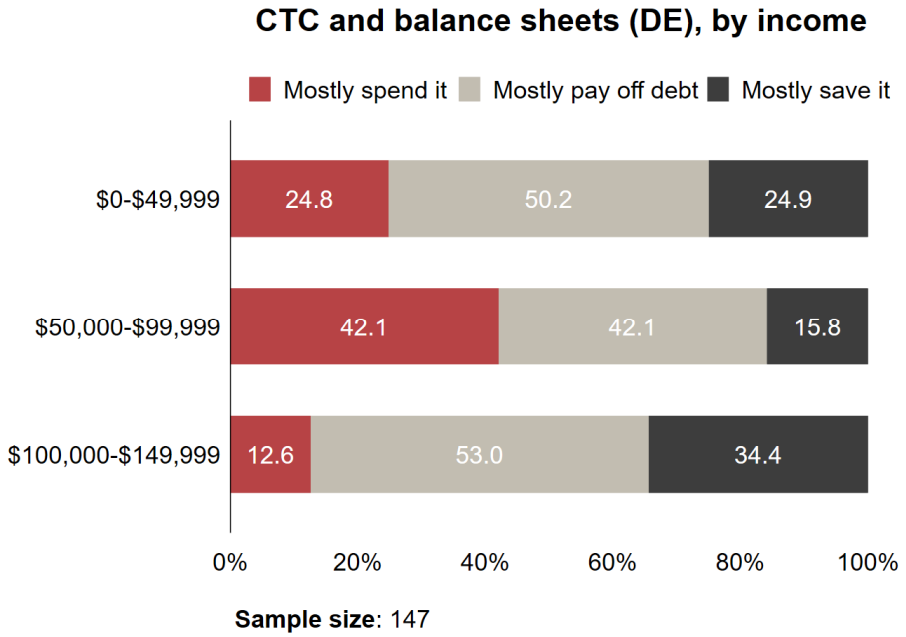


Sample size (*Pre-CTC, week 30-33*): 535; **Sample size** (*Post-CTC, week 34-35*): 232

Key Finding 5: Around 70% of families in the middle and high income categories in DE received the CTC, while only 56% of those in the low income category did.



Key Finding 6: Over half of families in the low and high income categories mostly used the CTC to pay down debt, while those in the middle income category were more likely to mostly spend it.



How are Florida families using their Child Tax Credit payments?

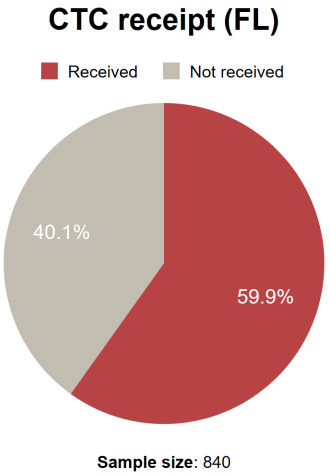
Evidence from Census Data

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.

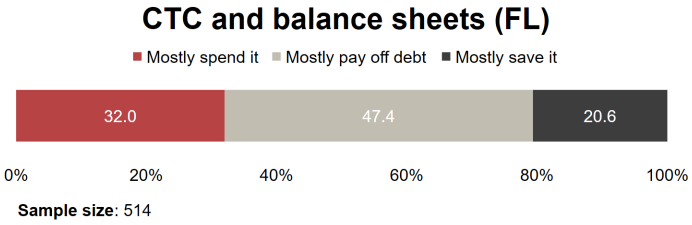
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Florida families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



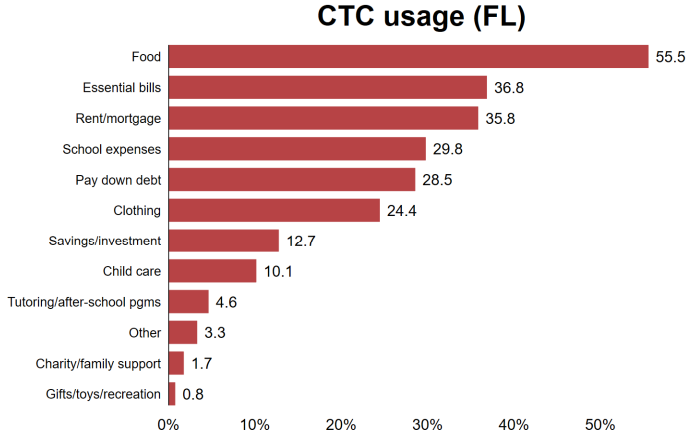
Sample size: 840

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.



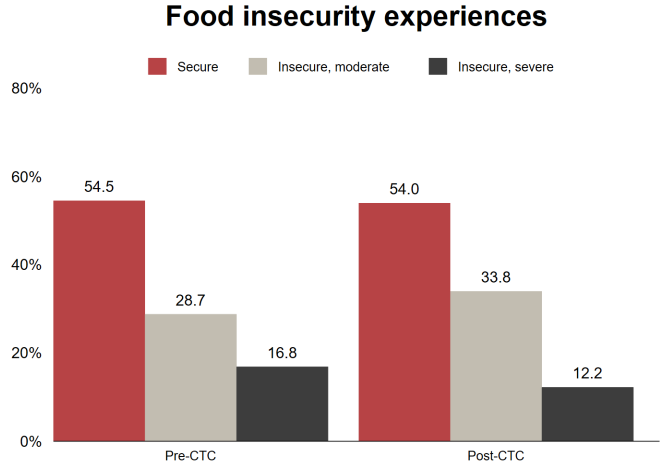
Sample size: 514

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%).



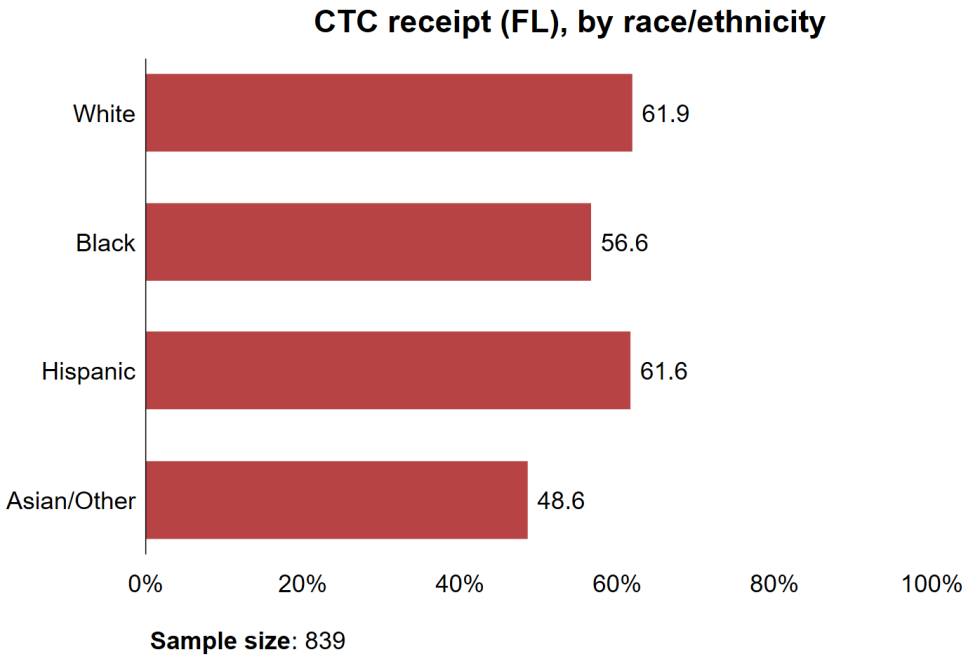
Sample size: 514

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.

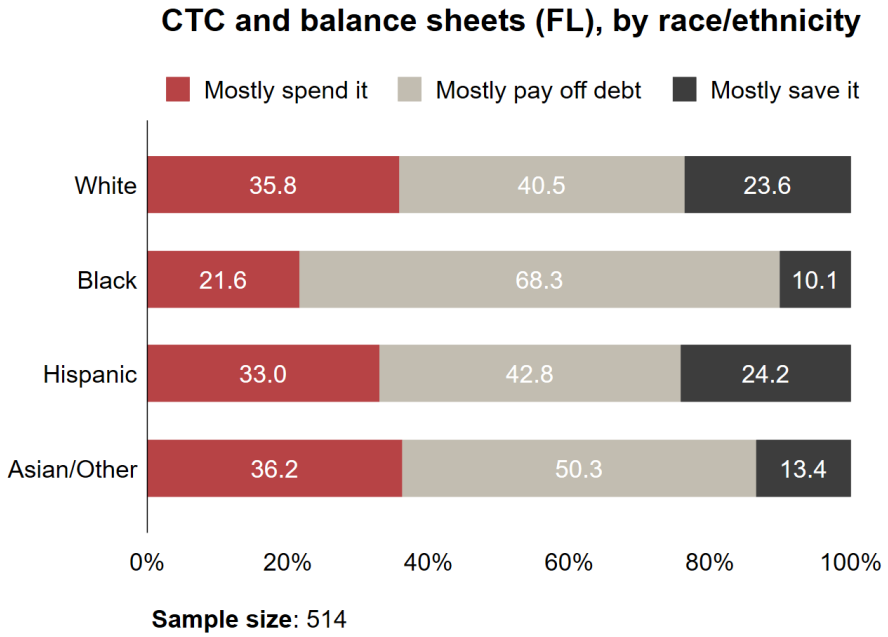


Sample size (*Pre-CTC, week 30-33*): 1616; **Sample size** (*Post-CTC, week 34-35*): 840

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?

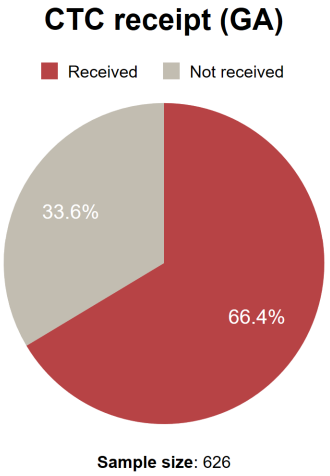
Evidence from Census Data

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.

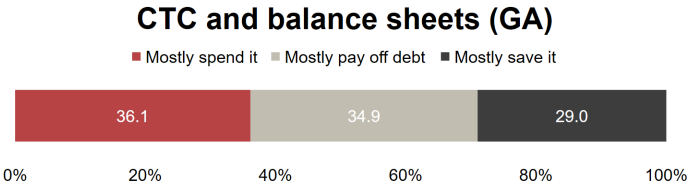
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Georgia families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



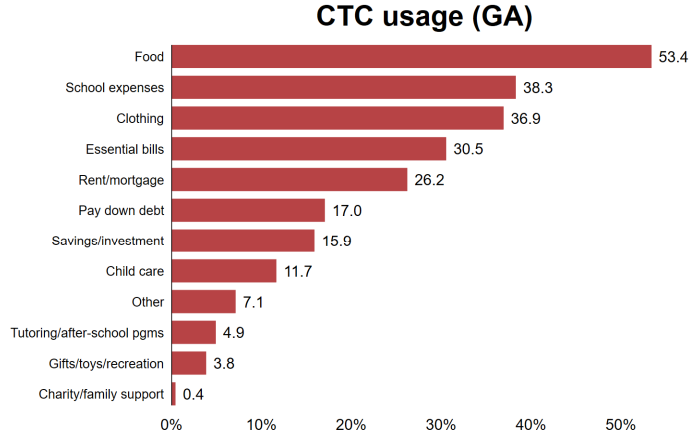
Sample size: 626

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



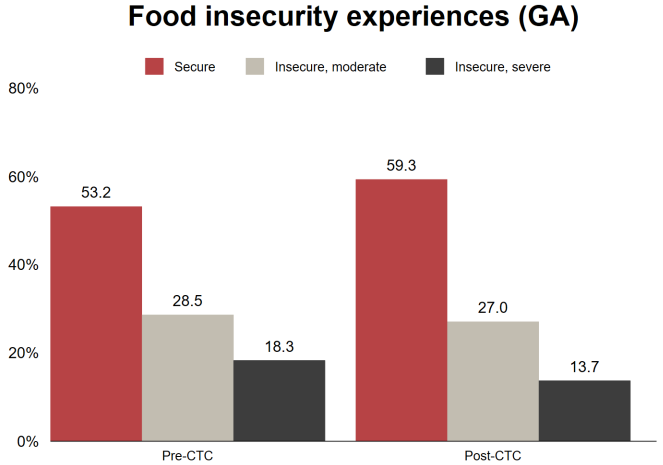
Sample size: 411

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%).



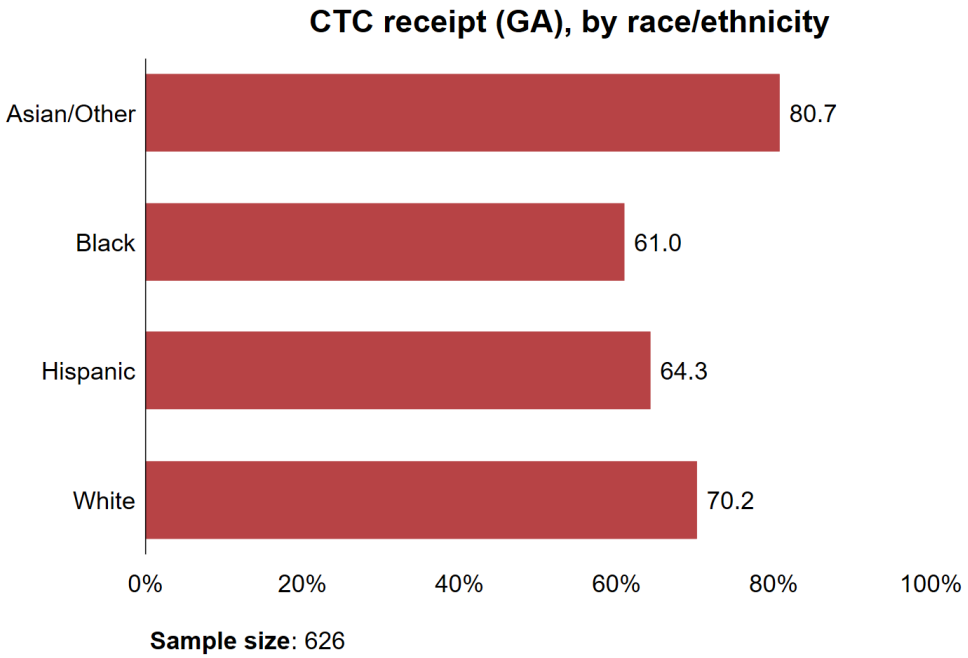
Sample size: 413

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

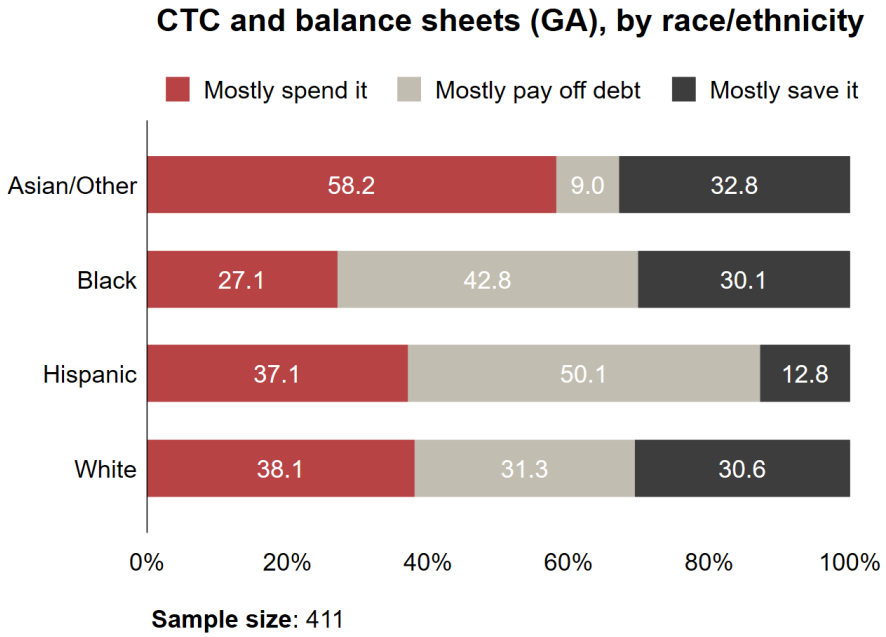


Sample size (*Pre-CTC, week 30-33*): 1165; **Sample size** (*Post-CTC, week 34-35*): 626

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 Hawaii families using their Child Tax Credit payments?

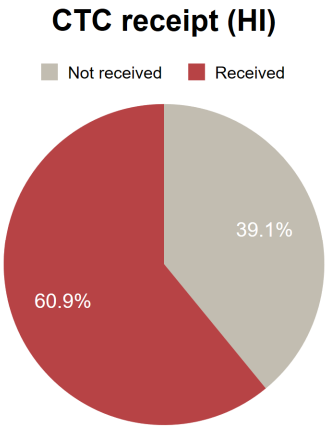
Evidence from Census Data

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

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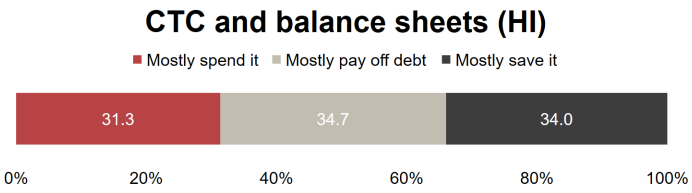
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Hawaii families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



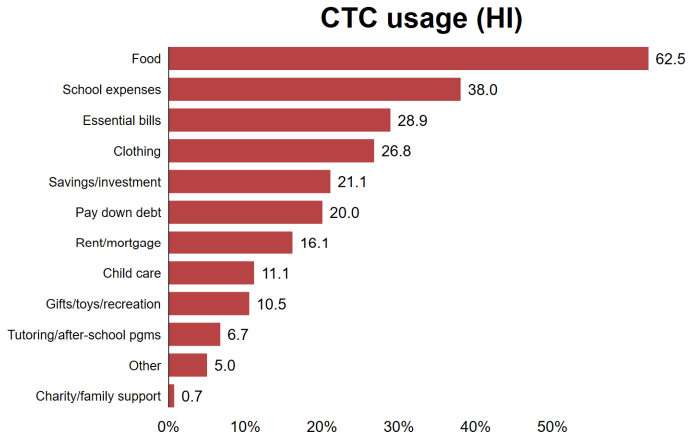
Sample size: 266

Key Finding 2: 35% of HI families reported mostly using their CTC to pay down debt, 34% mostly saved their CTC, and 31% mostly spent it.



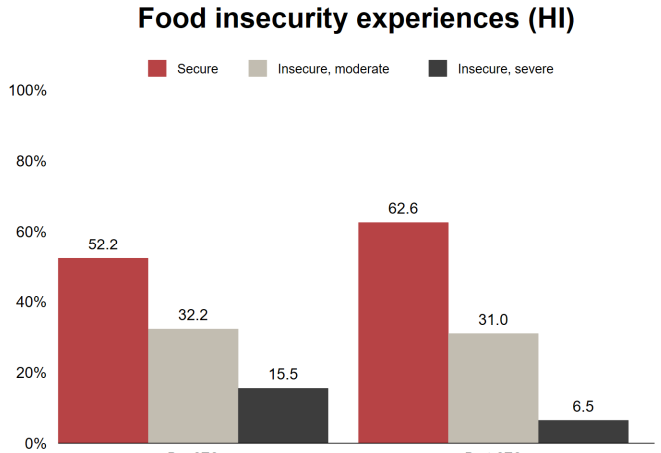
Sample size: 168

Key Finding 3: The most common uses of the CTC payments among HI families were purchasing food for their family (63%), school expenses (38%), and managing bills (29%).



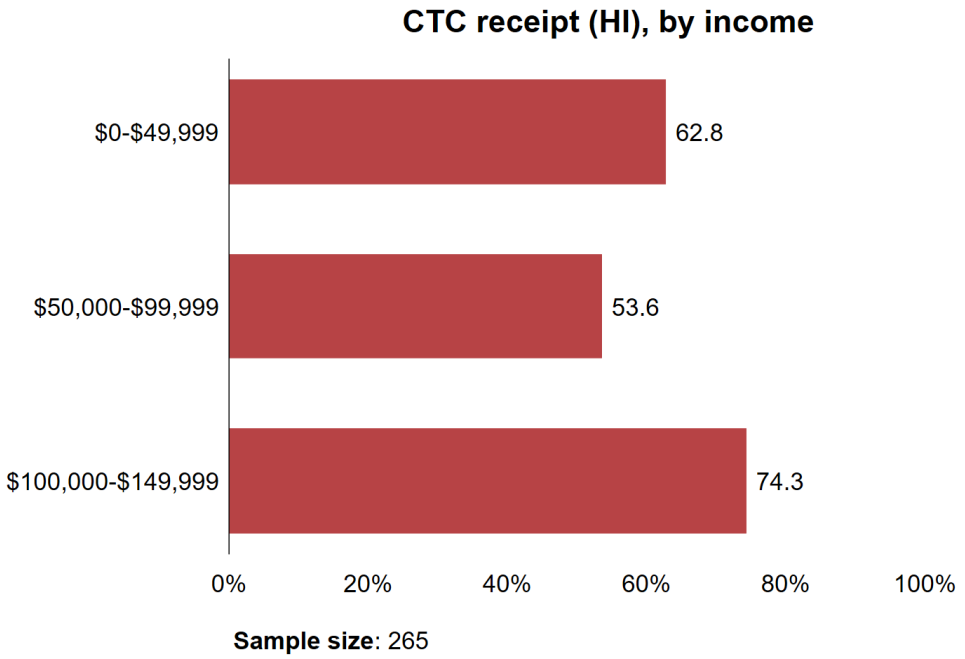
Sample size: 168

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

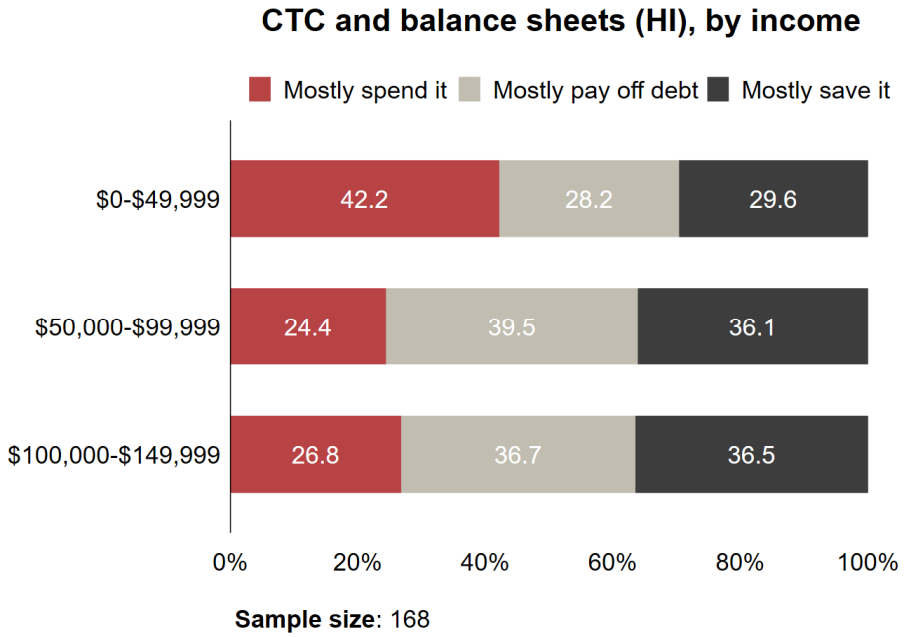


Sample size (*Pre-CTC, week 30-33*): 495; **Sample size** (*Post-CTC, week 34-35*): 266

Key Finding 5: Families in the highest income category in HI were most likely to receive the CTC (74%), followed by families in the lowest income category (63%).



Key Finding 6: Families in the middle and high income category reported using their CTC for similar purposes (around 75% reported mostly paying down debt or mostly saving it), while those in the lowest income category were more likely to report mostly spending their CTC



How are Idaho families using their Child Tax Credit payments?

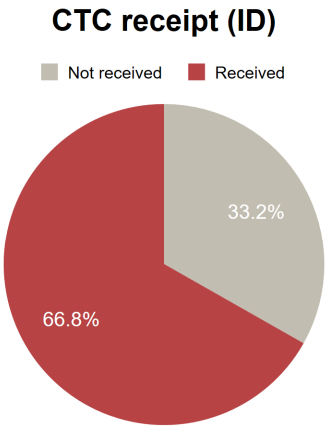
Evidence from Census Data

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

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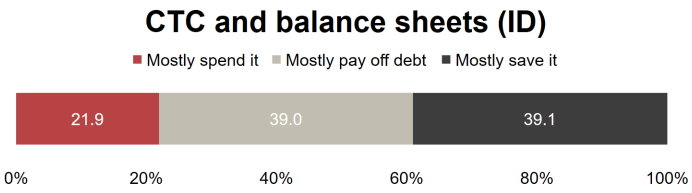
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Key Finding 1: 67% of eligible ID families received the CTC.



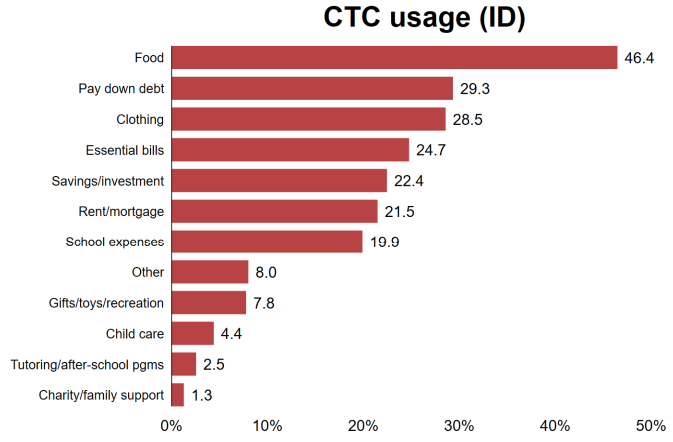
Sample size: 507

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.



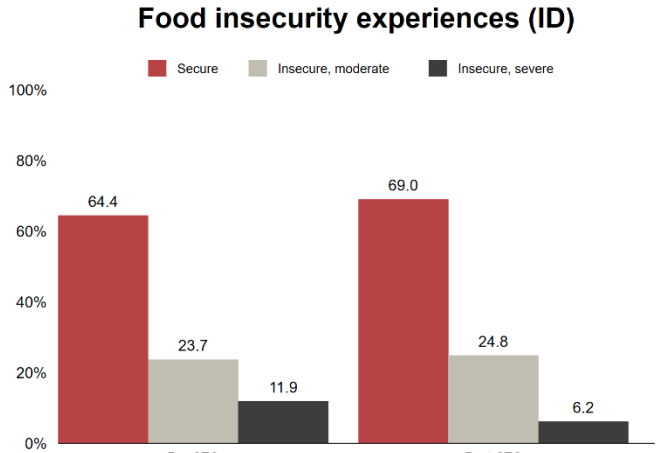
Sample size: 342

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%).



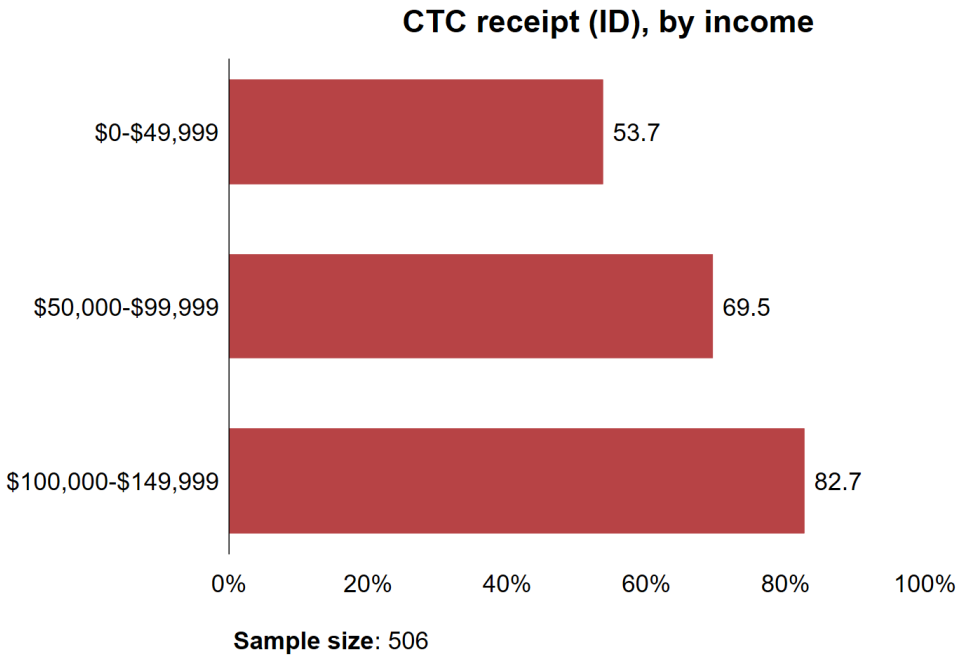
Sample size: 343

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

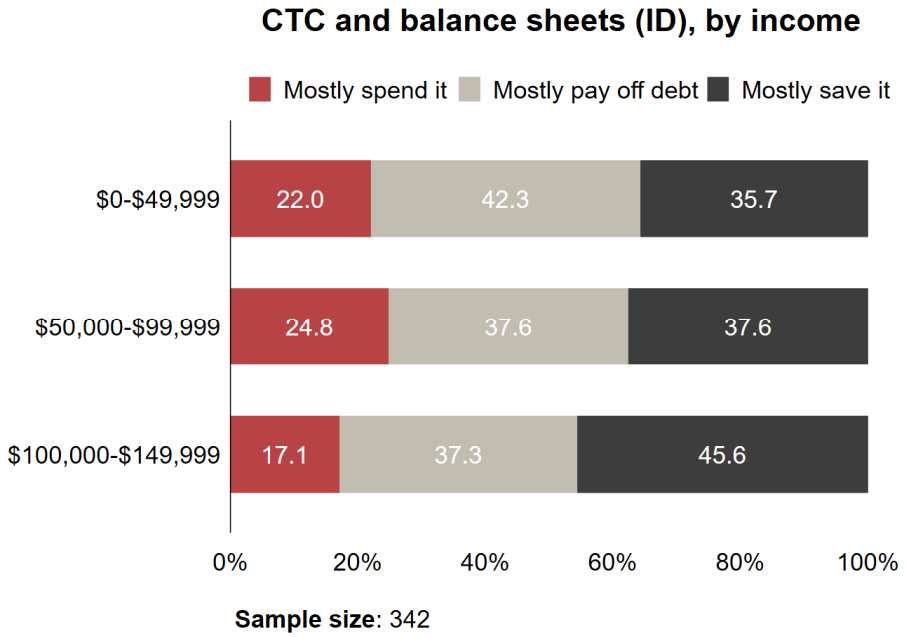


Sample size (*Pre-CTC, week 30-33*): 1043; **Sample size** (*Post-CTC, week 34-35*): 507

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.



How are Indiana families using their Child Tax Credit payments?

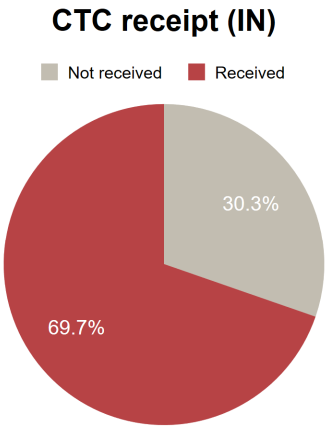
Evidence from Census Data

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.

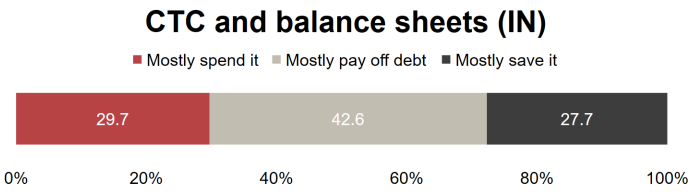
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Indiana families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



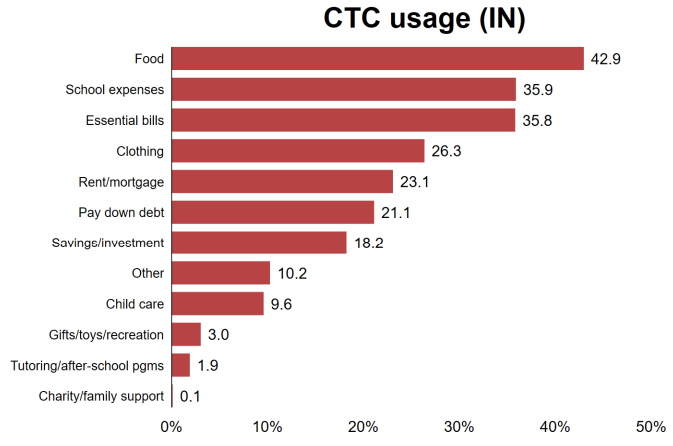
Sample size: 484

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



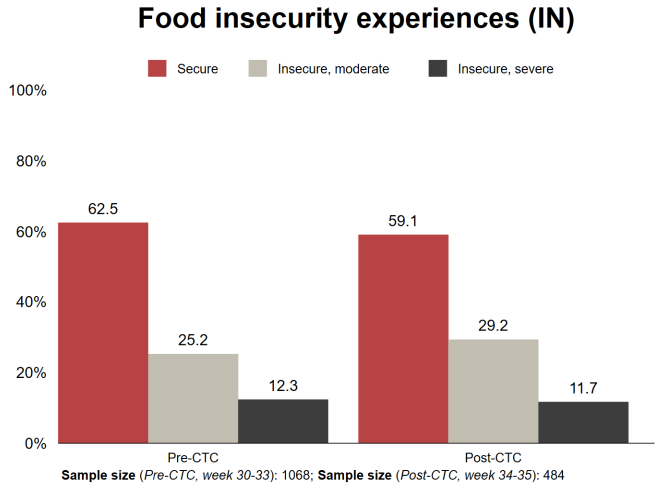
Sample size: 337

Key Finding 3: The most common uses of the CTC payments among IN families were purchasing food for their family (43%), paying for school expenses (36%), and managing bills (36%).



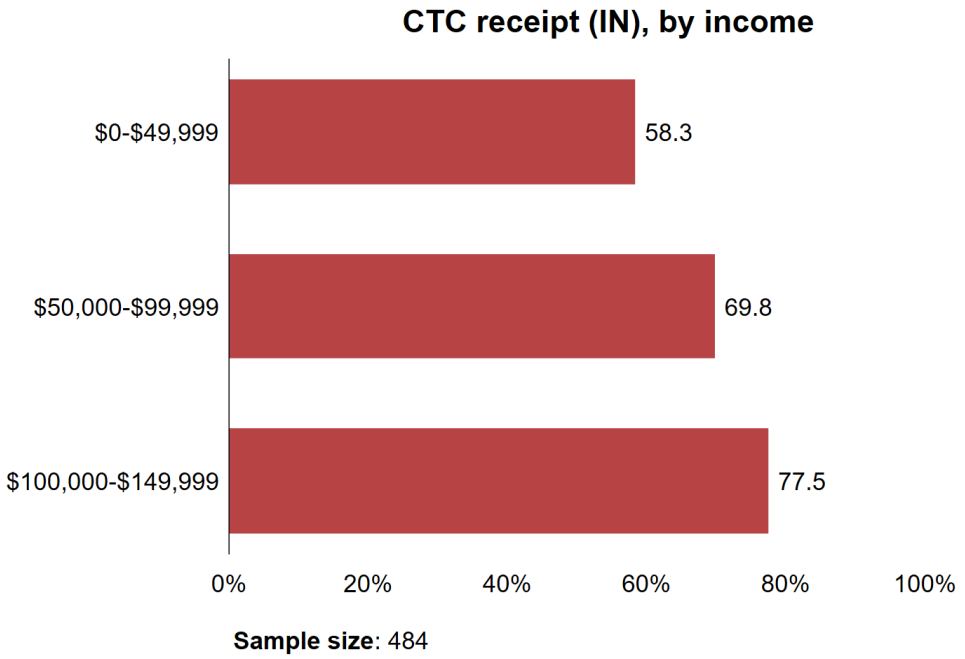
Sample size: 339

Key Finding 4: Eligible IN families experienced slightly lower rates of severe food insecurity after CTC payments went out, though moderate food insecurity also increased slightly.

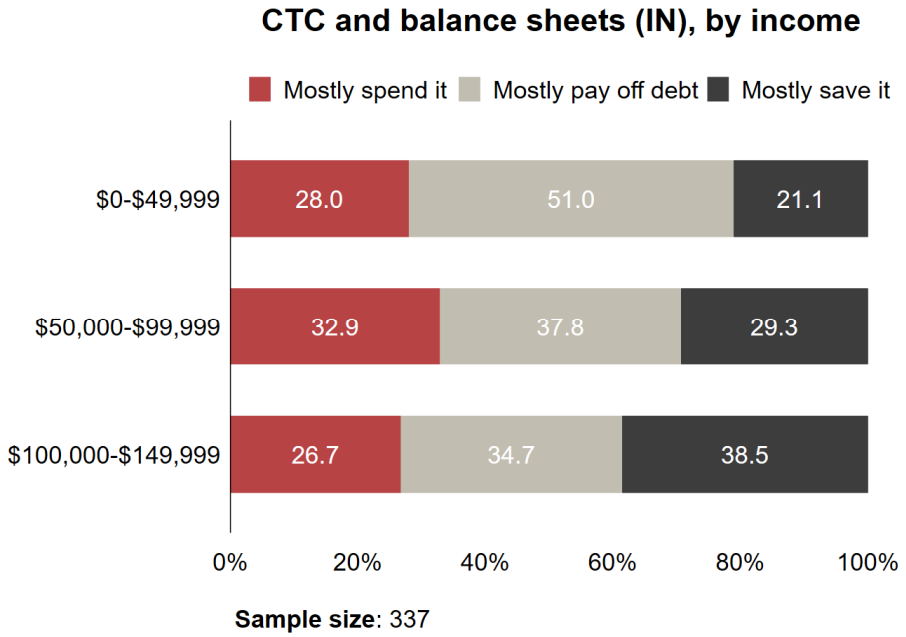


Sample size (*Pre-CTC, week 30-33*): 1068; **Sample size** (*Post-CTC, week 34-35*): 484

Key Finding 5: IN families in the highest income category were most likely to receive the CTC (78%), followed by those in the middle income category (70%).



Key Finding 6: Families in the lowest income category were 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 saving their CTC payments.



How are Illinois families using their Child Tax Credit payments?

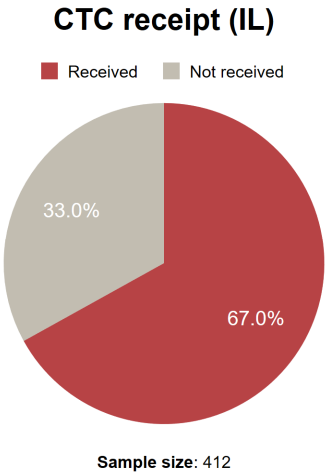
Evidence from Census Data

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.

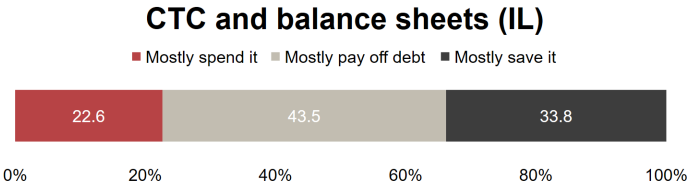
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Illinois families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



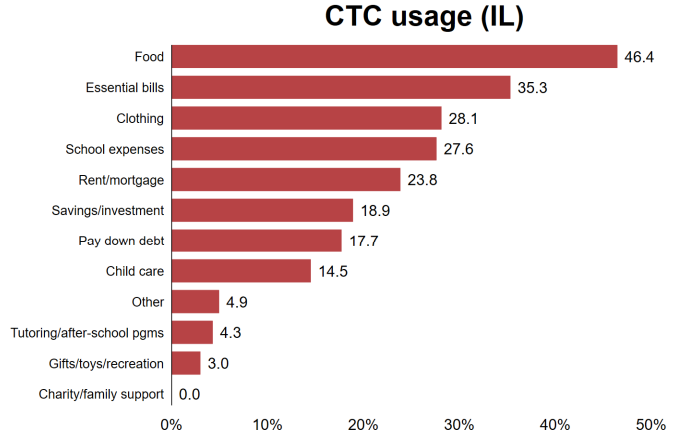
Sample size: 412

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.



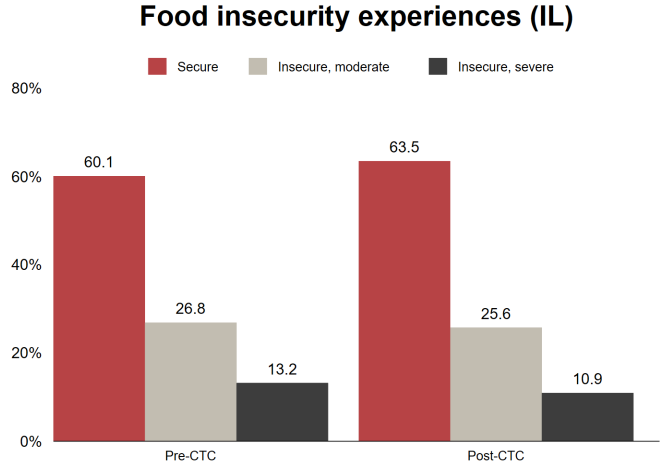
Sample size: 286

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%).



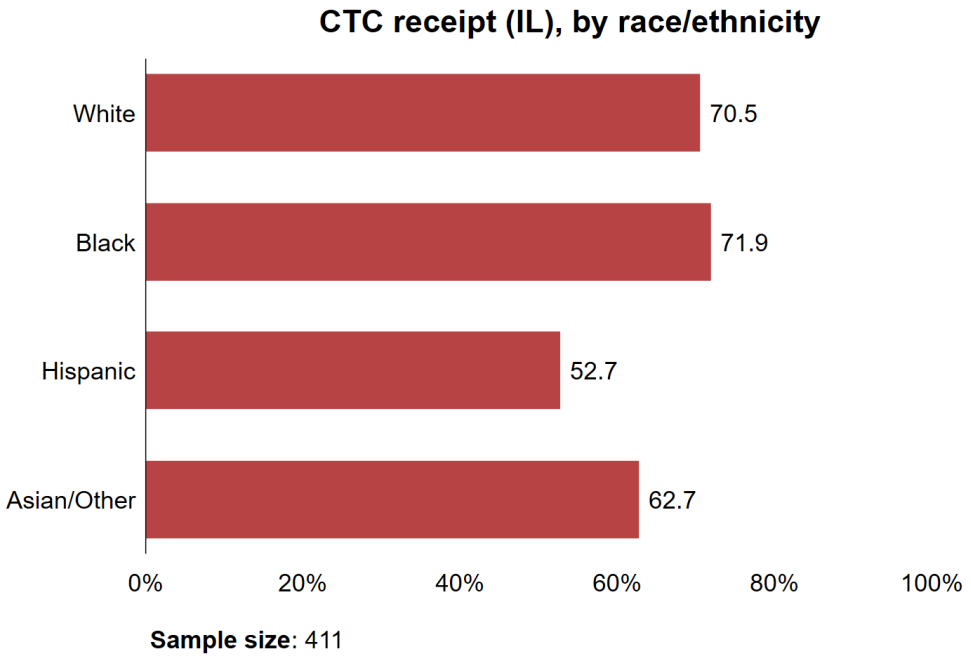
Sample size: 286

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.

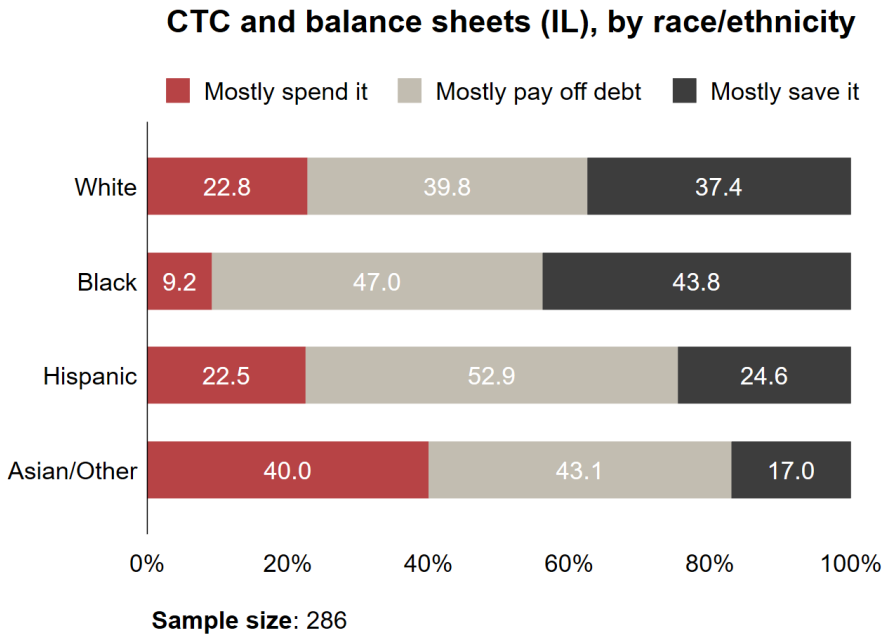


Sample size (*Pre-CTC, week 30-33*): 1024; **Sample size** (*Post-CTC, week 34-35*): 412

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 Iowa families using their Child Tax Credit payments?

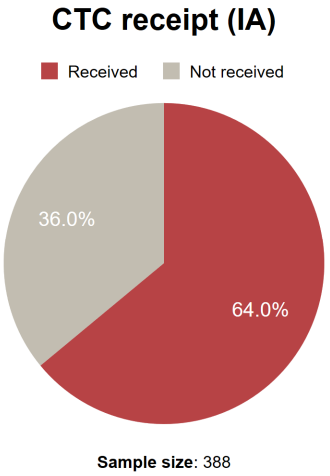
Evidence from Census Data

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.

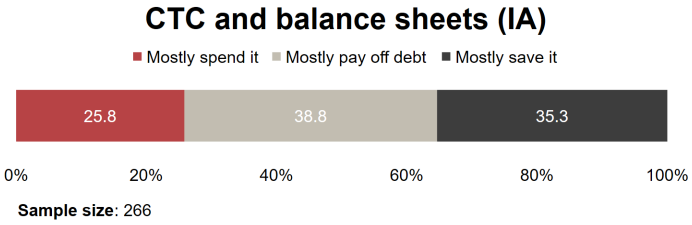
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Iowa families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



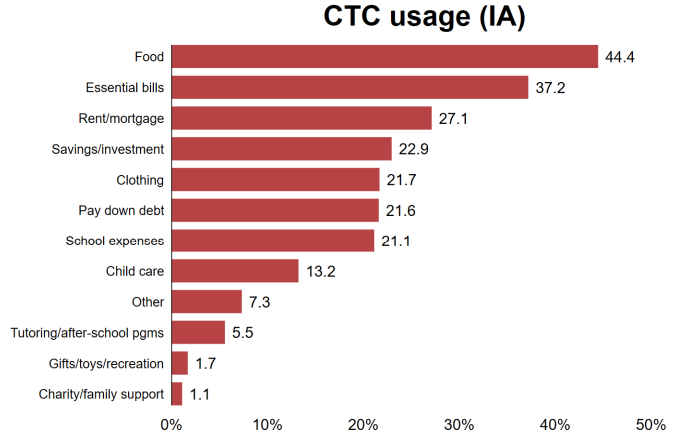
Sample size: 388

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.



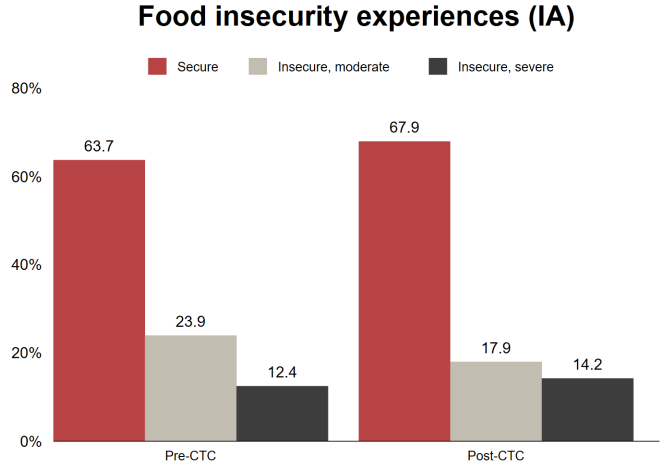
Sample size: 266

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%).



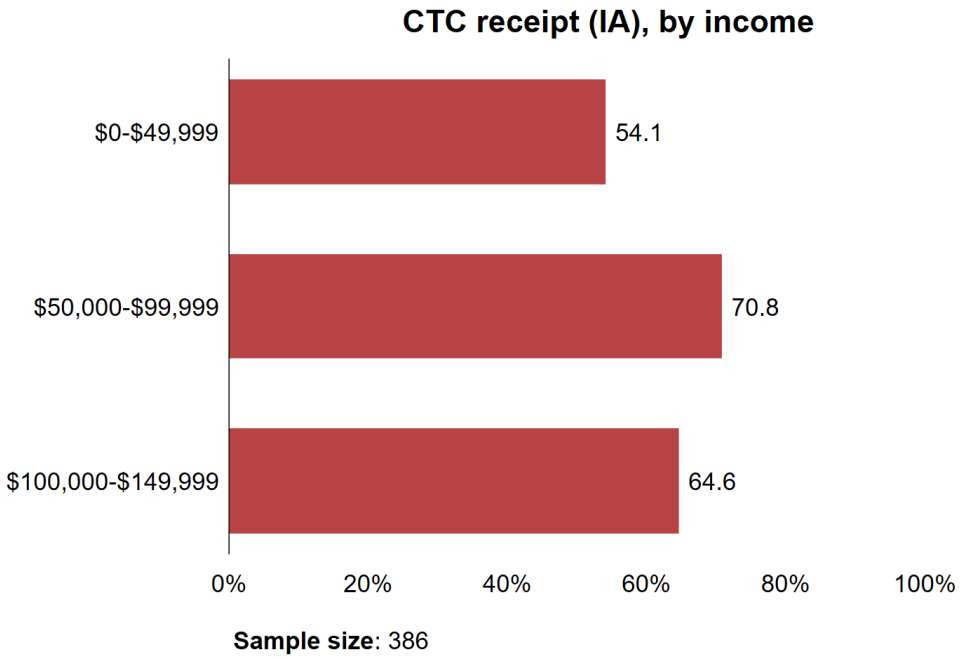
Sample size: 266

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

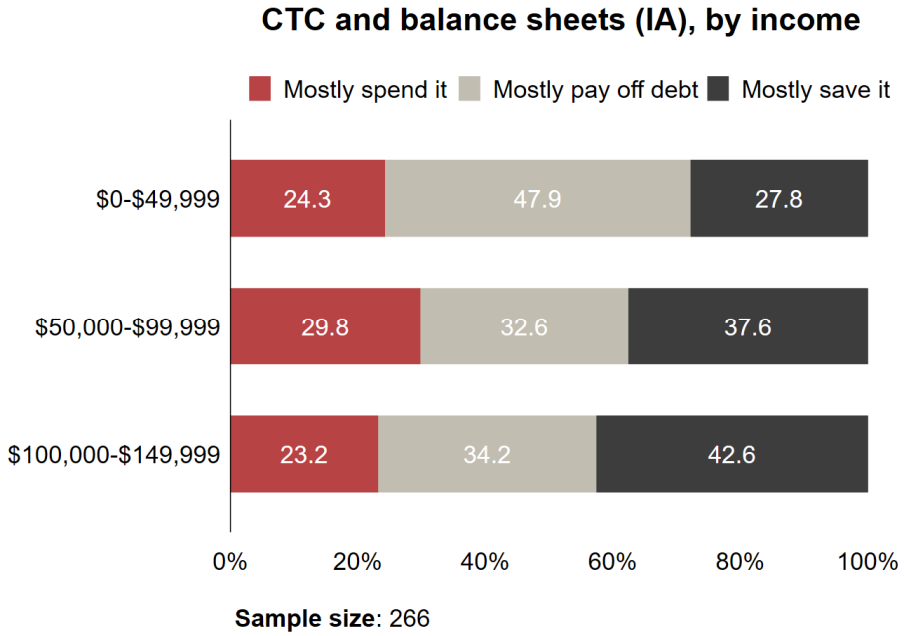


Sample size (*Pre-CTC, week 30-33*): 767; **Sample size** (*Post-CTC, week 34-35*): 388

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 Kansas families using their Child Tax Credit payments?

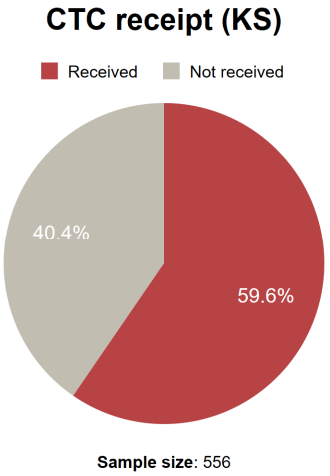
Evidence from Census Data

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.

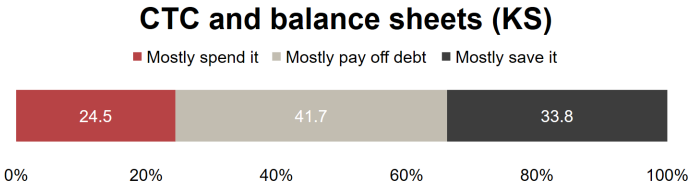
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Kansas families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



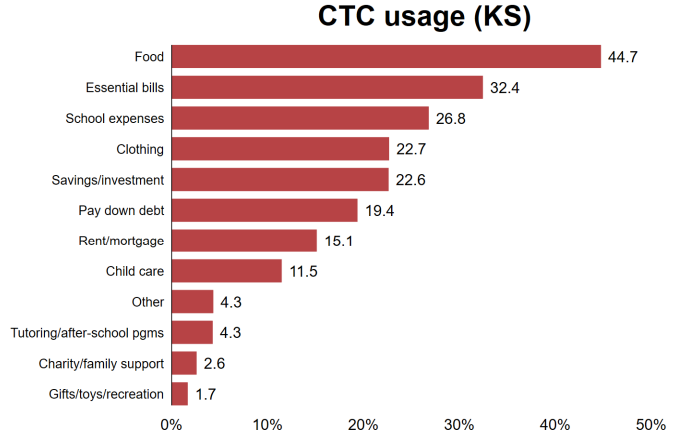
Sample size: 556

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.



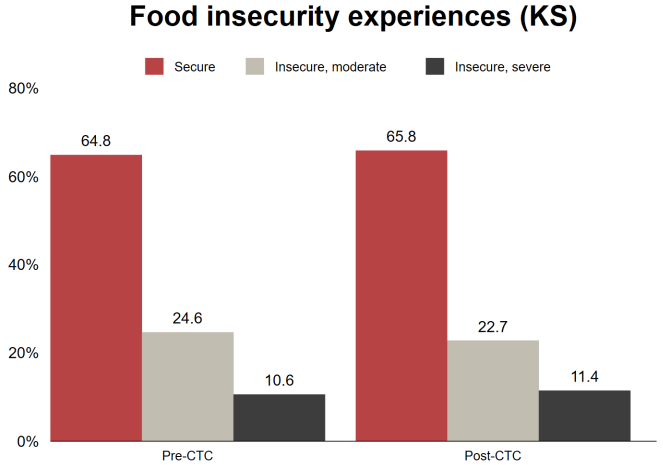
Sample size: 354

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%).



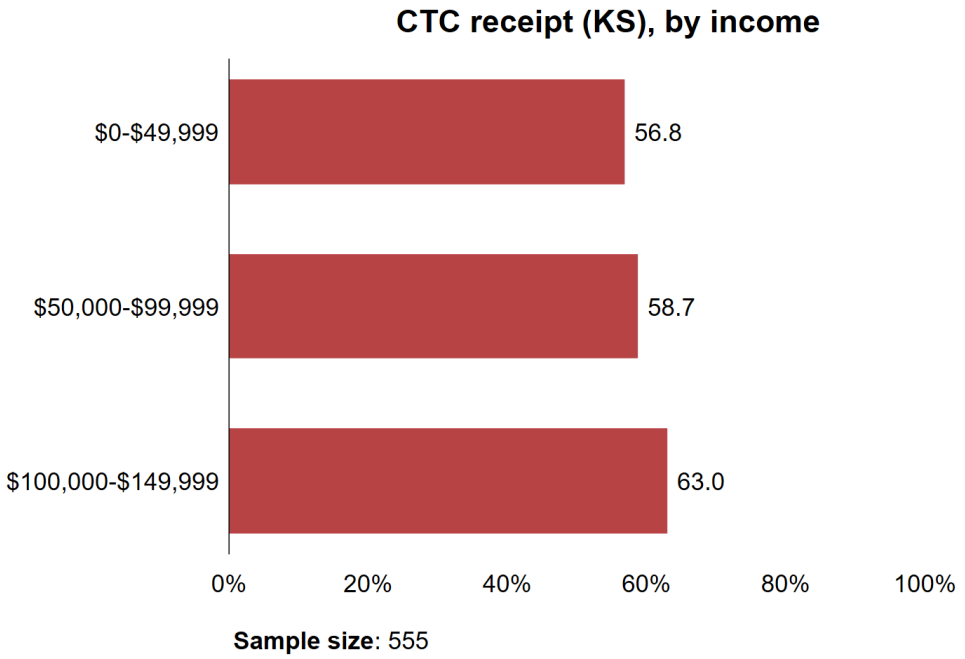
Sample size: 356

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

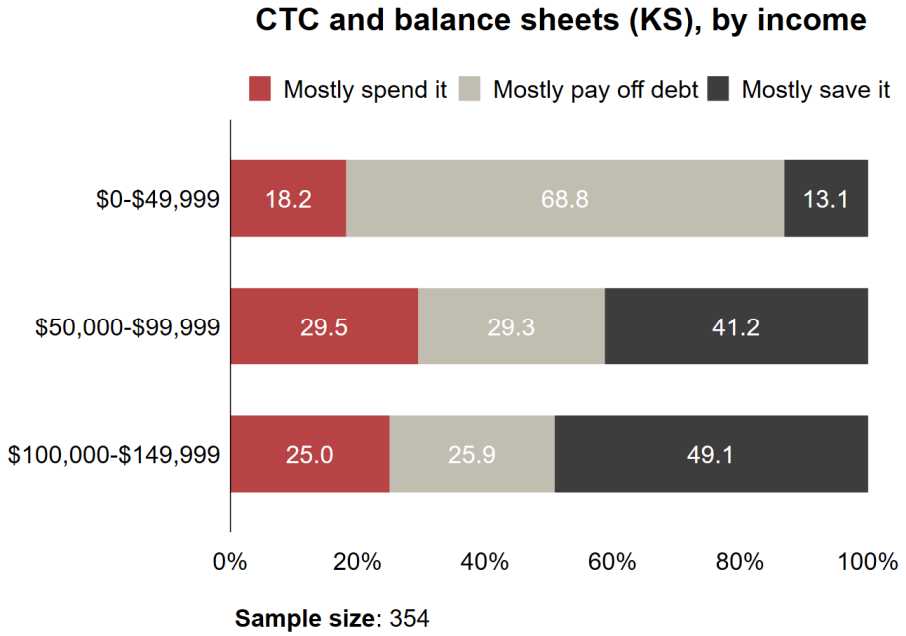


Sample size (*Pre-CTC, week 30-33*): 937; **Sample size** (*Post-CTC, week 34-35*): 556

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.



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.



How are Kentucky families using their Child Tax Credit payments?

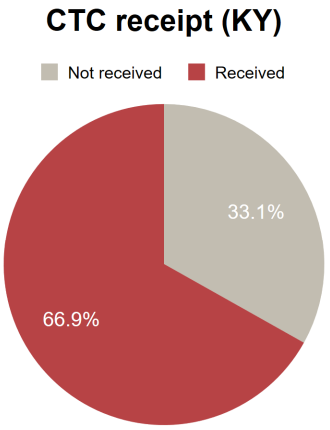
Evidence from Census Data

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.

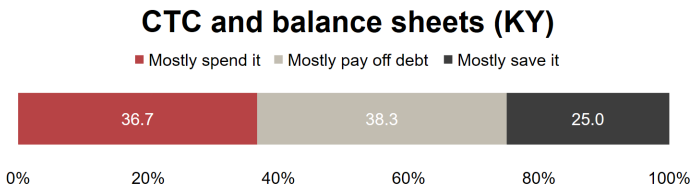
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Kentucky families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 67% of eligible KY families received the CTC.



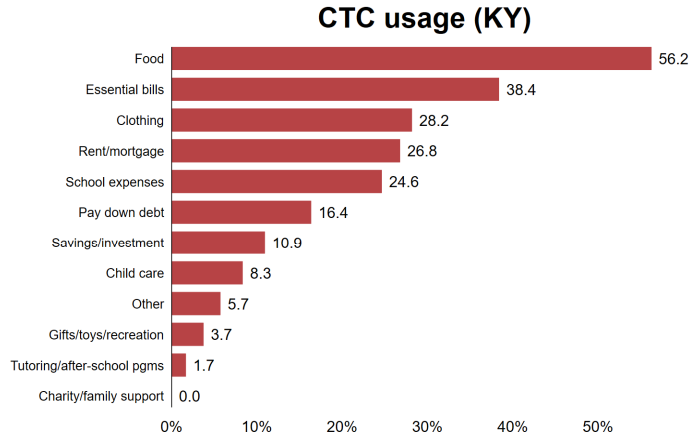
Sample size: 366

Key Finding 2: 38% of KY families reported mostly using their CTC to pay down debt, 25% mostly saved their CTC, and 37% mostly spent it.



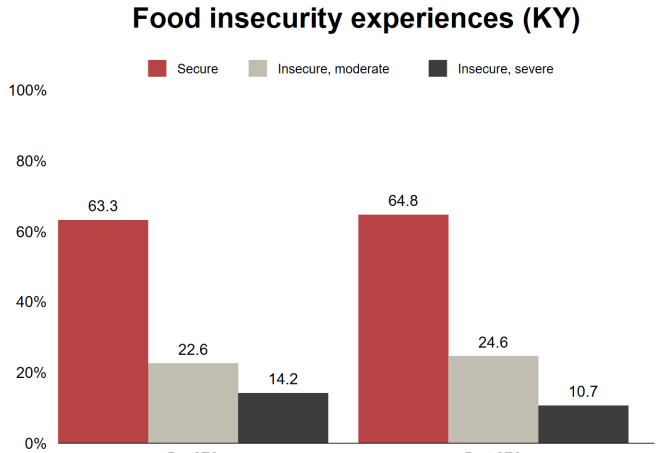
Sample size: 259

Key Finding 3: The most common uses of the CTC payments among KY families were purchasing food for their family (56%), managing bills (38%), and covering clothing costs (28%).



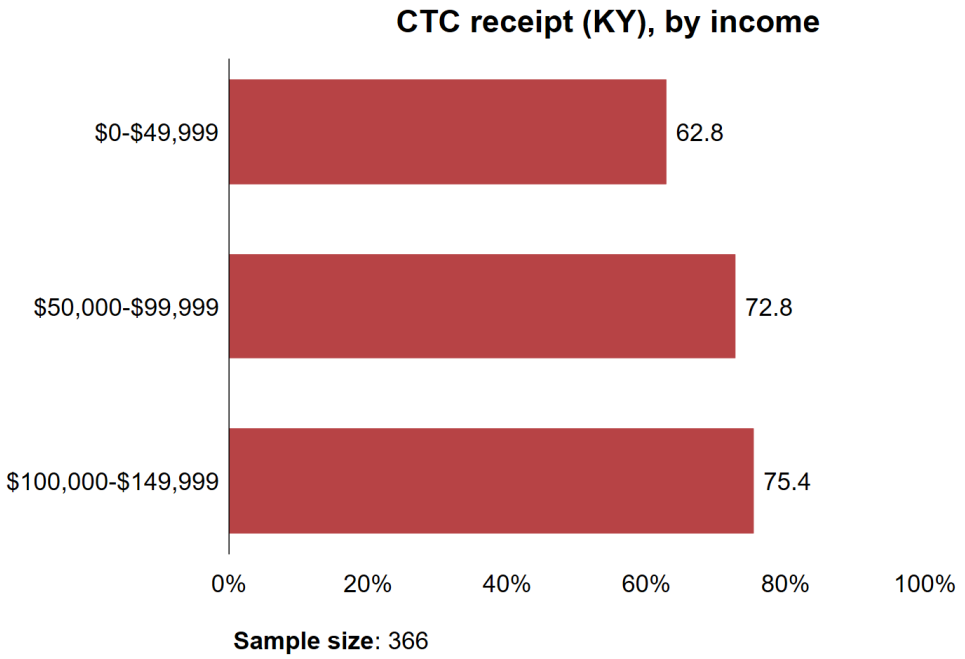
Sample size: 259

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

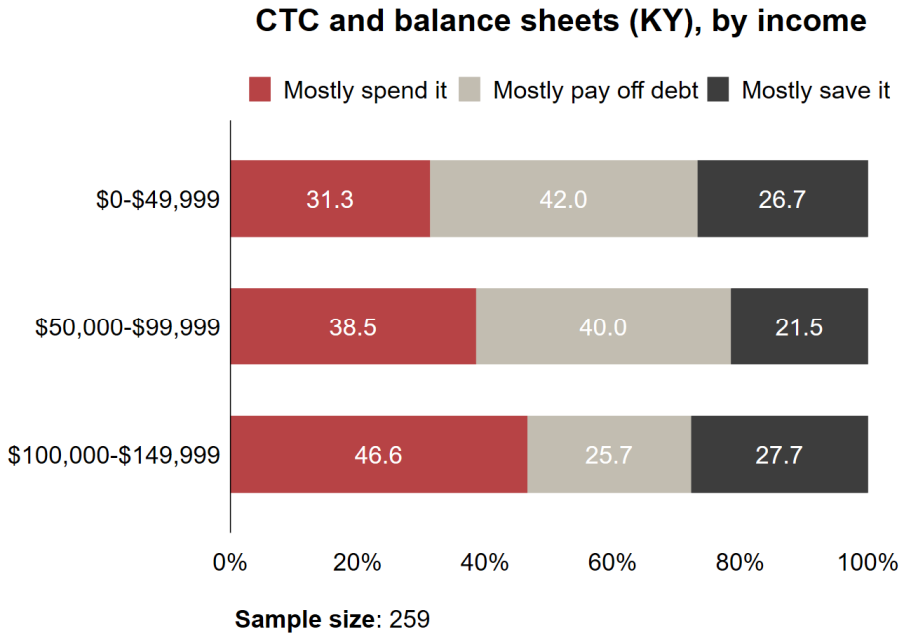


Sample size (*Pre-CTC, week 30-33*): 633; **Sample size** (*Post-CTC, week 34-35*): 366

Key Finding 5: KY families in the highest income category were most likely to receive the CTC (75%), followed by those in the middle income category (73%).



Key Finding 6: Families in the lowest income category were 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 spending their CTC payments.



How are Louisiana families using their Child Tax Credit payments?

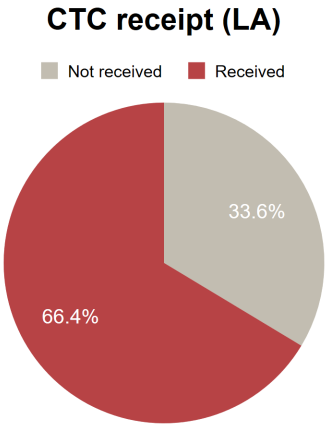
Evidence from Census Data

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.

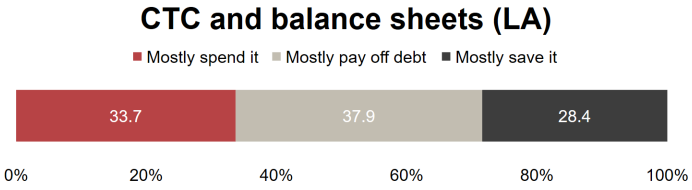
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Louisiana families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 66% of eligible LA families received the CTC.



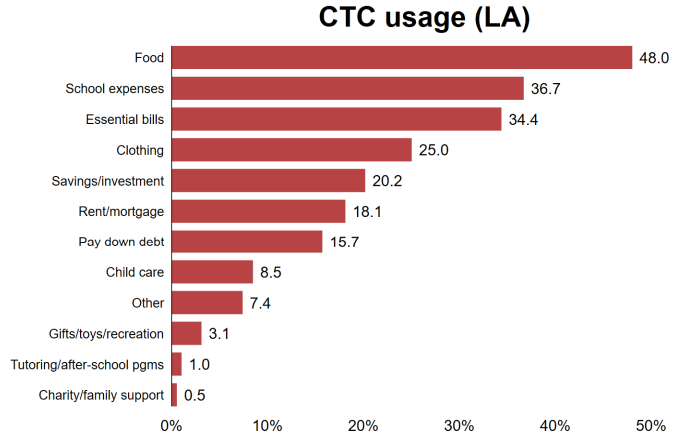
Sample size: 407

Key Finding 2: 38% of LA families reported mostly using their CTC to pay down debt, 28% mostly saved their CTC, and 34% mostly spent it.



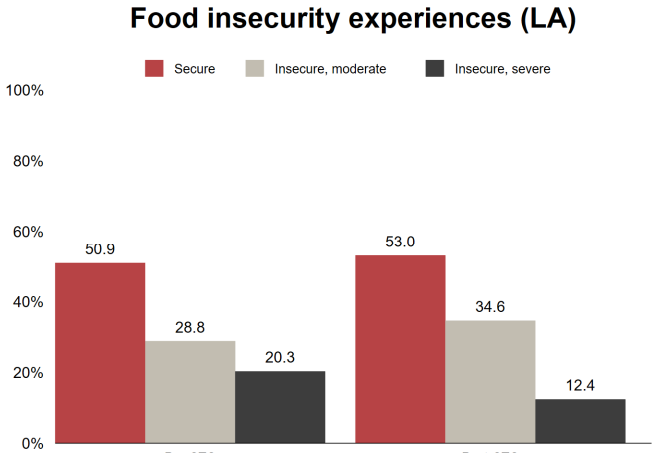
Sample size: 253

Key Finding 3: The most common uses of the CTC payments among LA families were purchasing food for their family (48%), school expenses (37%), and managing bills (34%).



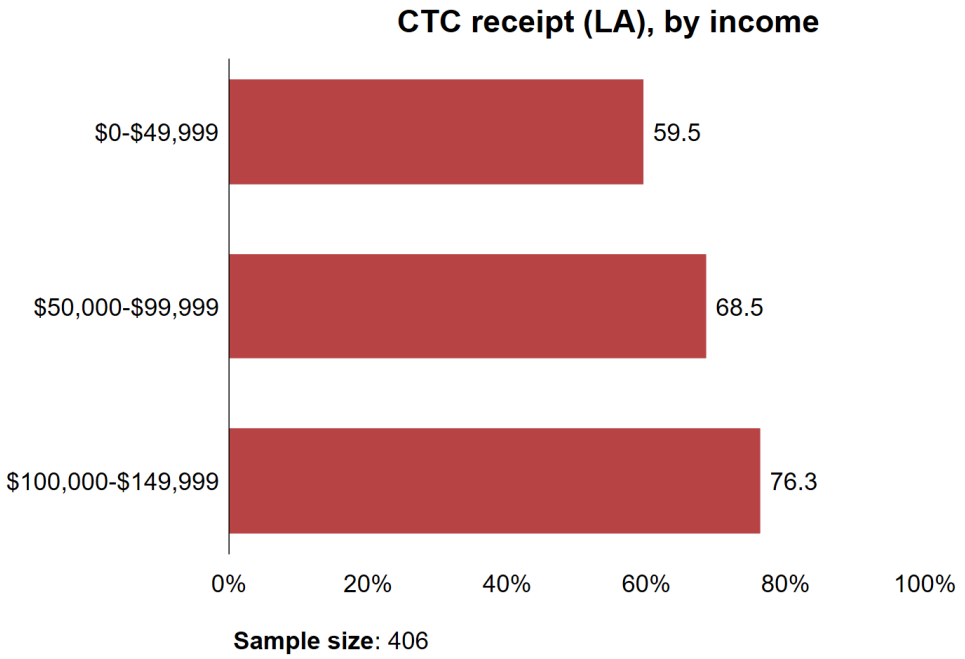
Sample size: 254

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

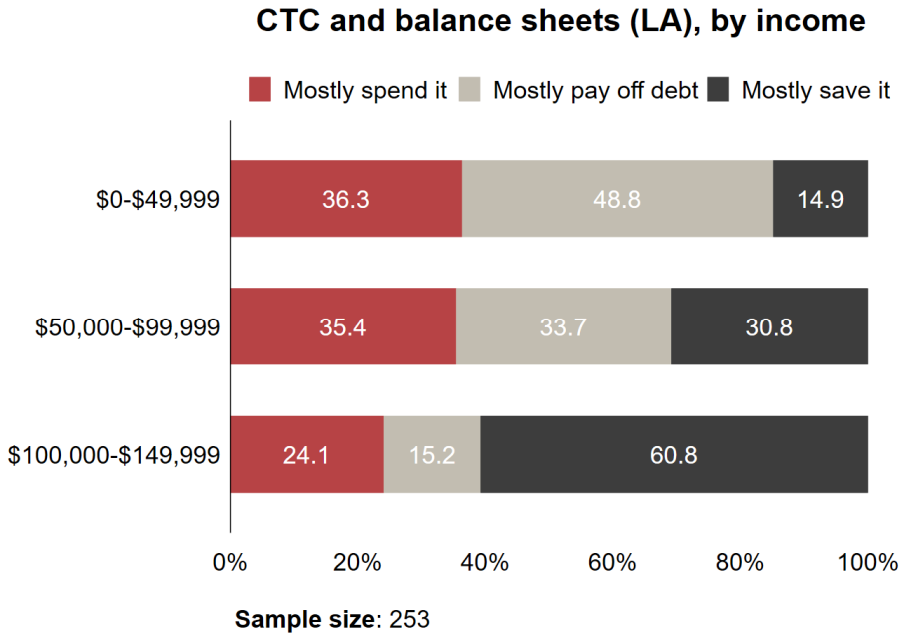


Sample size (*Pre-CTC, week 30-33*): 602; **Sample size** (*Post-CTC, week 34-35*): 407

Key Finding 5: LA families in the highest income category were most likely to receive the CTC (76%), followed by those in the middle income category (69%).



Key Finding 6: Families in the lowest income category were 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.



How are Maine families using their Child Tax Credit payments?

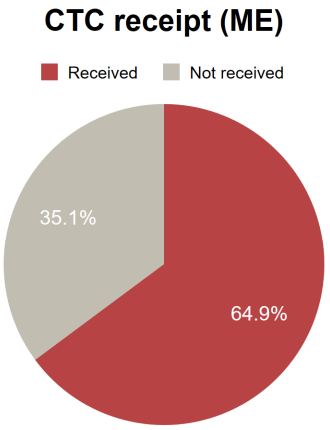
Evidence from Census Data

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

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.

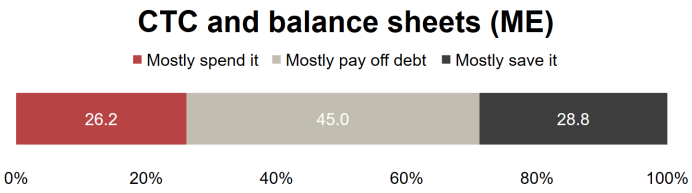
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Maine families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



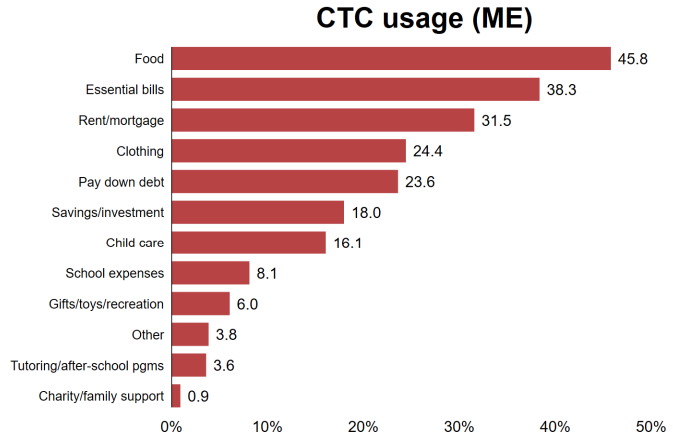
Sample size: 203

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.



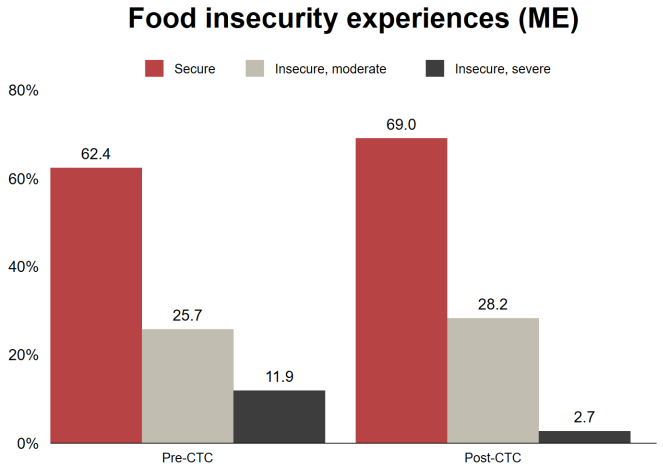
Sample size: 133

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%).



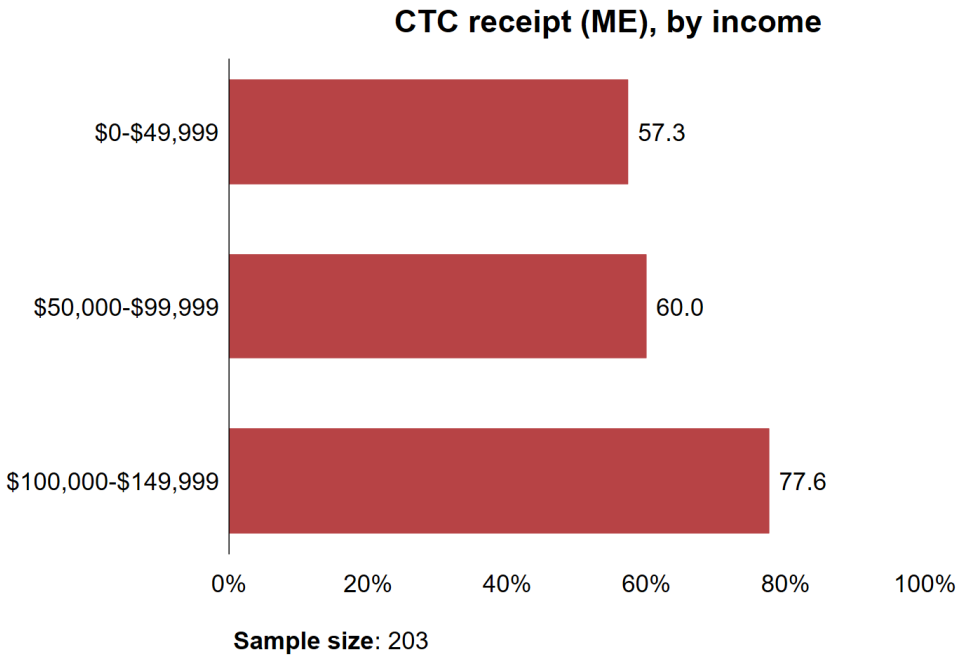
Sample size: 134

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.

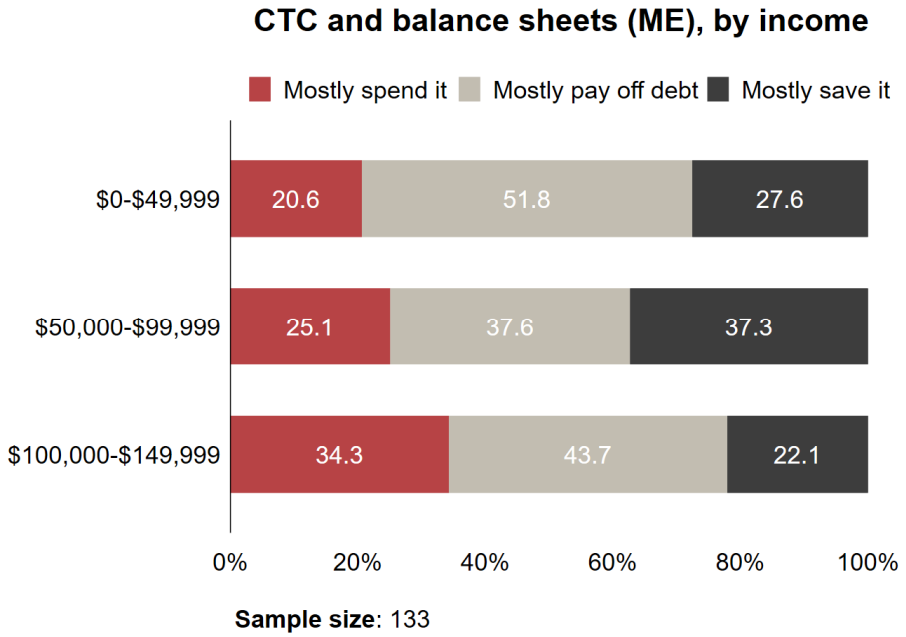


Sample size (*Pre-CTC, week 30-33*): 465; **Sample size** (*Post-CTC, week 34-35*): 203

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.



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.



How are Maryland families using their Child Tax Credit payments?

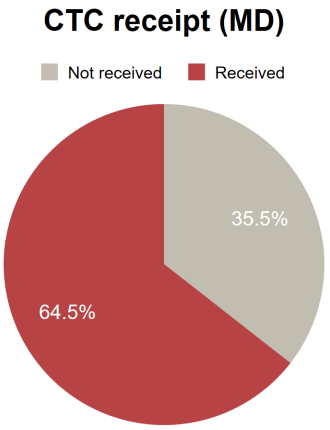
Evidence from Census Data

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.

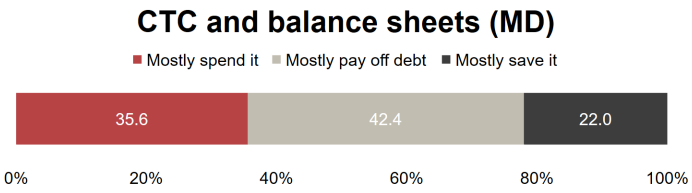
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Maryland families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



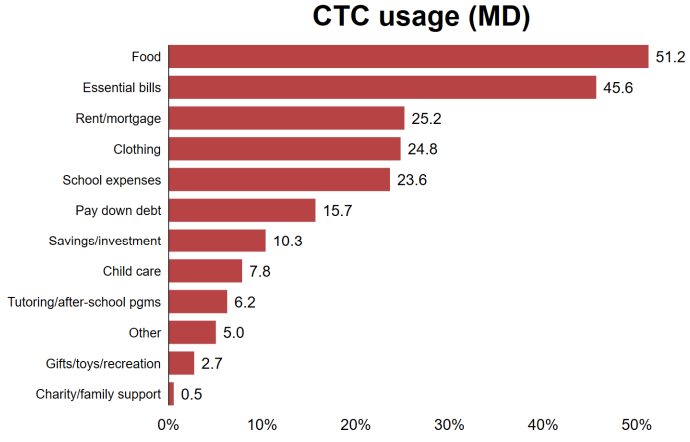
Sample size: 510

Key Finding 2: 42% of MD families reported mostly using their CTC to pay down debt, 22% mostly saved their CTC, and 36% mostly spent it.



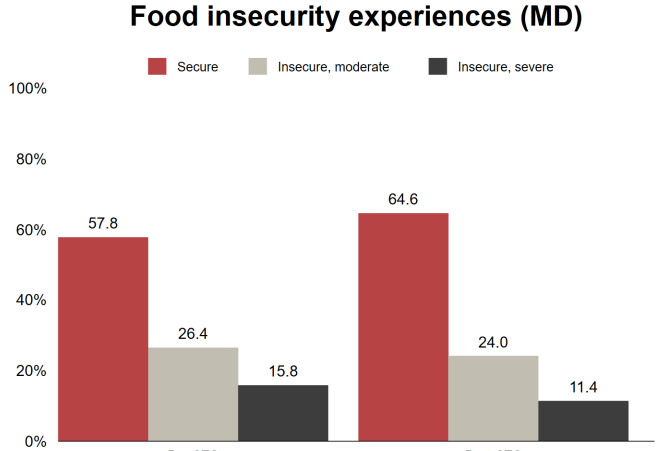
Sample size: 330

Key Finding 3: The most common uses of the CTC payments among MD families were purchasing food for their family (51%), managing bills (46%), and paying for housing expenses (25%).



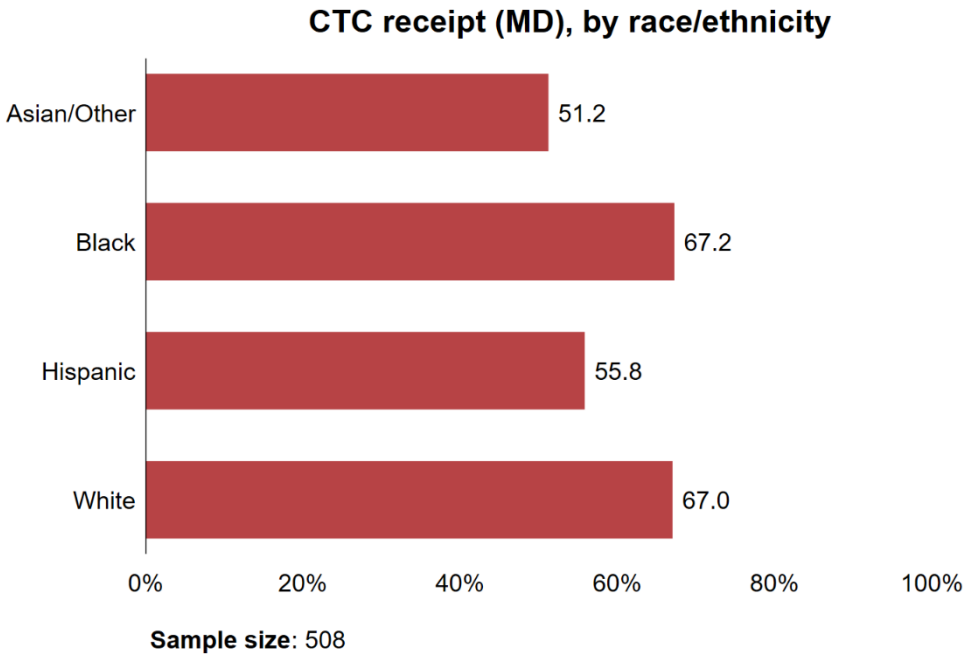
Sample size: 331

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

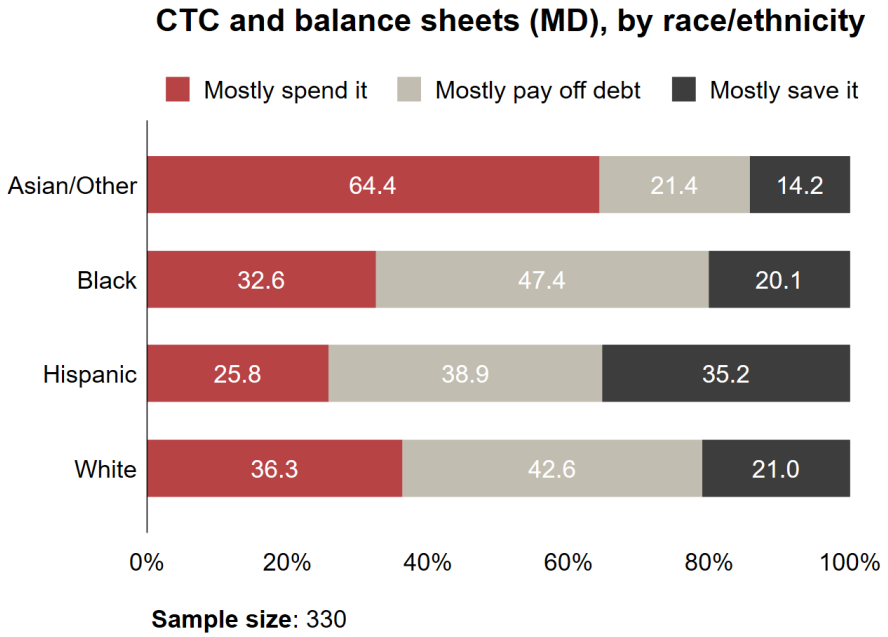


Sample size (*Pre-CTC, week 30-33*): 1118; **Sample size** (*Post-CTC, week 34-35*): 510

Key Finding 5: Black and white MD families had the highest rate of CTC receipt (67%), followed by Hispanic families (56%) and Asian families or those of other race/ethnicity (51%).



Key Finding 6: Black MD families were more likely to use their CTC funds to pay down debt relative to other groups, while Asian families or those of some other race/ethnicity were more likely to report mostly spending their CTC payments. Hispanic families were more likely to mostly save it.



How are Massachusetts families using their Child Tax Credit payments?

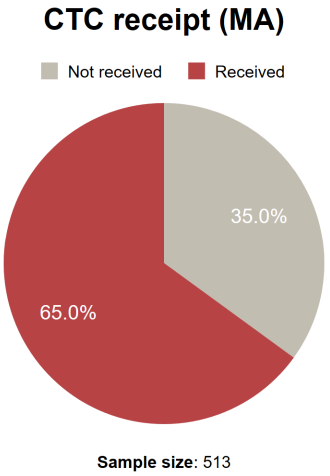
Evidence from Census Data

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.

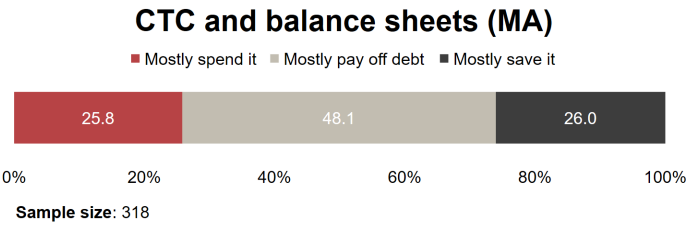
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Massachusetts families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



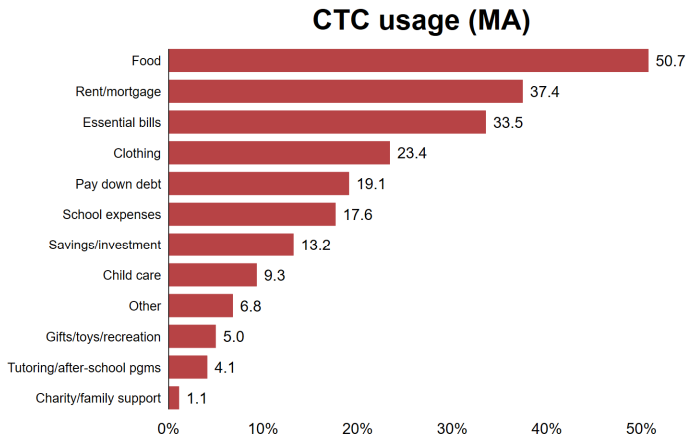
Sample size: 513

Key Finding 2: 48% of MA families reported mostly using their CTC to pay down debt, 26% mostly saved their CTC, and 26% mostly spent it.



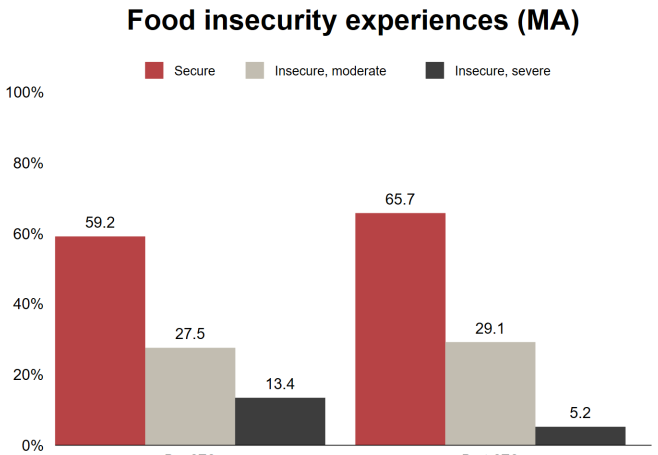
Sample size: 318

Key Finding 3: The most common uses of the CTC among eligible MA families were purchasing food for their family (51%), housing costs (37%), and managing bills (34%).



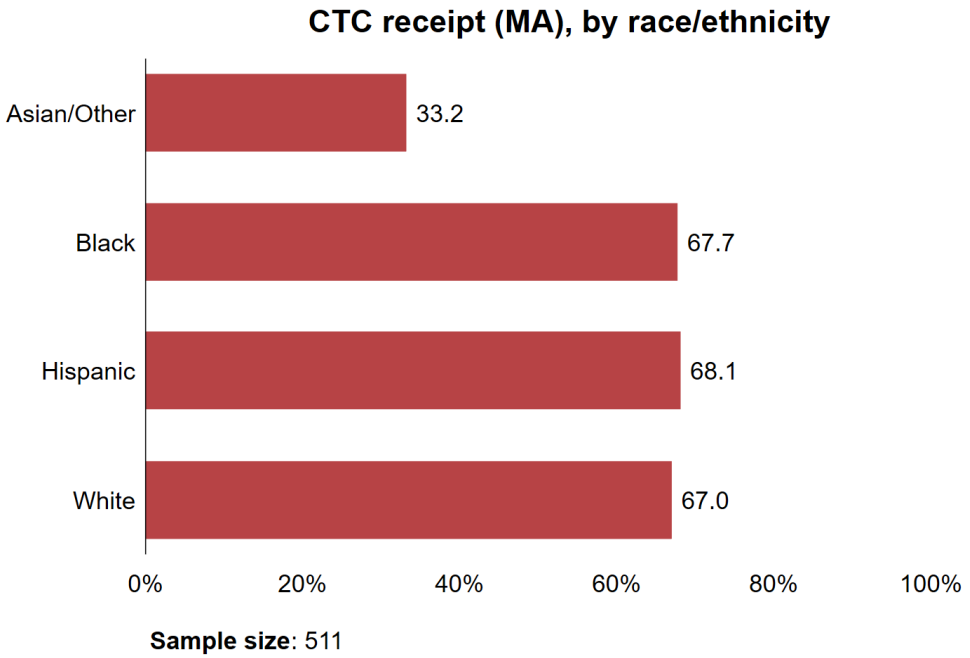
Sample size: 320

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

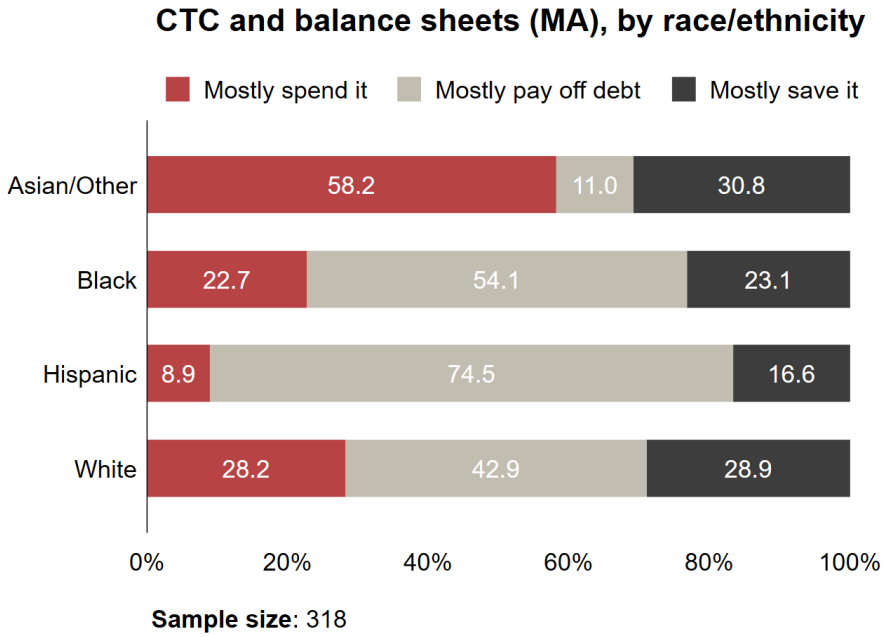


Sample size (*Pre-CTC, week 30-33*): 1021; **Sample size** (*Post-CTC, week 34-35*): 513

Key Finding 5: Black, Hispanic, and white MA families received the CTC at similar rates (67%-68%), while 33% of Asian families or those of some other race/ethnicity received the CTC.



Key Finding 6: Hispanic MA families were more likely to use their CTC funds to pay down debt relative to other groups, while Asian families or those of some other race/ethnicity were more likely to report mostly spending their CTC payments.



How are Michigan families using their Child Tax Credit payments?

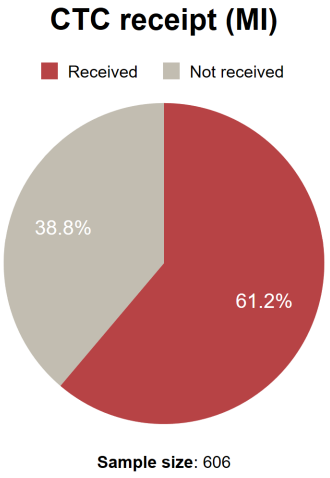
Evidence from Census Data

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.

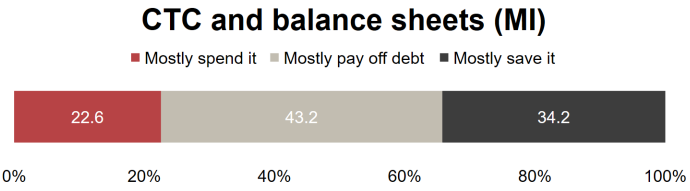
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Michigan families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



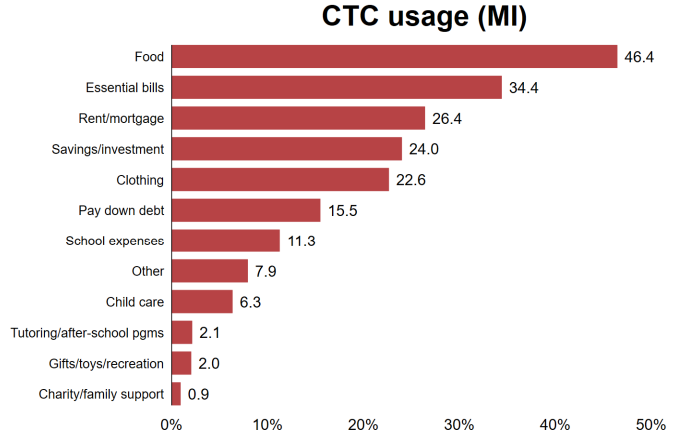
Sample size: 606

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.



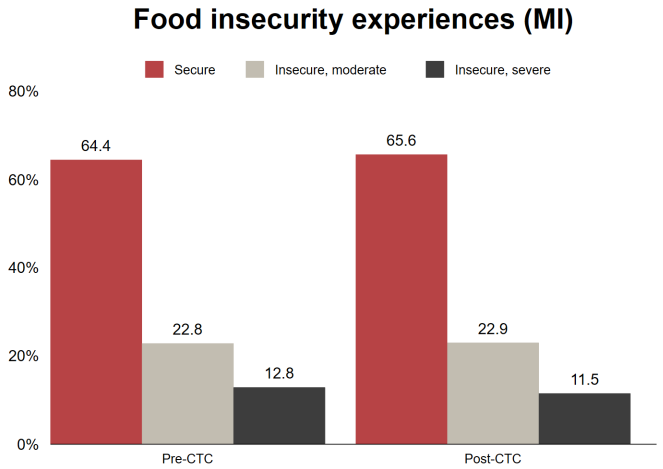
Sample size: 367

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%).



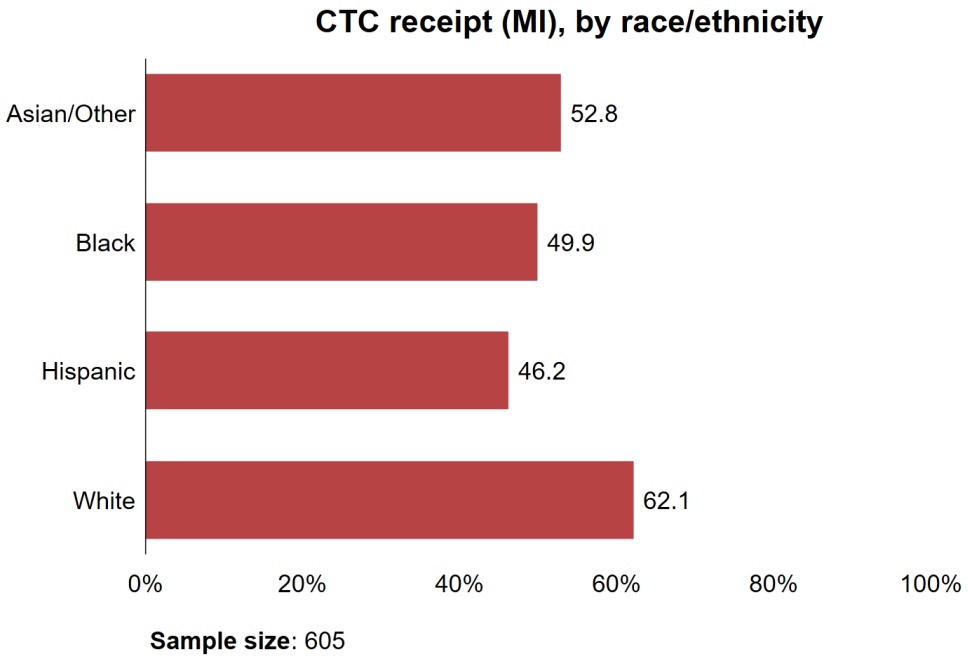
Sample size: 367

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

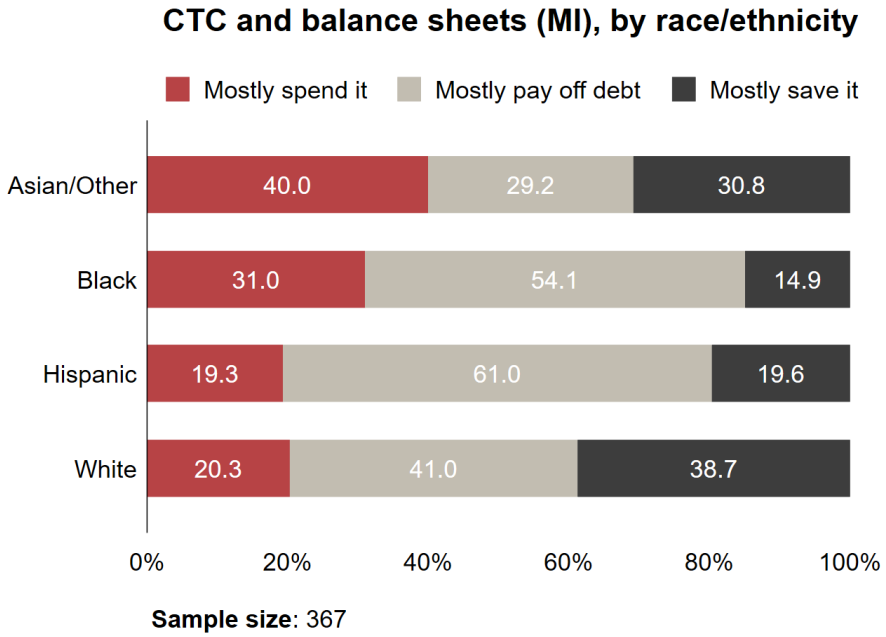


Sample size (*Pre-CTC, week 30-33*): 1355; **Sample size** (*Post-CTC, week 34-35*): 606

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?

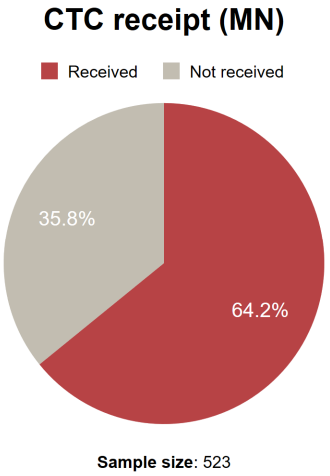
Evidence from Census Data

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.

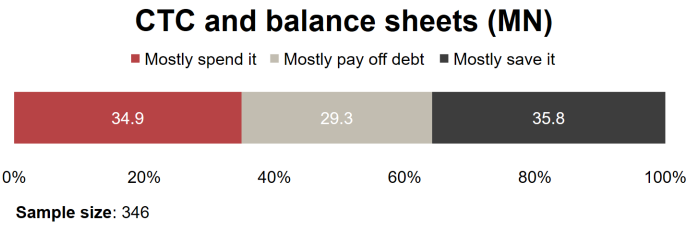
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Minnesota families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



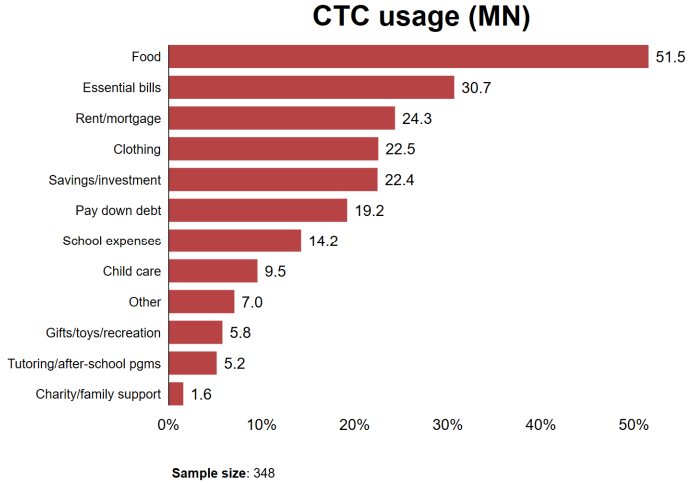
Sample size: 523

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



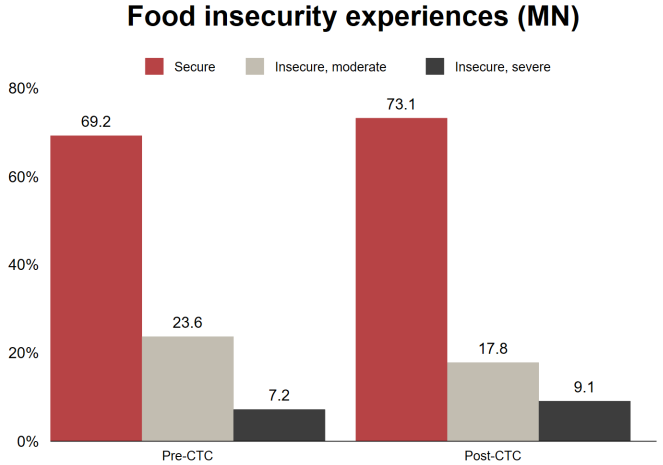
Sample size: 346

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%).



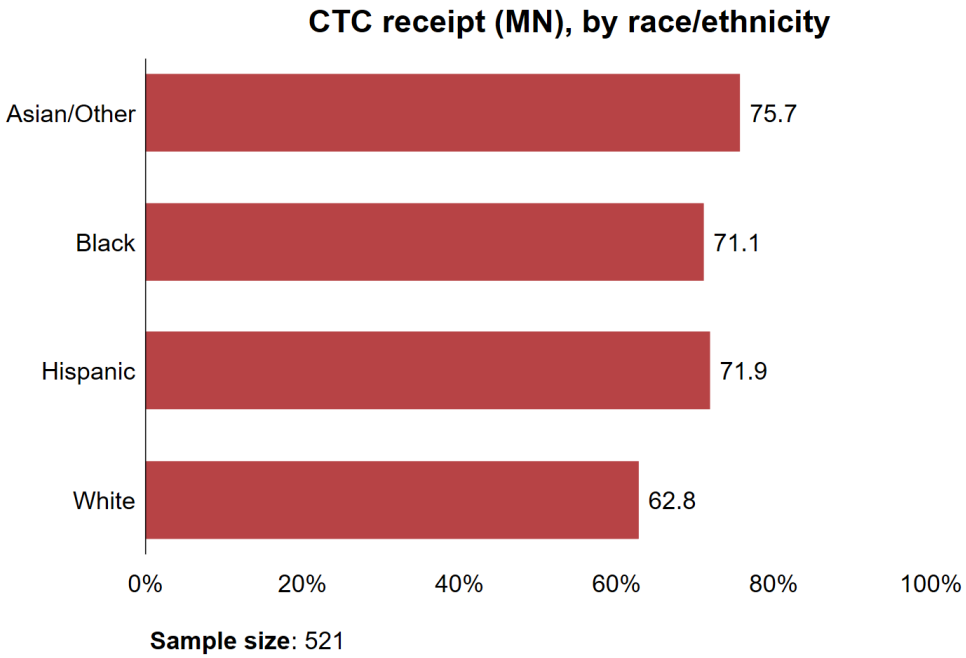
Sample size: 348

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

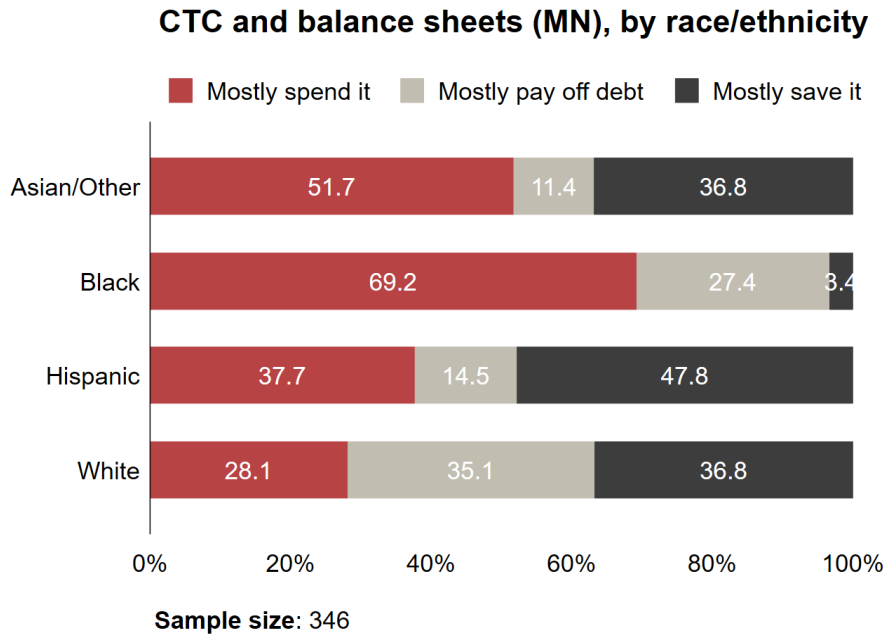


Sample size (*Pre-CTC, week 30-33*): 1023; **Sample size** (*Post-CTC, week 34-35*): 523

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 Mississippi families using their Child Tax Credit payments?

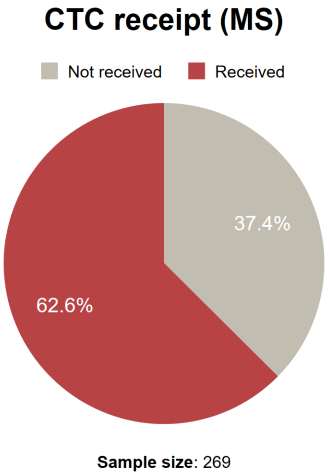
Evidence from Census Data

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.

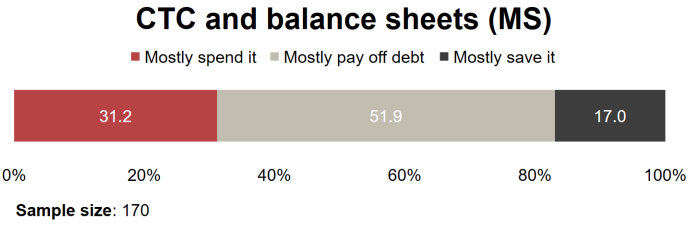
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Mississippi families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



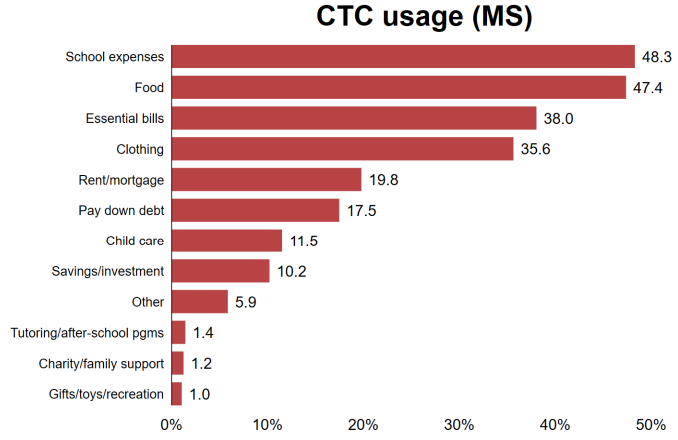
Sample size: 269

Key Finding 2: 52% of MS families reported mostly using their CTC to pay down debt, 17% mostly saved their CTC, and 31% mostly spent it.



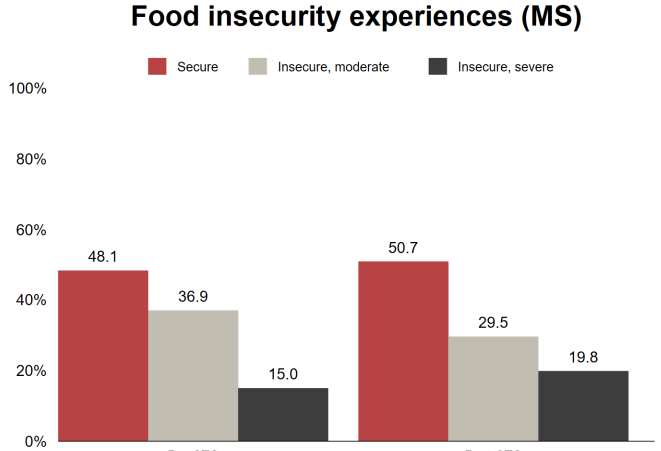
Sample size: 170

Key Finding 3: The most common uses of the CTC payments among MS families were school expenses (48%) purchasing food for their family (47%), and managing bills (38%).



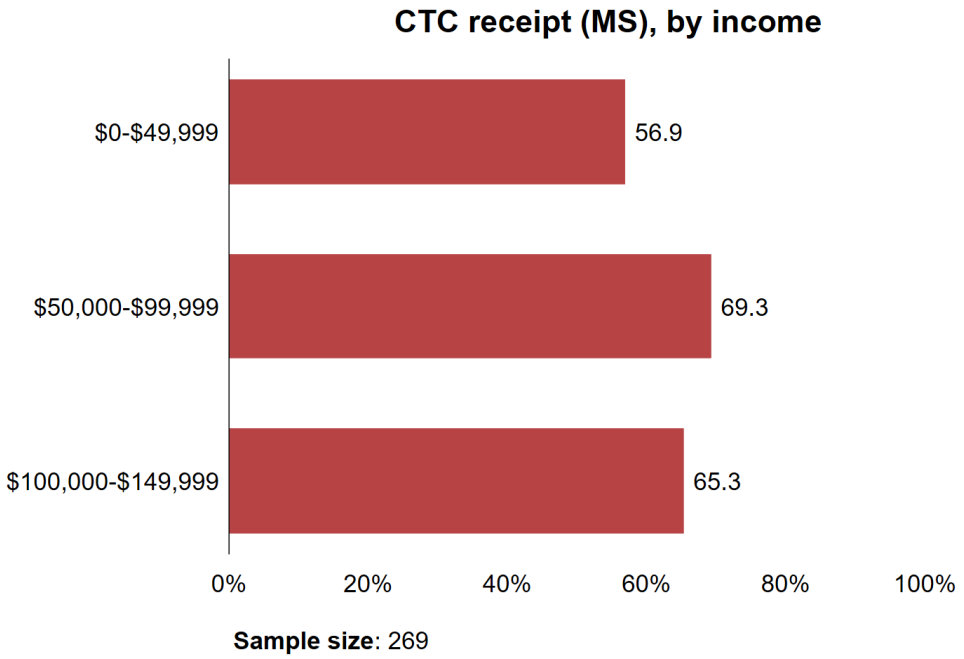
Sample size: 170

Key Finding 4: Eligible MS families experienced slightly higher rates of overall food security after CTC payments went out, though severe food insecurity increased as well.

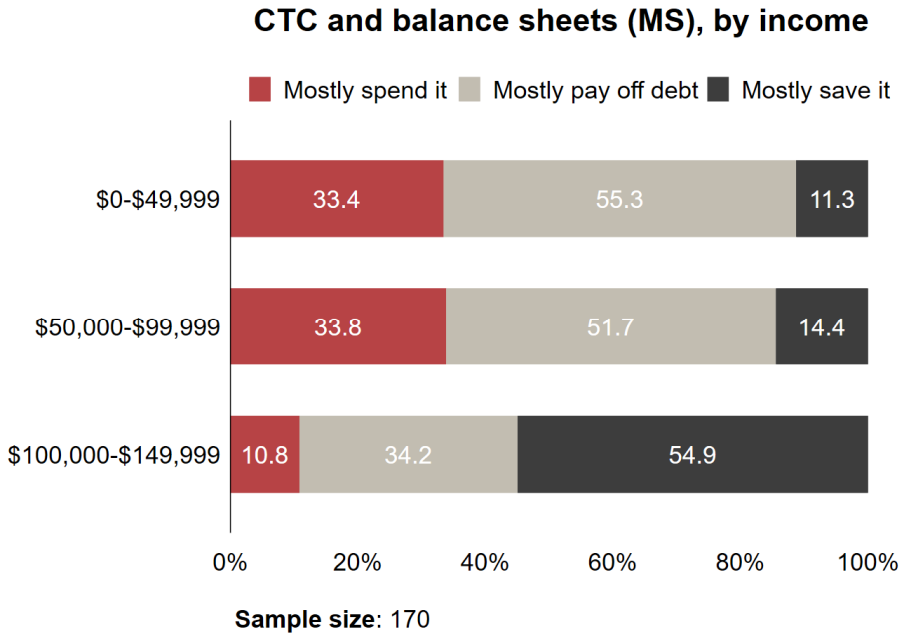


Sample size (*Pre-CTC, week 30-33*): 510; **Sample size** (*Post-CTC, week 34-35*): 269

Key Finding 5: MS families in the middle income category received the CTC at the highest rate (69%), followed by families in the highest income category (65%).



Key Finding 6: Majorities of MS families in the low and middle income categories used the CTC to mostly pay down debt, while a majority of those in the highest income category were mostly saved their CTC payments.



How are Missouri families using their Child Tax Credit payments?

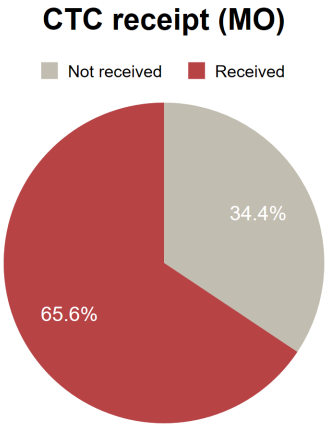
Evidence from Census Data

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.

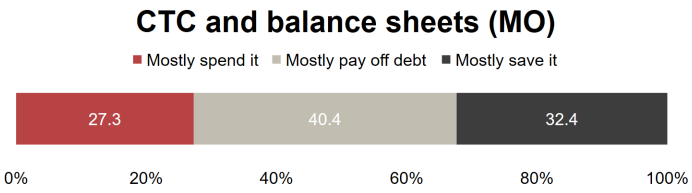
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Missouri families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 66% of eligible MO families received the CTC.



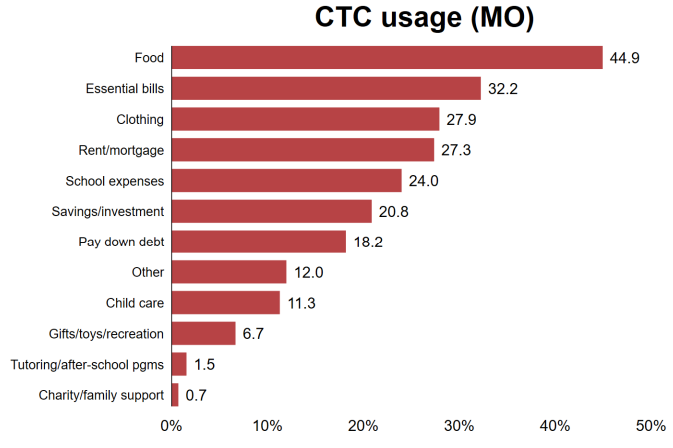
Sample size: 467

Key Finding 2: 40% of MO families reported mostly using their CTC to pay down debt, 32% mostly saved their CTC, and 27% mostly spent it.



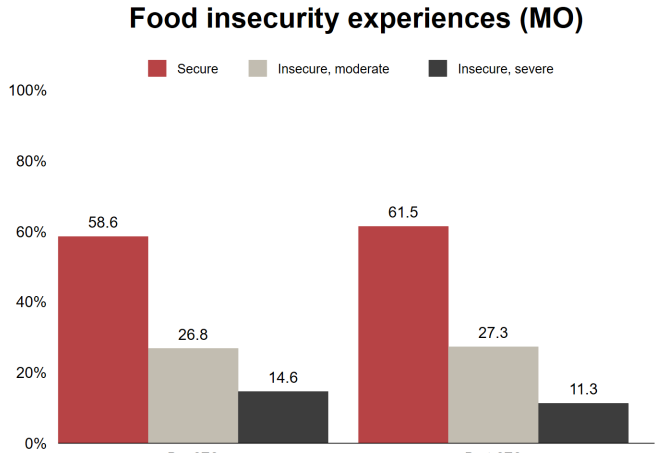
Sample size: 322

Key Finding 3: The most common uses of the CTC payments among MO families were purchasing food for their family (45%), managing bills (32%), and covering clothing costs (28%).



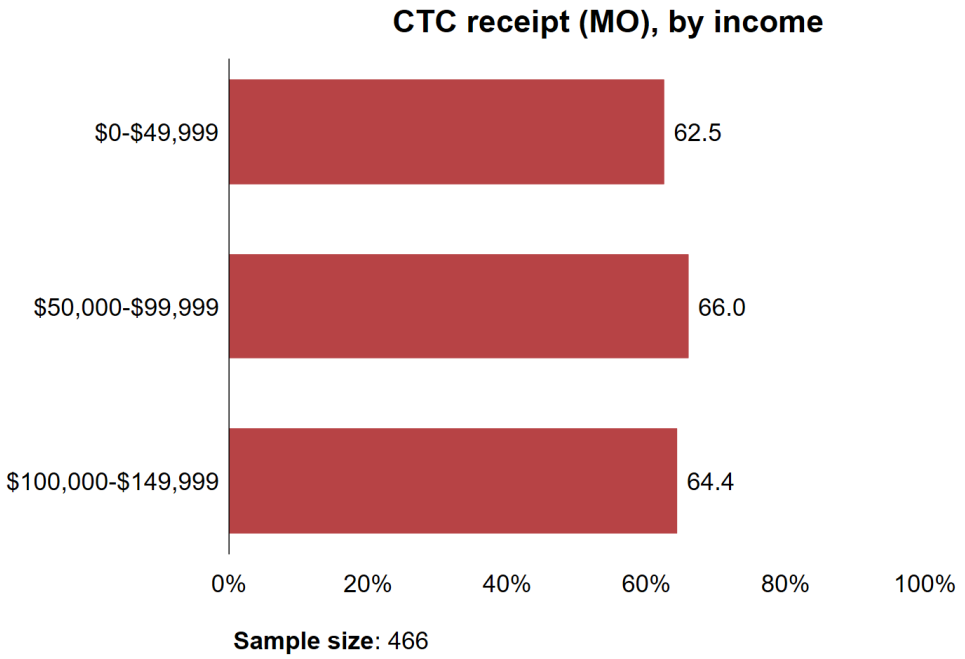
Sample size: 322

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

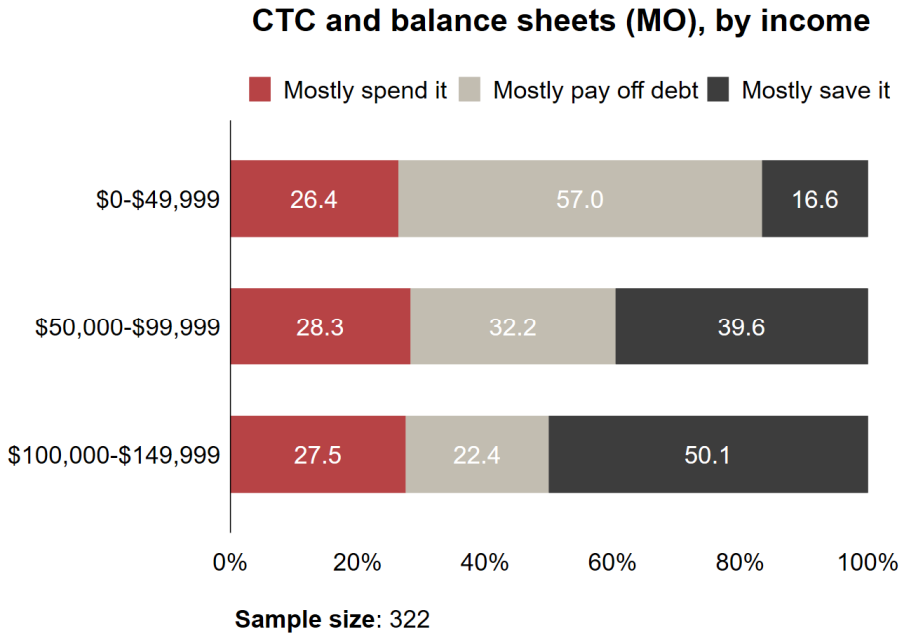


Sample size (*Pre-CTC, week 30-33*): 889; **Sample size** (*Post-CTC, week 34-35*): 467

Key Finding 5: All income categories of MO families received the CTC at similar rates (63%-66%).



Key Finding 6: MO families in the lowest income category were 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.



How are Montana families using their Child Tax Credit payments?

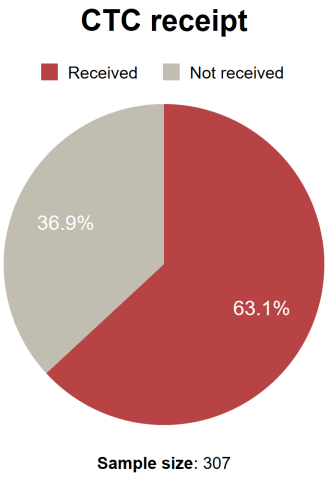
Evidence from Census Data

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.

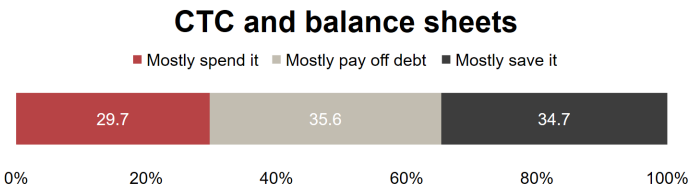
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Montana families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



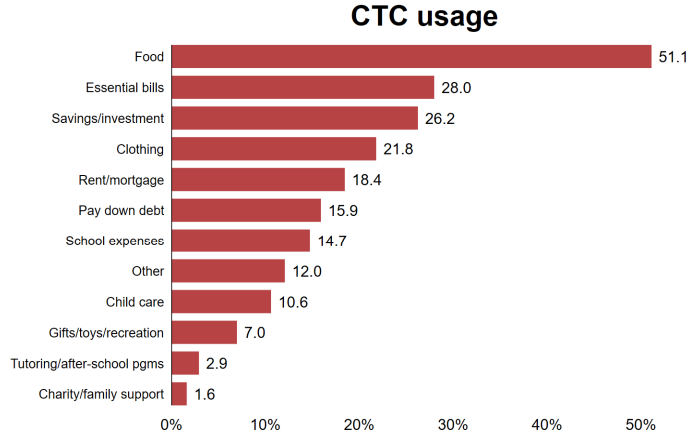
Sample size: 307

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.



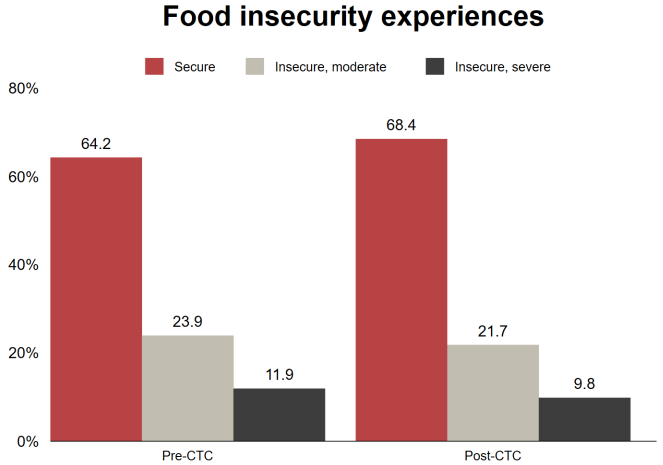
Sample size: 197

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%).



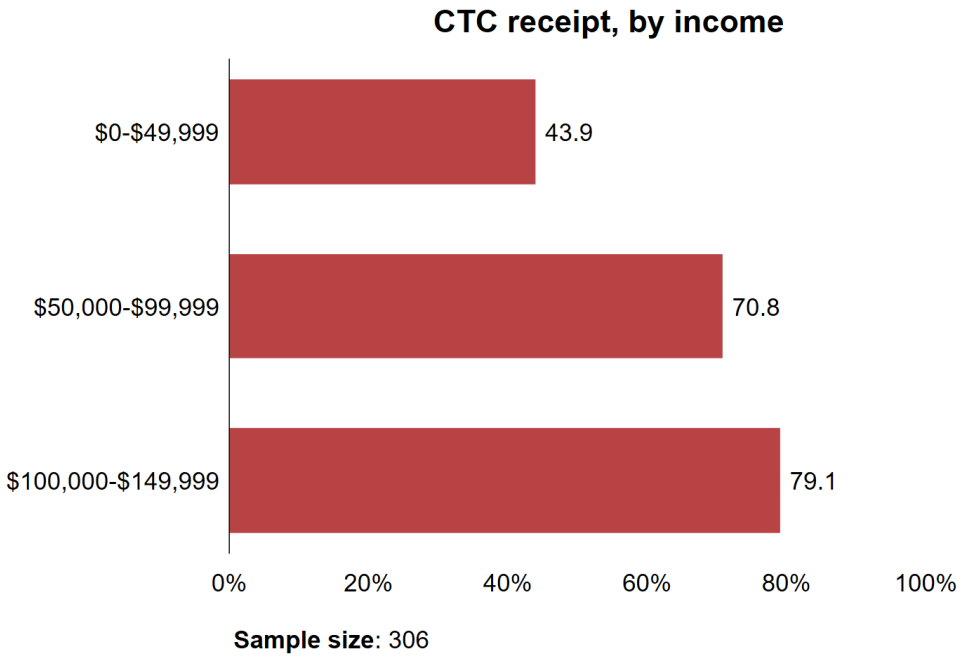
Sample size: 197

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

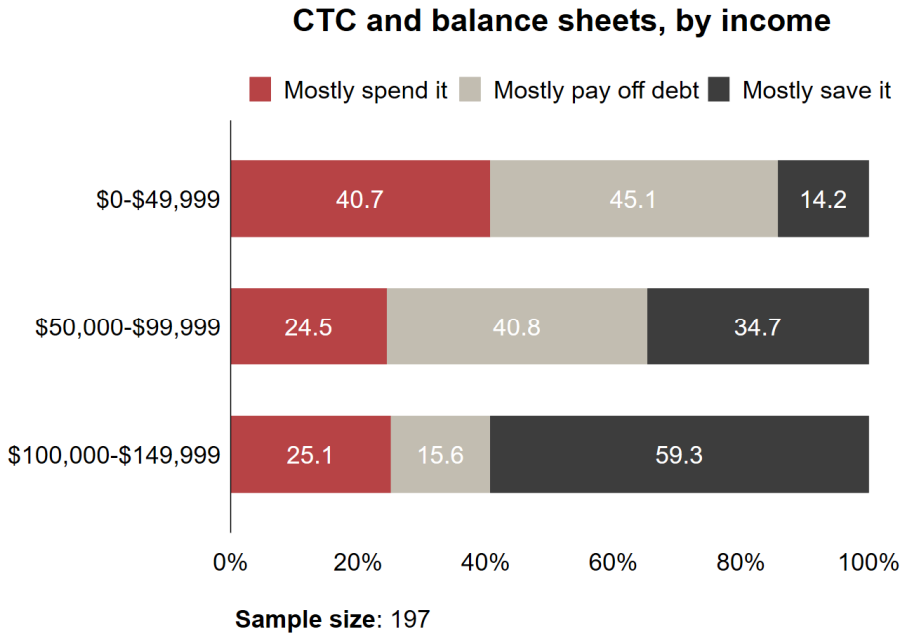


Sample size (*Pre-CTC, week 30-33*): 536; **Sample size** (*Post-CTC, week 34-35*): 307

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 Nebraska families using their Child Tax Credit payments?

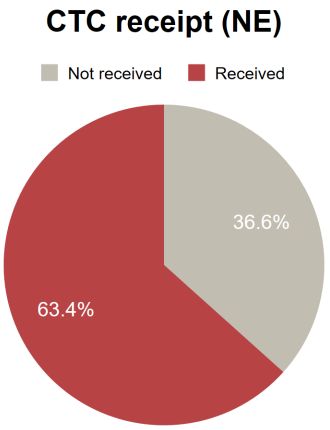
Evidence from Census Data

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.

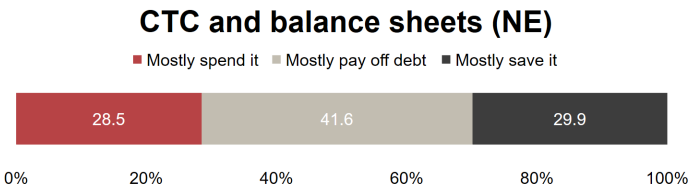
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Nebraska families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



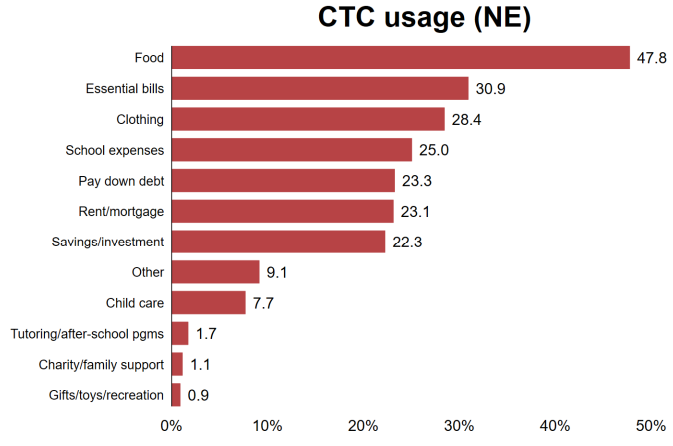
Sample size: 402

Key Finding 2: 42% of NE families reported mostly using their CTC to pay down debt, 30% mostly saved their CTC, and 29% mostly spent it.



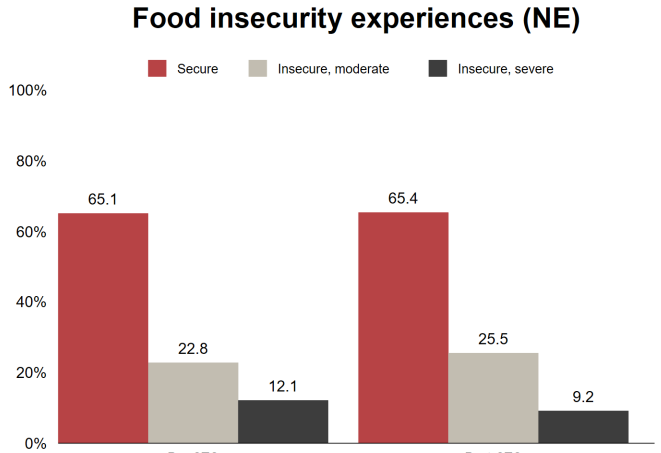
Sample size: 272

Key Finding 3: The most common uses of the CTC payments among NE families were purchasing food for their family (48%), managing bills (31%), and covering clothing costs (28%).



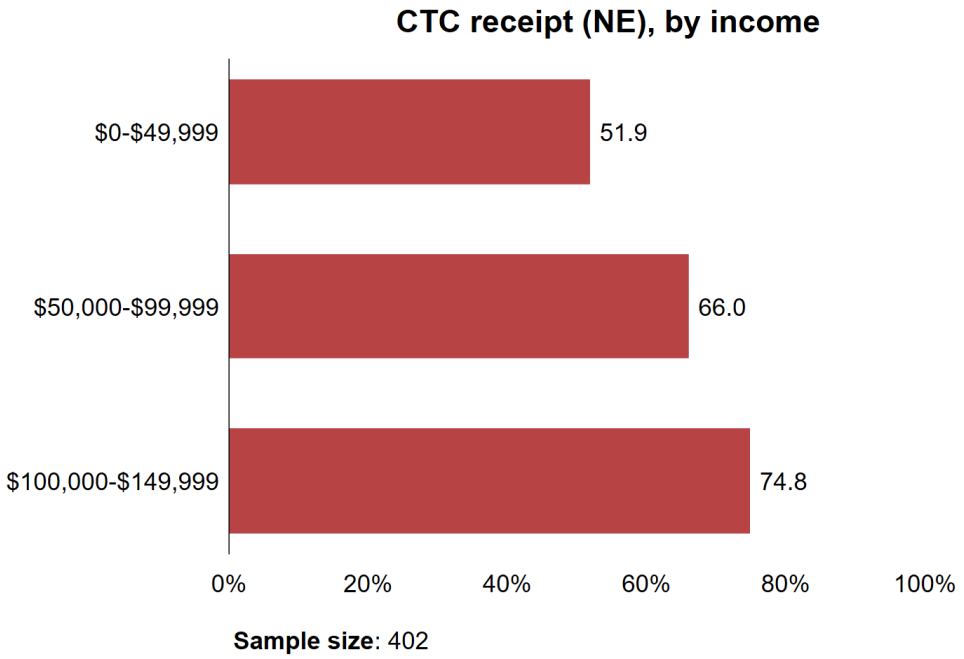
Sample size: 274

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

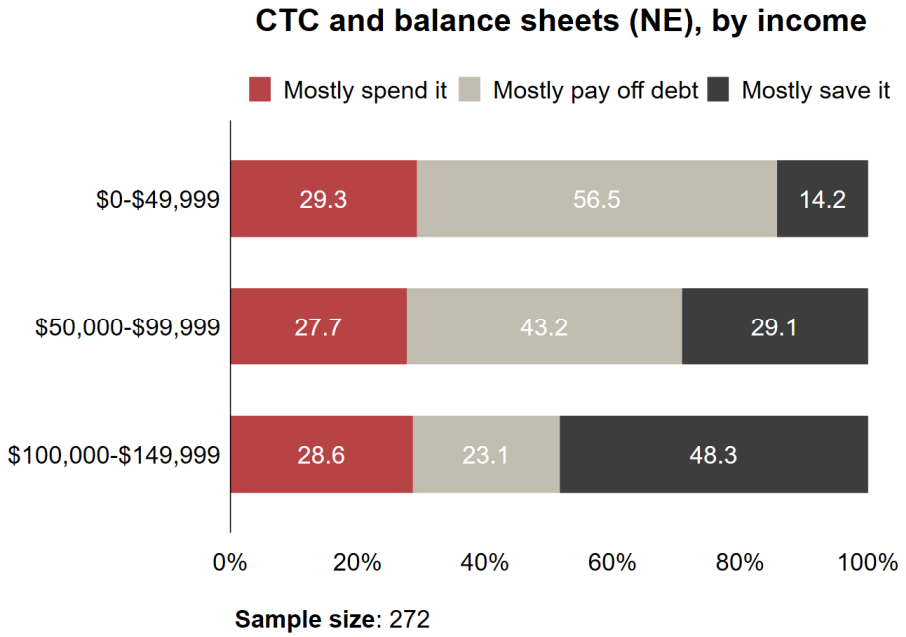


Sample size (*Pre-CTC, week 30-33*): 781; **Sample size** (*Post-CTC, week 34-35*): 402

Key Finding 5: NE families in the highest income category received the CTC at the highest rate (75%), followed by families in the middle income category (66%).



Key Finding 6: NE families in the lowest income category were 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.



How are Nevada families using their Child Tax Credit payments?

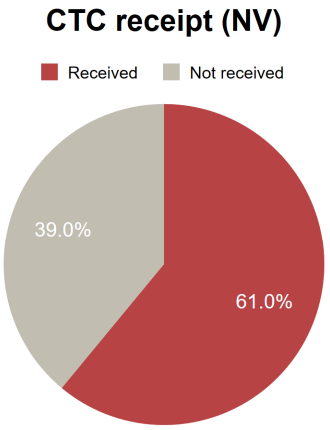
Evidence from Census Data

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.

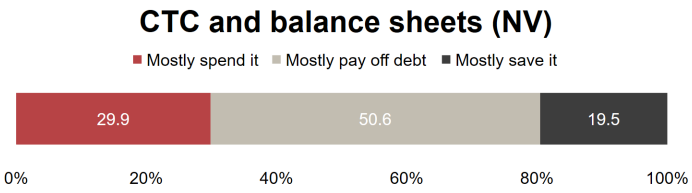
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Nevada families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



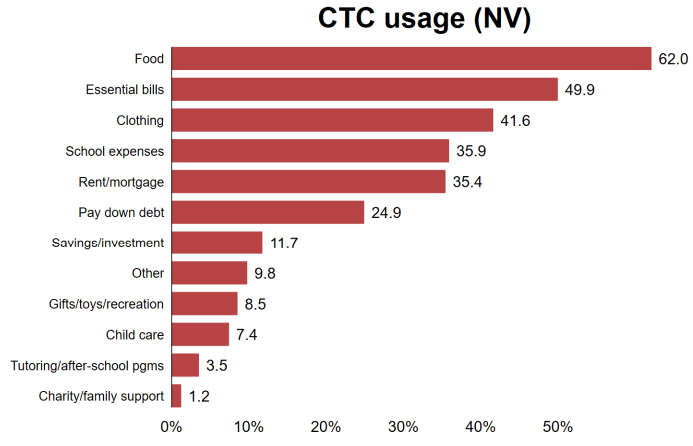
Sample size: 486

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.



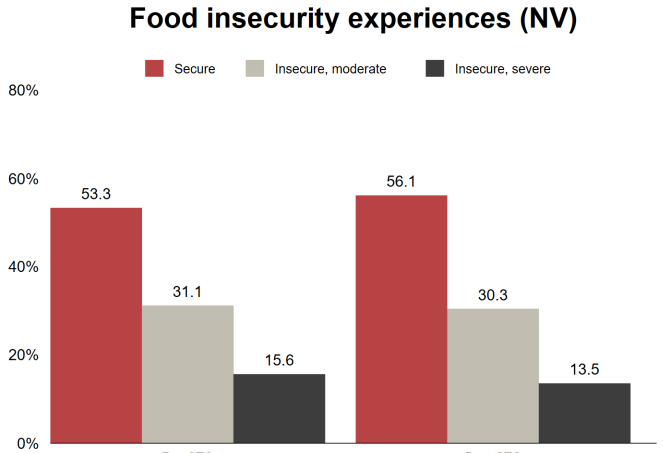
Sample size: 299

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%).



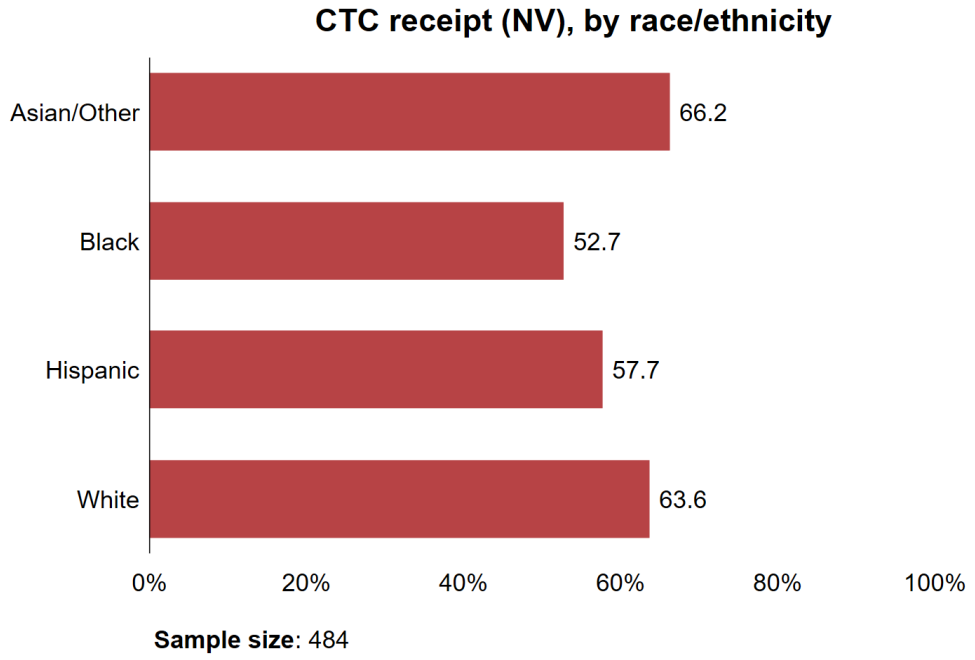
Sample size: 300

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

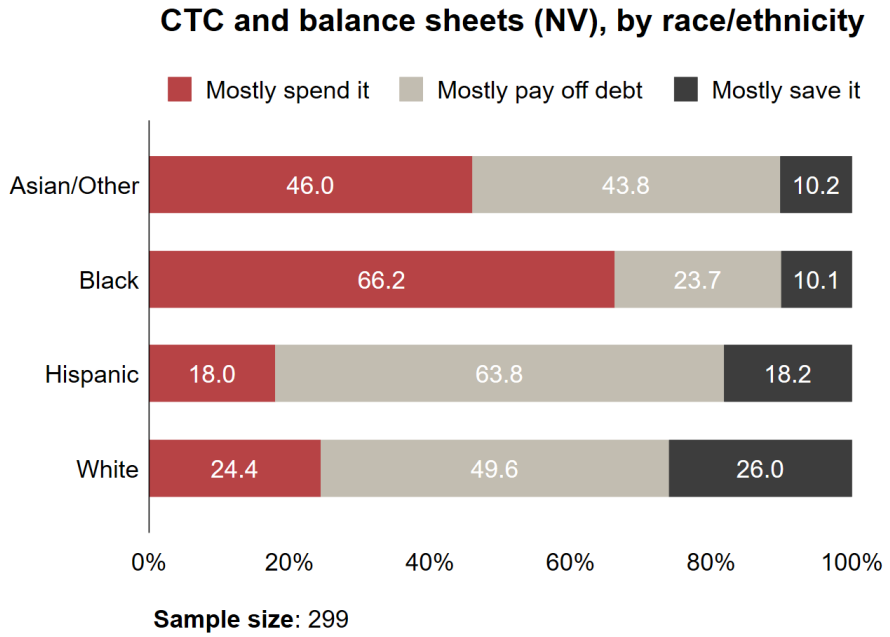


Sample size (*Pre-CTC, week 30-33*): 840; **Sample size** (*Post-CTC, week 34-35*): 486

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.



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.



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

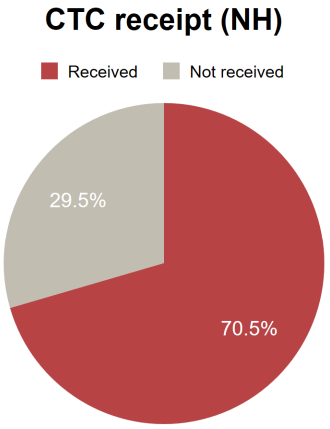
Evidence from Census Data

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.

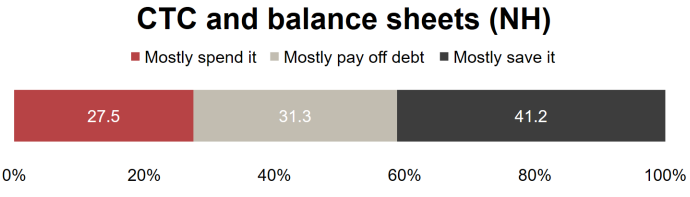
In this brief, we use the Census Household Pulse to examine how a representative sample of CTC-eligible New Hampshire families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period when the first two CTC payments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

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



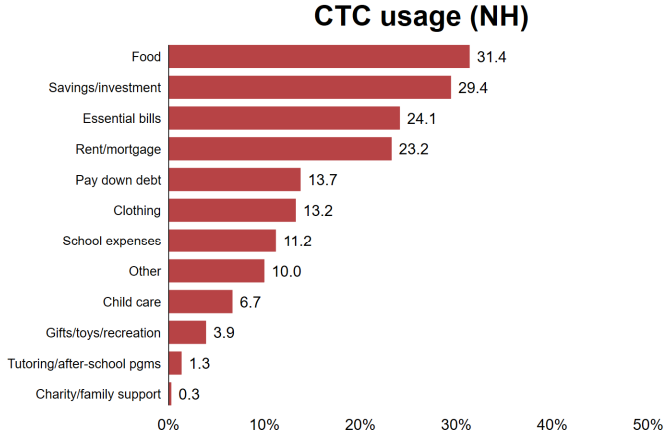
Sample size: 291

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.



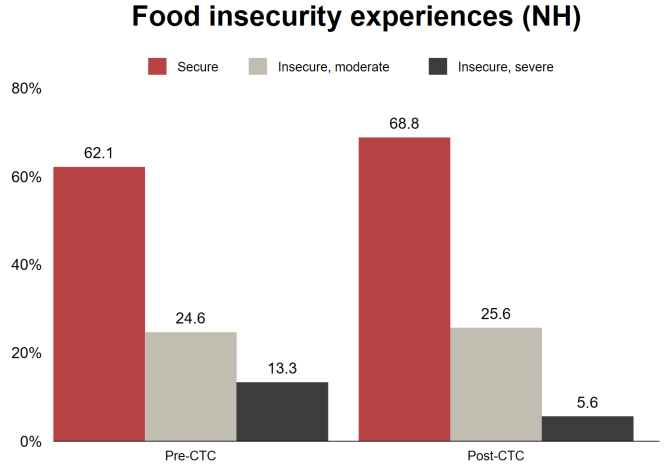
Sample size: 192

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%).



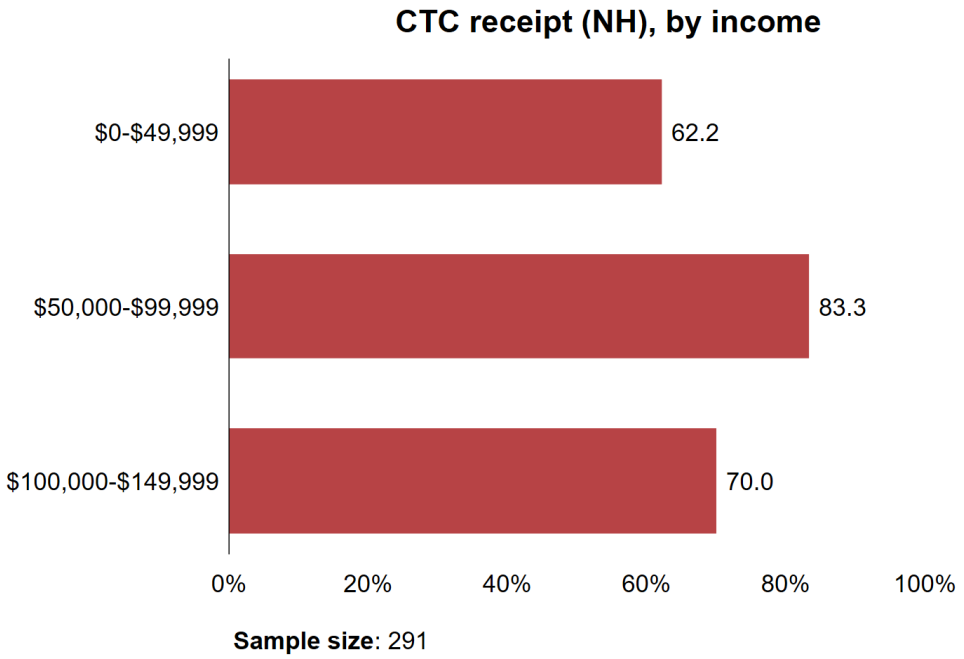
Sample size: 192

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.

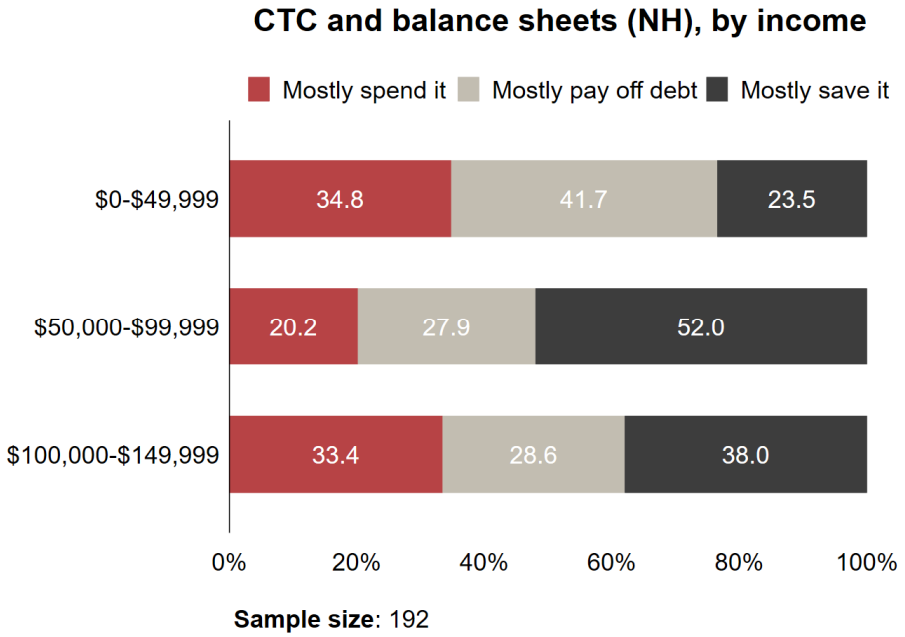


Sample size (*Pre-CTC, week 30-33*): 582; **Sample size** (*Post-CTC, week 34-35*): 291

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.



Washington University in St. Louis
Social Policy Institute

Appalachian State University

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

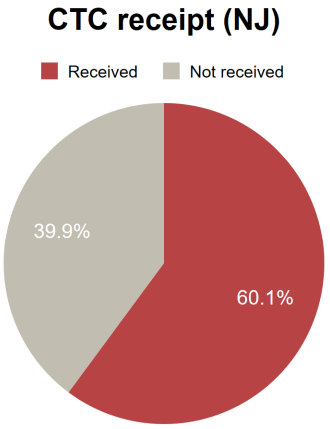
Evidence from Census Data

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.

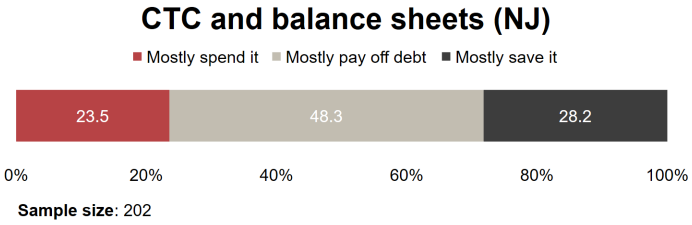
In this brief, we use the Census Household Pulse survey to examine how a representative sample of CTC-eligible New Jersey families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two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

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



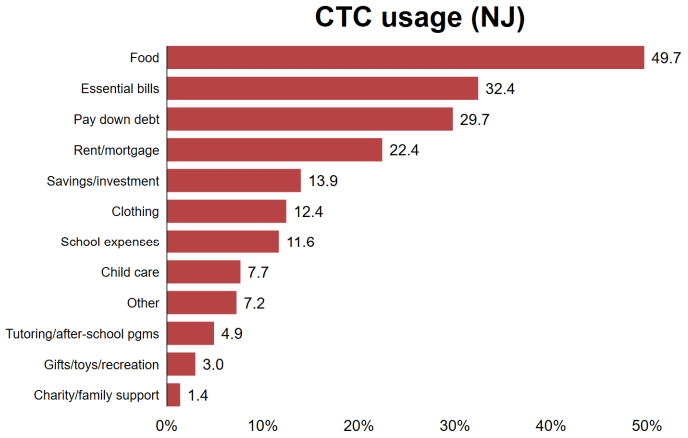
Sample size: 332

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.



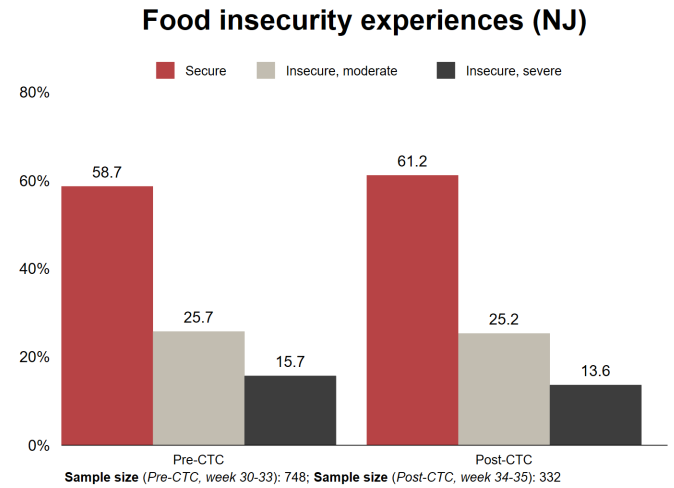
Sample size: 202

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%).



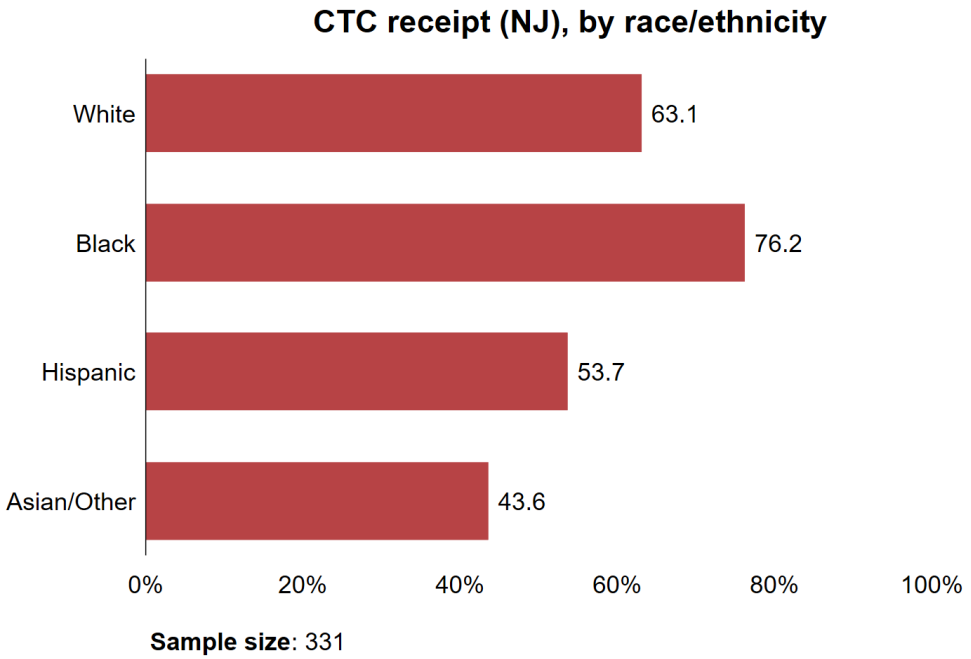
Sample size: 204

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

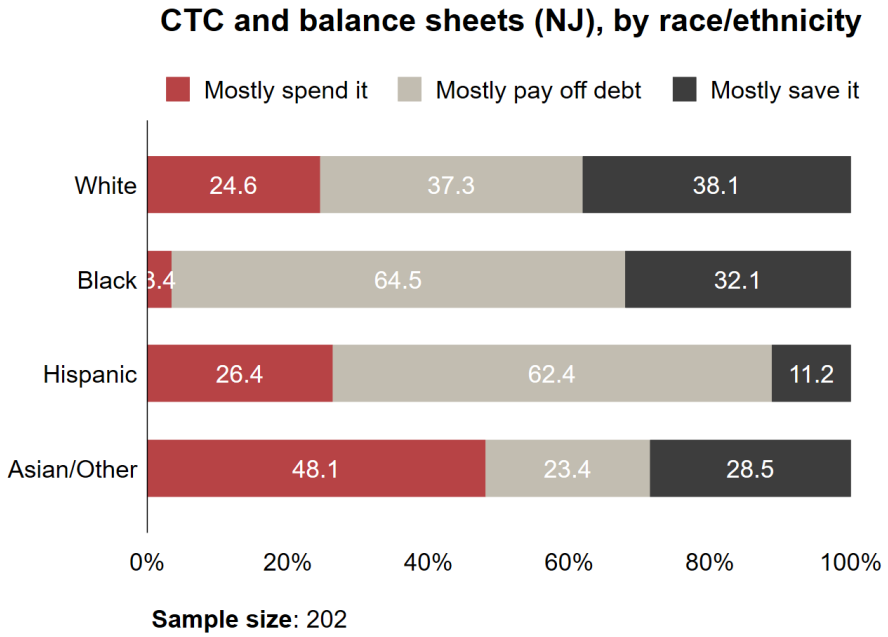


Sample size (*Pre-CTC, week 30-33*): 748; **Sample size** (*Post-CTC, week 34-35*): 332

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 Mexico families using their Child Tax Credit payments?

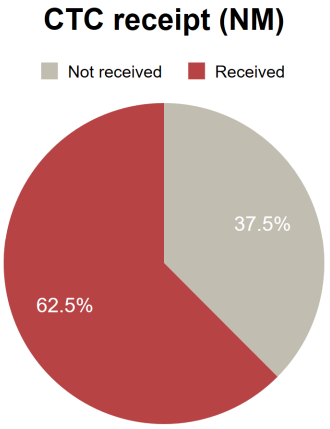
Evidence from Census Data

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.

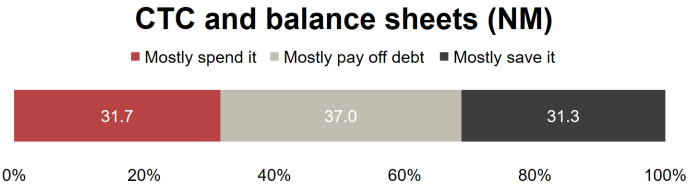
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of New Mexico families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



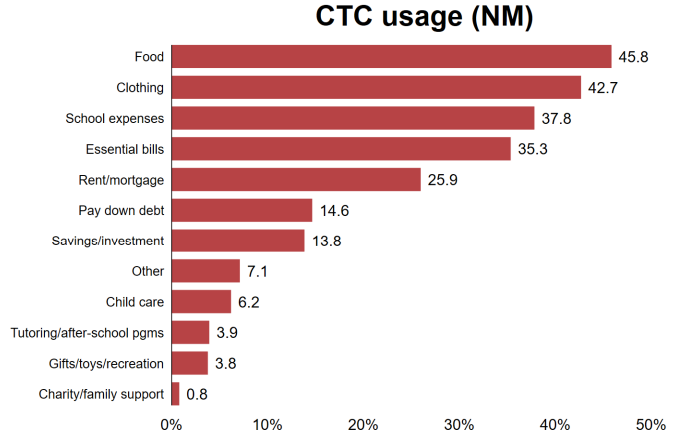
Sample size: 510

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



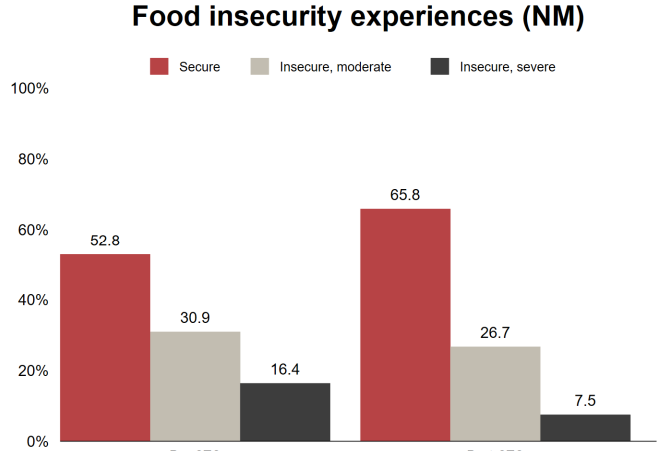
Sample size: 336

Key Finding 3: The most common uses of the CTC payments among NM families were purchasing food for their family (46%), clothing costs (43%), and school expenses (38%).



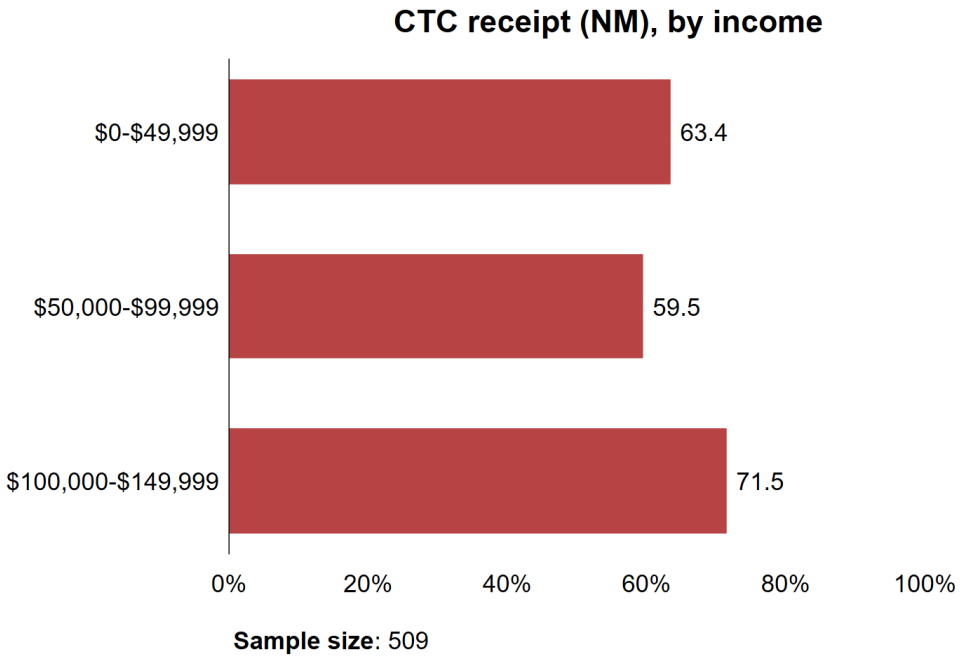
Sample size: 338

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

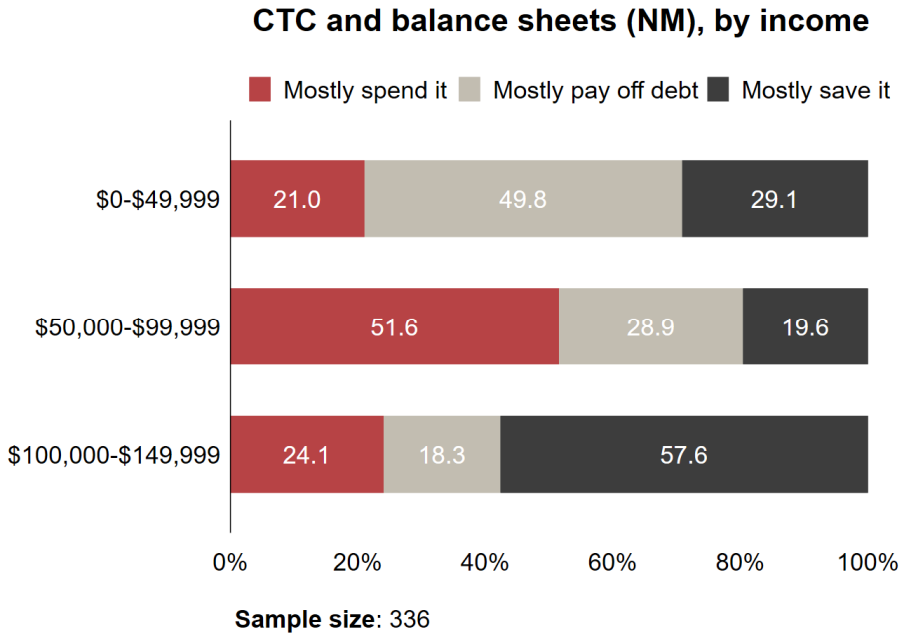


Sample size (*Pre-CTC, week 30-33*): 993; **Sample size** (*Post-CTC, week 34-35*): 510

Key Finding 5: NM families in the upper income category received the CTC at the highest rate (72%), followed by families in the lowest income category (63%).



Key Finding 6: NM families in the lowest income category were 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.



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

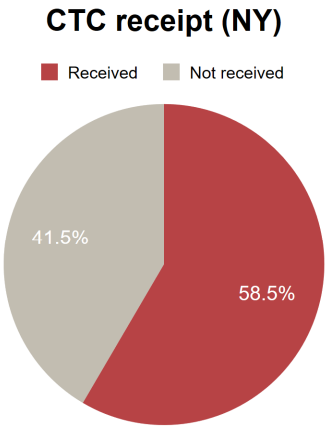
Evidence from Census Data

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.

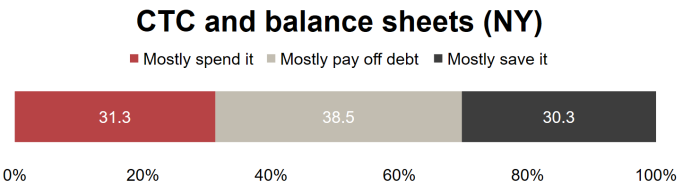
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible New York families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



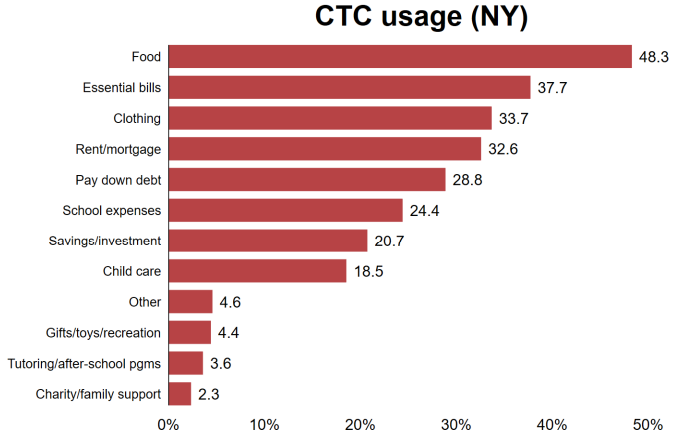
Sample size: 374

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.



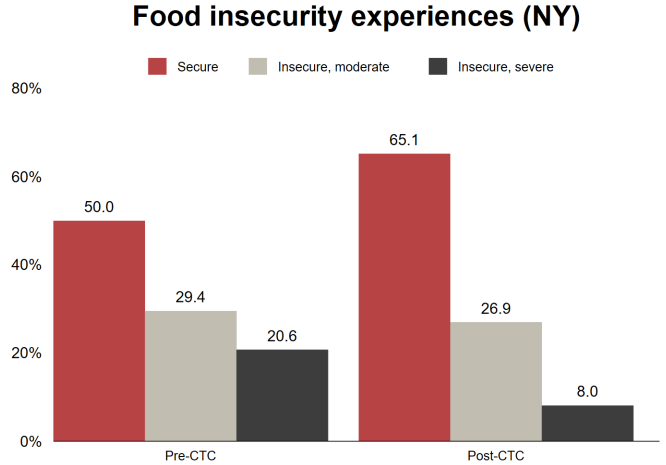
Sample size: 231

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%).



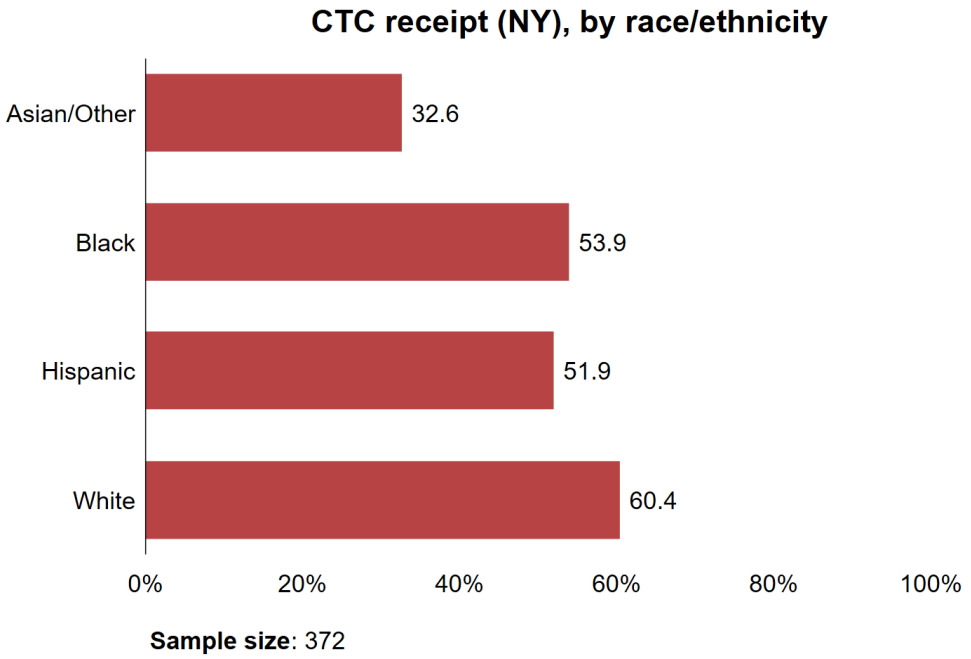
Sample size: 233

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.

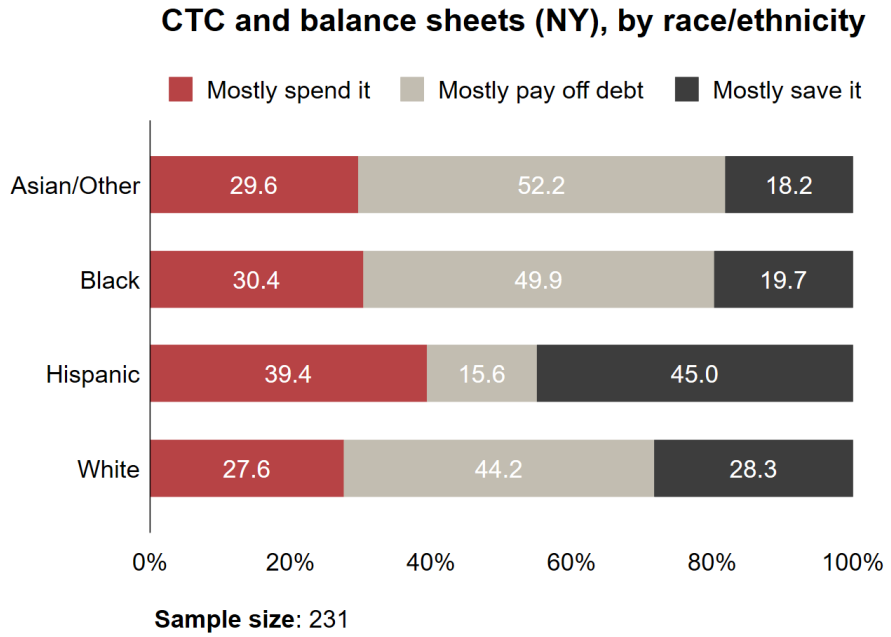


Sample size (*Pre-CTC, week 30-33*): 741; **Sample size** (*Post-CTC, week 34-35*): 374

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.



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.



How are North Carolina families using their Child Tax Credit payments?

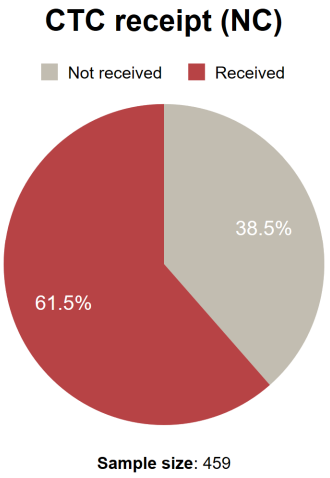
Evidence from Census Data

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.

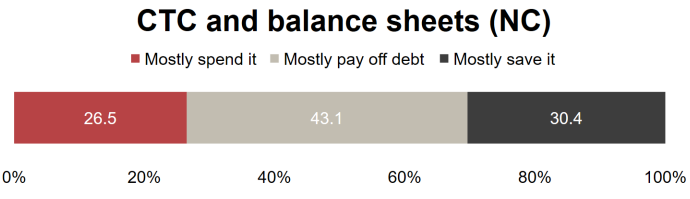
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of North Carolina families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

Key Finding 1: 62% of eligible NC families received the CTC.



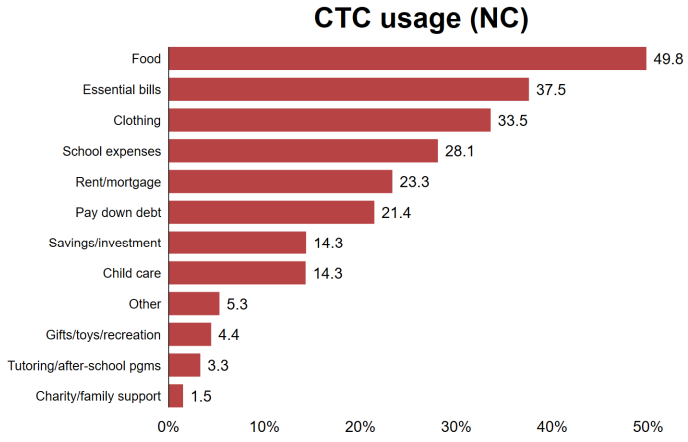
Sample size: 459

Key Finding 2: 43% of NC families reported mostly using their CTC to pay down debt, 30% mostly saved their CTC, and 27% mostly spent it.



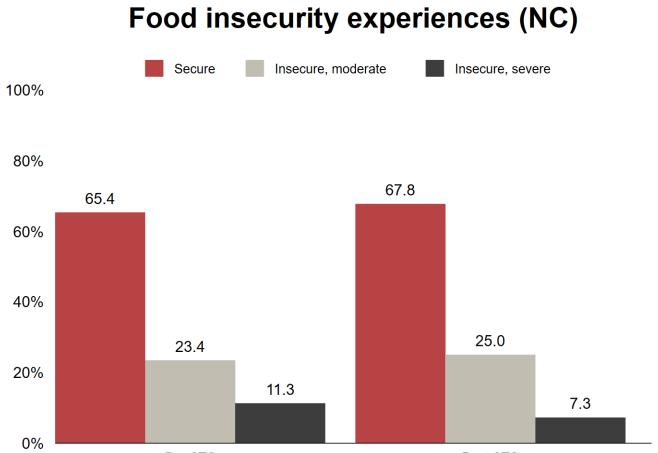
Sample size: 301

Key Finding 3: The most common uses of the CTC payments among NC families were purchasing food for their family (50%), managing bills (38%), and clothing costs (34%).



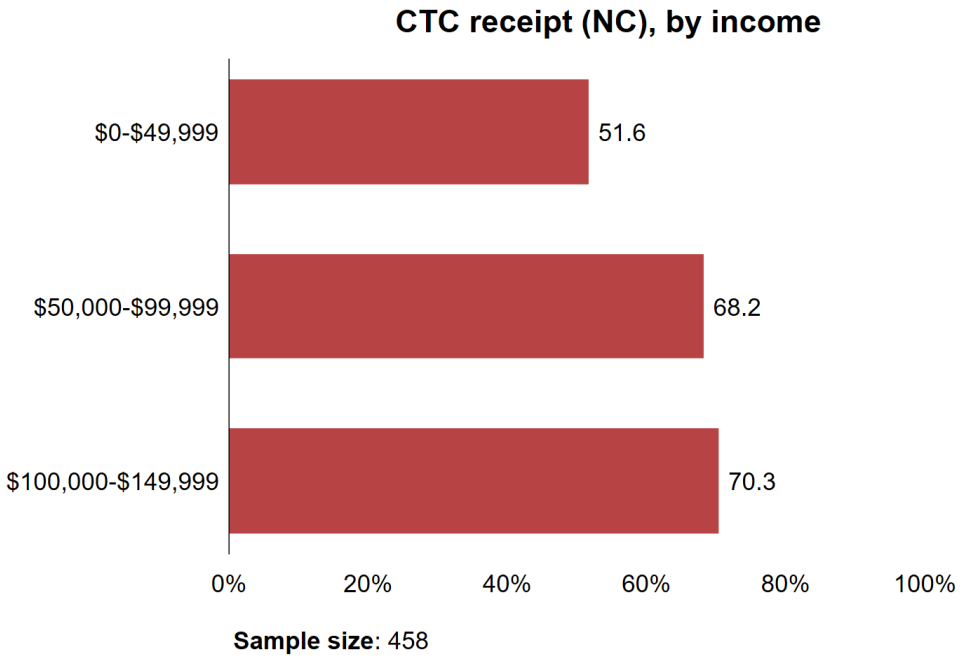
Sample size: 304

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

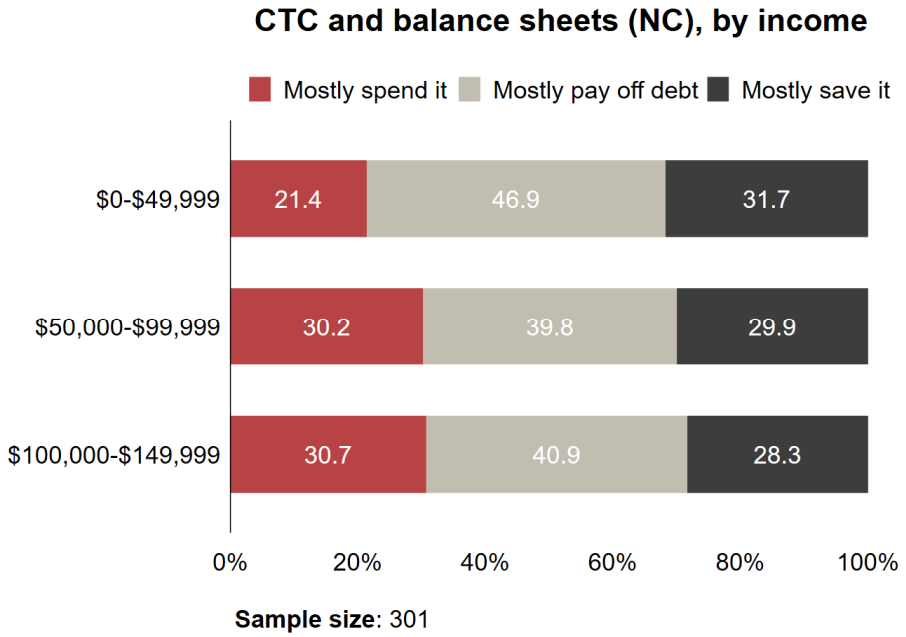


Sample size (*Pre-CTC, week 30-33*): 893; **Sample size** (*Post-CTC, week 34-35*): 459

Key Finding 5: NC families in the highest income category received the CTC at the highest rate (70%), followed by families in the middle income category (68%).



Key Finding 6: NC families in the lowest income category were more likely to use their CTC funds to pay down debt relative to other groups, while those in the middle and high income categories were roughly evenly split in their main uses of the CTC.



How are North Dakota families using their Child Tax Credit payments?

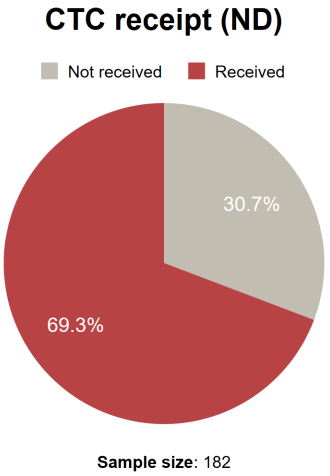
Evidence from Census Data

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.

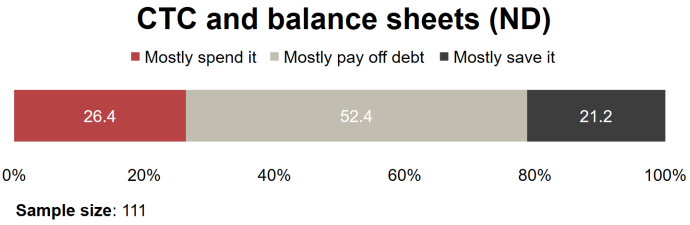
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of North Dakota families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

Key Finding 1: 69% of eligible ND families received the CTC.



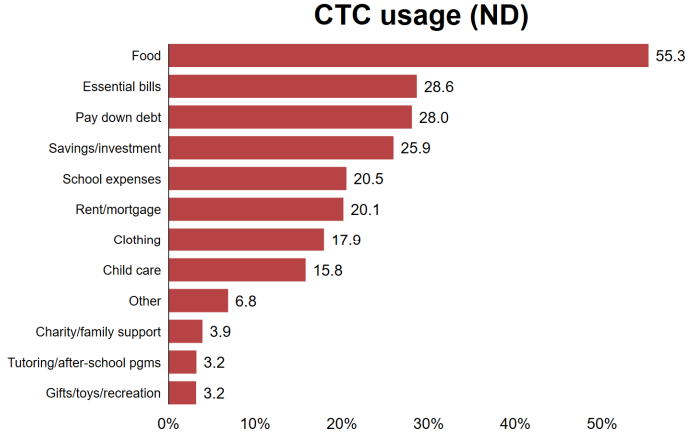
Sample size: 182

Key Finding 2: 52% of ND families reported mostly using their CTC to pay down debt, 21% mostly saved their CTC, and 26% mostly spent it.



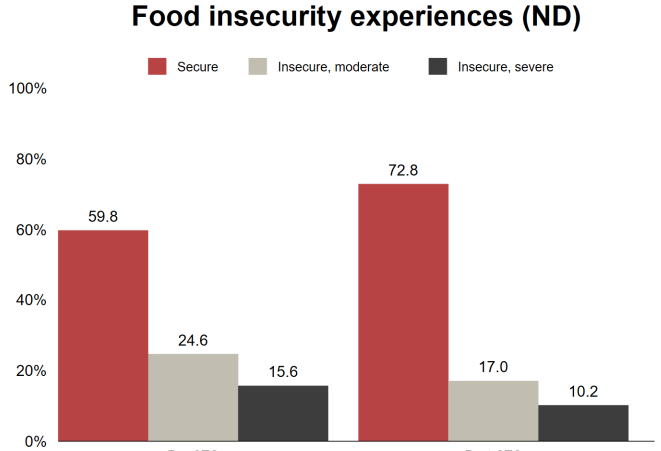
Sample size: 111

Key Finding 3: The most common uses of the CTC payments among ND families were purchasing food for their family (55%), managing bills (29%), and paying down debt (28%).



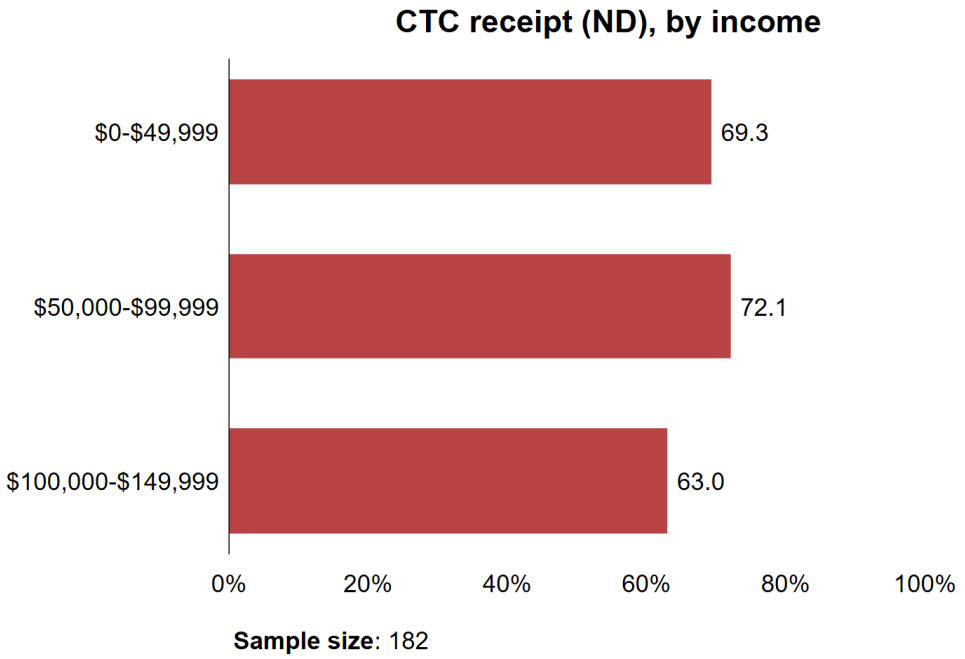
Sample size: 111

Key Finding 4: Eligible ND families experienced lower rates of moderate and severe food insecurity after CTC payments went out. Overall food security increased substantially.

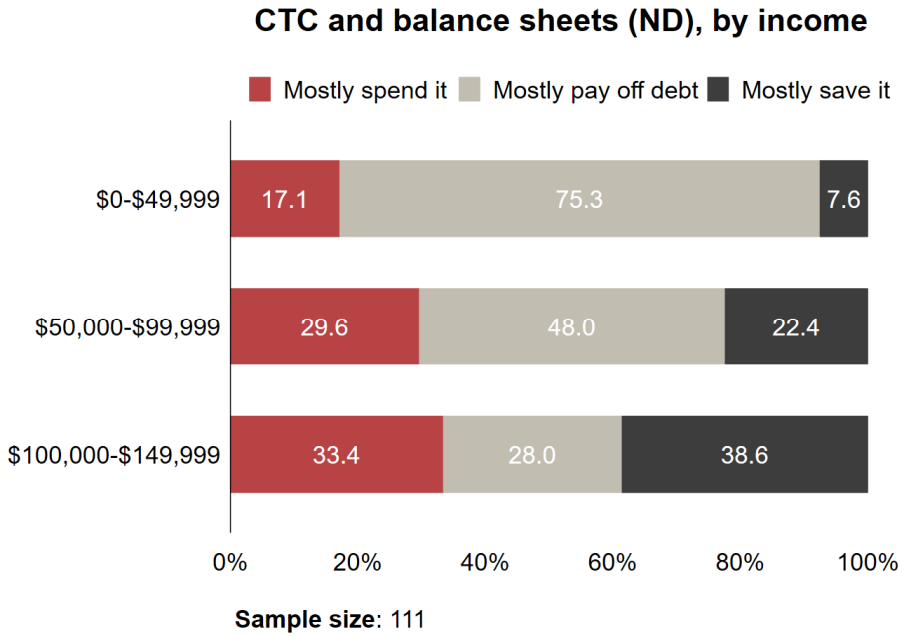


Sample size (*Pre-CTC, week 30-33*): 392; **Sample size** (*Post-CTC, week 34-35*): 182

Key Finding 5: ND families in the middle income category received the CTC at the highest rate (72%), followed by families in the lowest income category (69%).



Key Finding 6: ND families in the lowest income category were 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.



How are Ohio families using their Child Tax Credit payments?

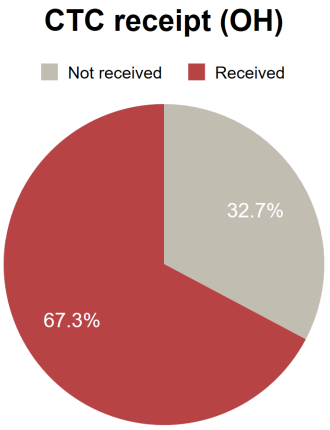
Evidence from Census Data

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.

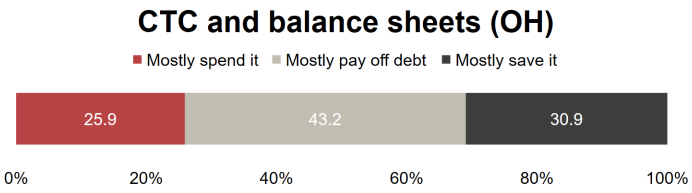
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Ohio families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two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

Key Finding 1: 67% of eligible OH families received the CTC.



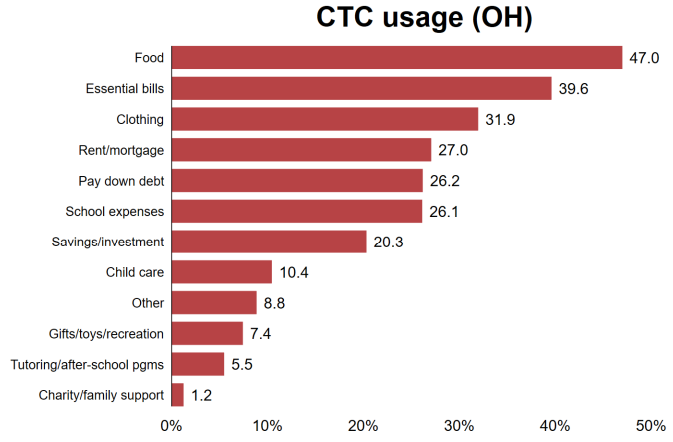
Sample size: 411

Key Finding 2: 43% of OH families reported mostly using their CTC to pay down debt, 31% mostly saved their CTC, and 26% mostly spent it.



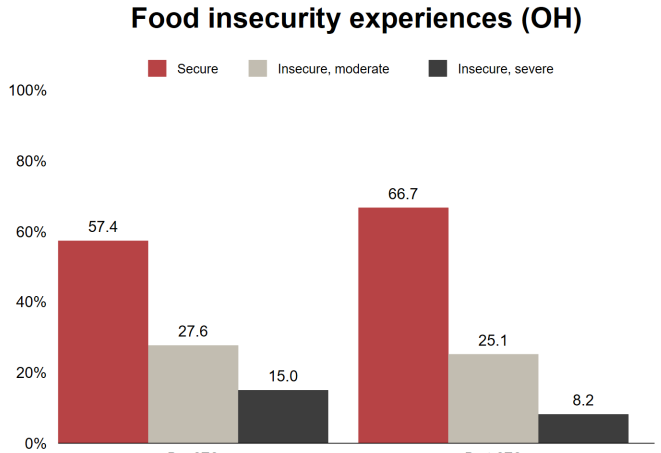
Sample size: 275

Key Finding 3: The most common uses of the CTC payments among OH families were purchasing food for their family (47%), managing bills (40%), and clothing costs (32%).



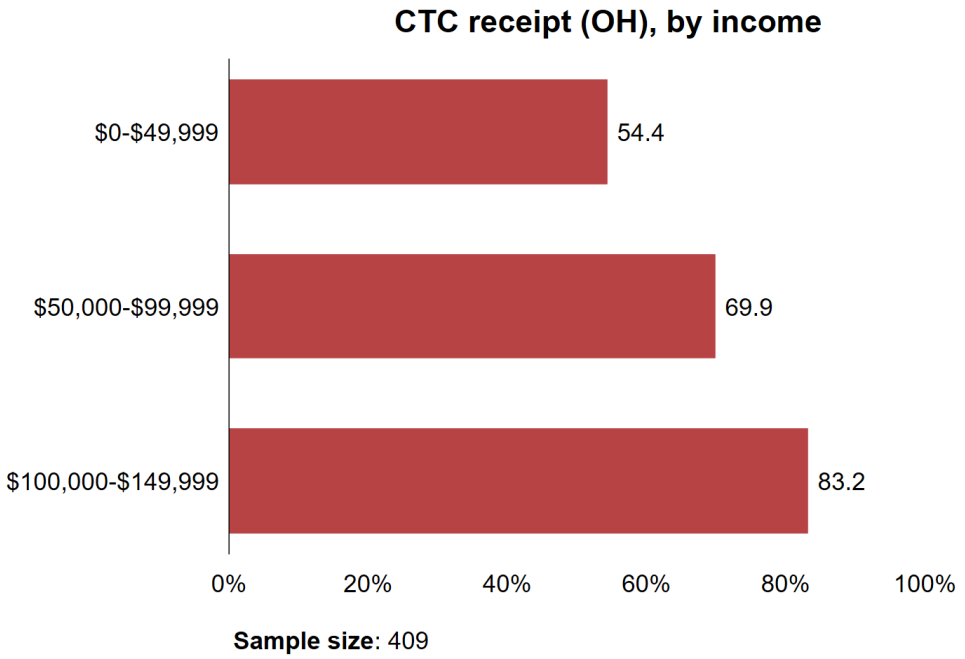
Sample size: 275

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

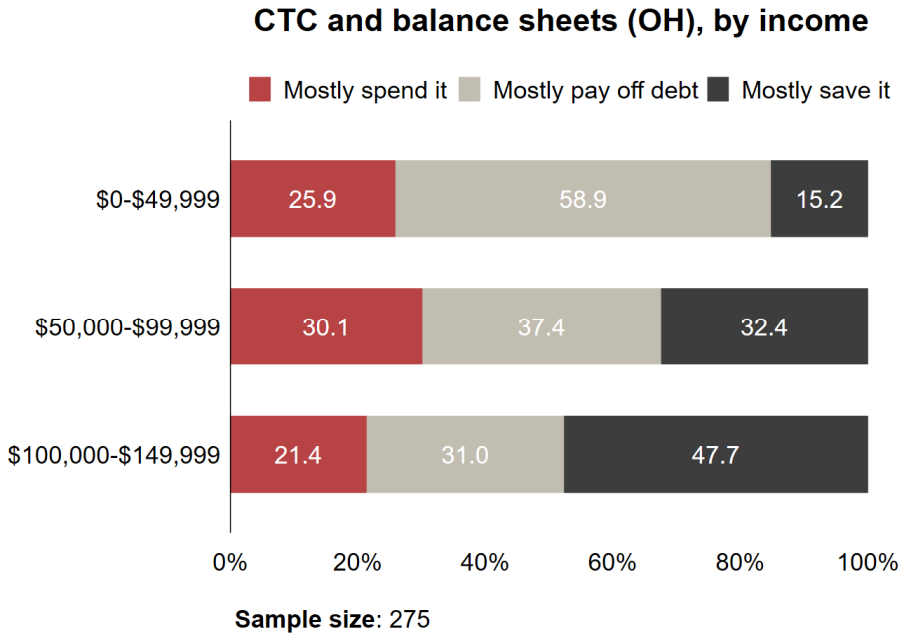


Sample size (*Pre-CTC, week 30-33*): 830; **Sample size** (*Post-CTC, week 34-35*): 411

Key Finding 5: OH families in the upper income category received the CTC at the highest rate (83%), followed by families in the middle income category (70%).



Key Finding 6: OH families in the lowest income category were 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.



Washington University in St. Louis
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Appalachian State University

How are Oklahoma families using their Child Tax Credit payments?

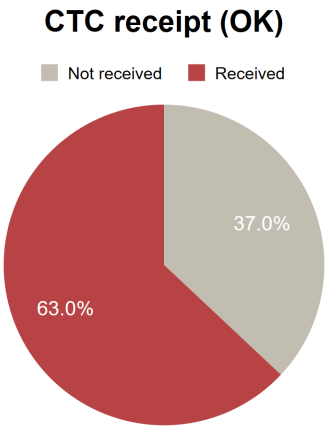
Evidence from Census Data

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.

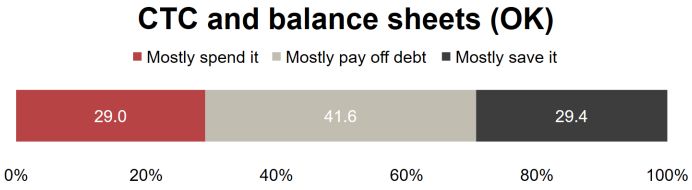
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Oklahoma families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



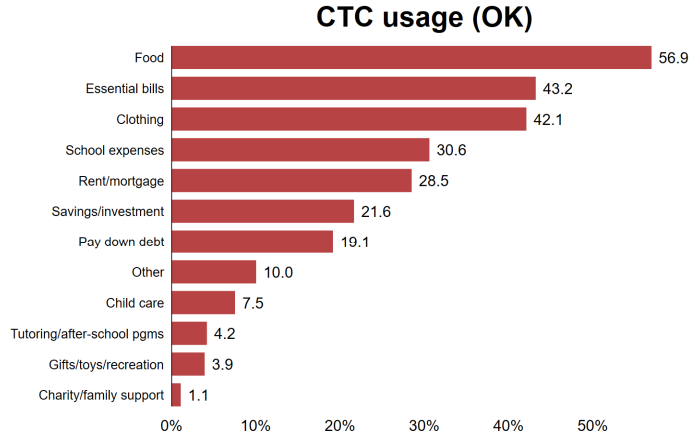
Sample size: 424

Key Finding 2: 42% of OK families reported mostly using their CTC to pay down debt, 29% mostly saved their CTC, and 29% mostly spent it.



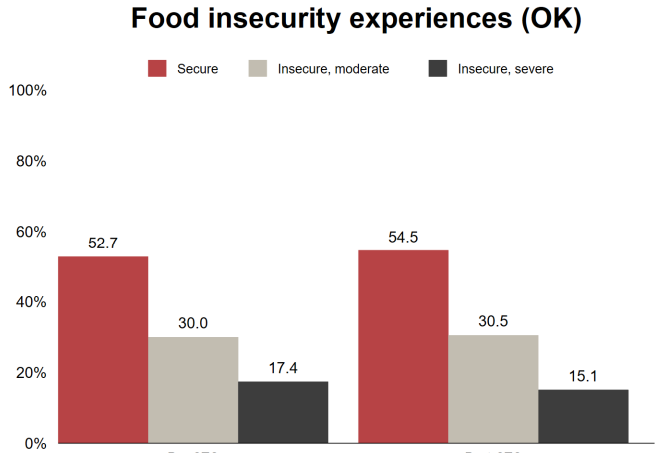
Sample size: 268

Key Finding 3: The most common uses of the CTC payments among OK families were purchasing food for their family (57%), managing bills (43%), and clothing costs (42%).



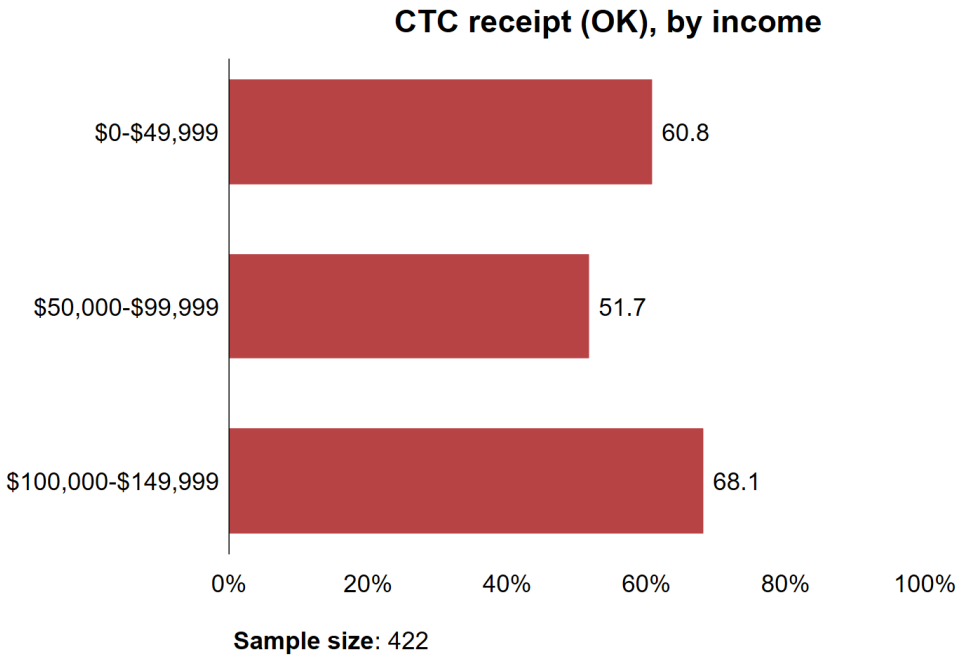
Sample size: 269

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

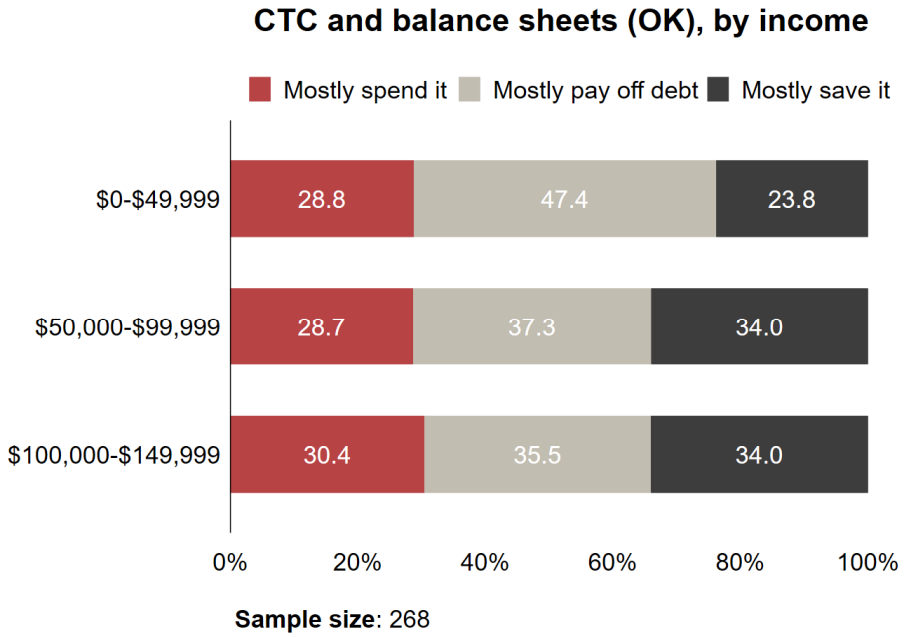


Sample size (*Pre-CTC, week 30-33*): 758; **Sample size** (*Post-CTC, week 34-35*): 424

Key Finding 5: OK families in the upper income category received the CTC at the highest rate (68%), followed by families in the lowest income category (61%).



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



How are Oregon families using their Child Tax Credit payments?

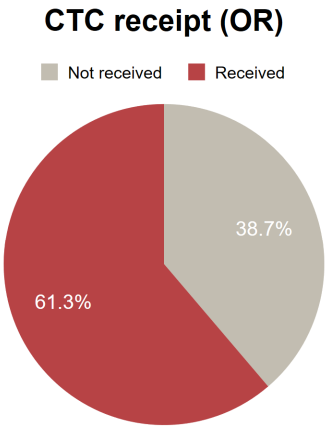
Evidence from Census Data

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.

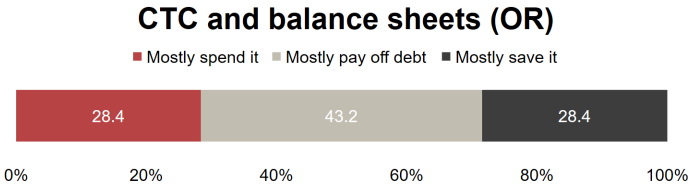
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Oregon families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



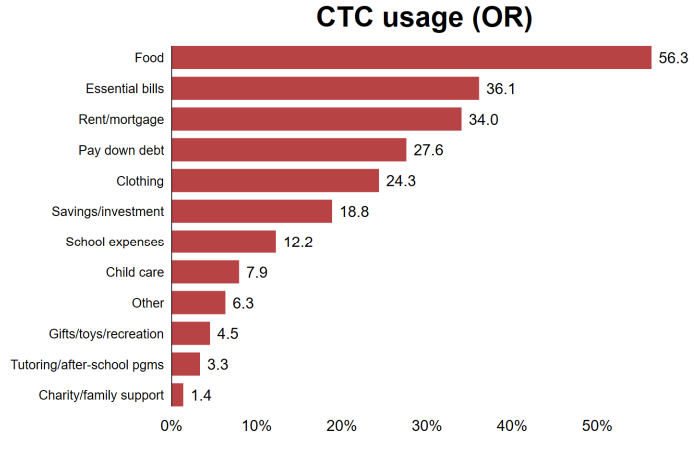
Sample size: 646

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



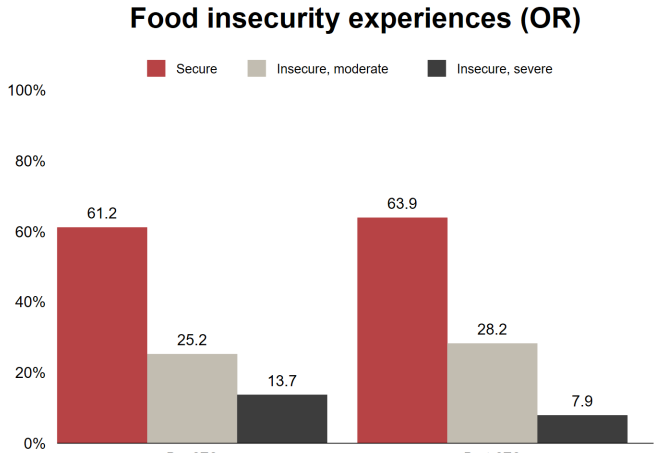
Sample size: 426

Key Finding 3: The most common uses of the CTC payments among OR families were purchasing food for their family (56%), managing bills (36%), and paying for housing costs (34%).



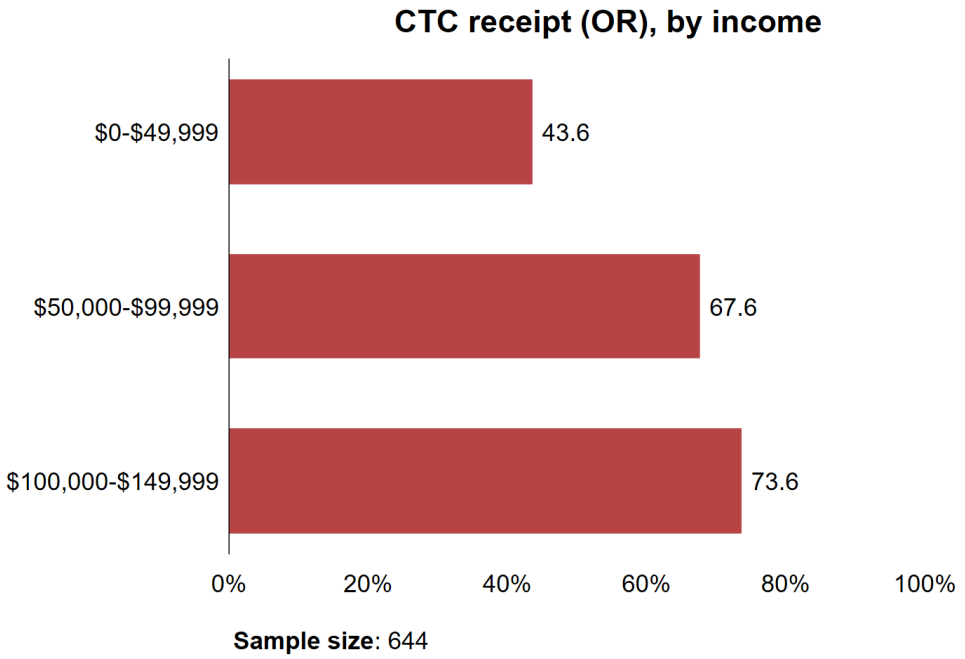
Sample size: 430

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

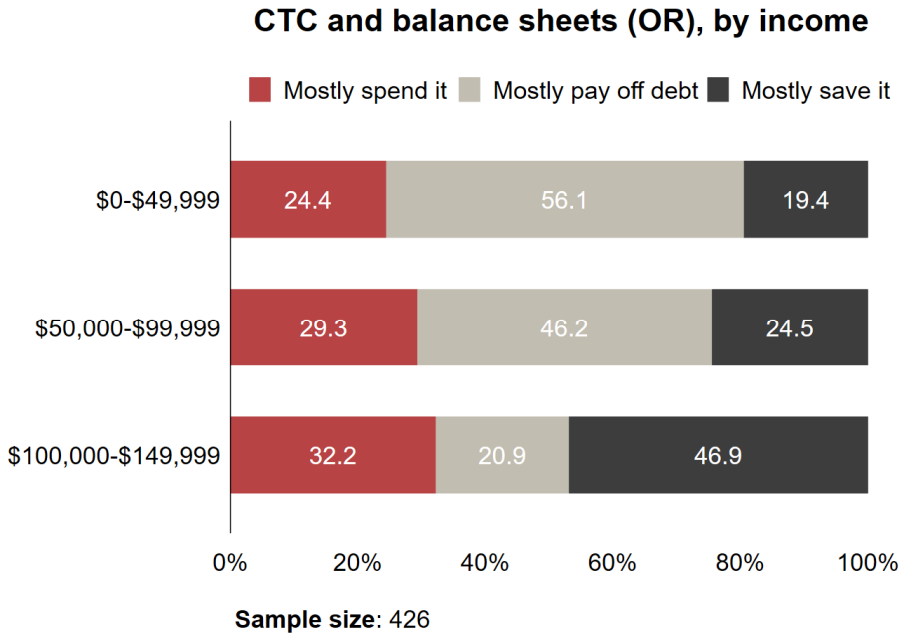


Sample size (*Pre-CTC, week 30-33*): 1340; **Sample size** (*Post-CTC, week 34-35*): 646

Key Finding 5: OR families in the upper income category received the CTC at the highest rate (74%), followed by families in the middle income category (68%). However, less than 50% in the lowest income category received it.



Key Finding 6: OR families in the lowest income category were 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.



Washington University in St. Louis
Social Policy Institute

Appalachian State University

How are Pennsylvania families using their Child Tax Credit payments?

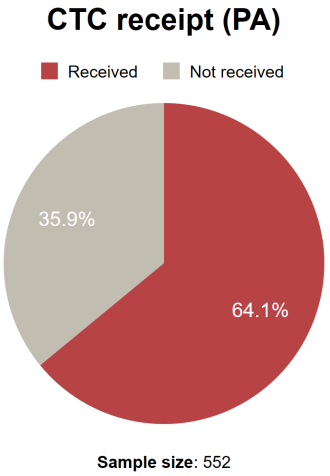
Evidence from Census Data

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.

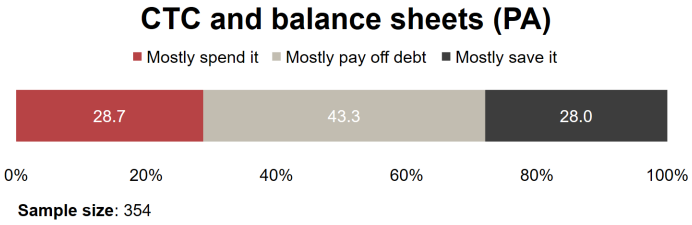
In this brief, we use the Census Household Pulse survey to examine how a representative sample of CTC-eligible Pennsylvania families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



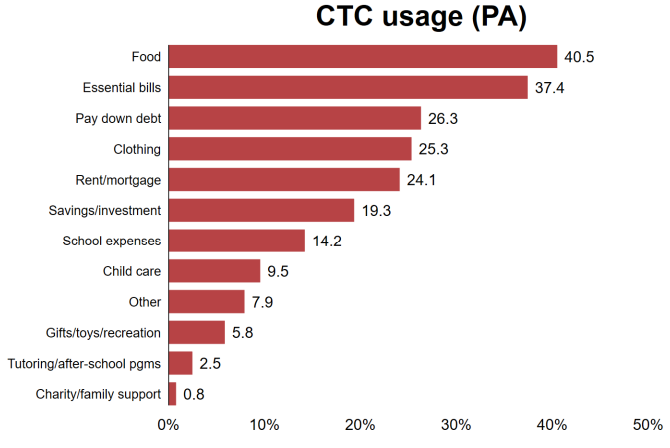
Sample size: 552

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.



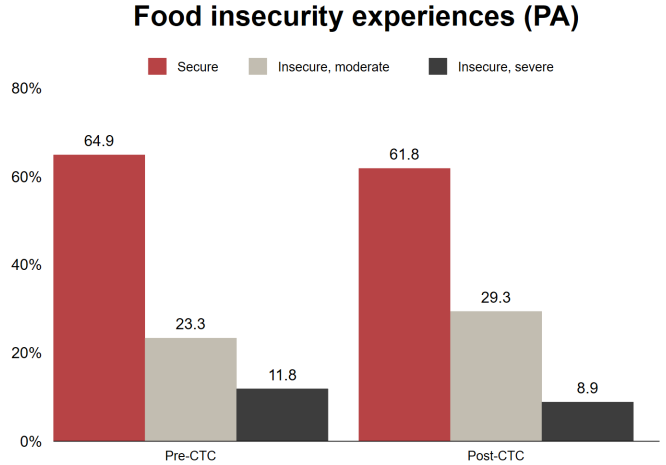
Sample size: 354

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%).



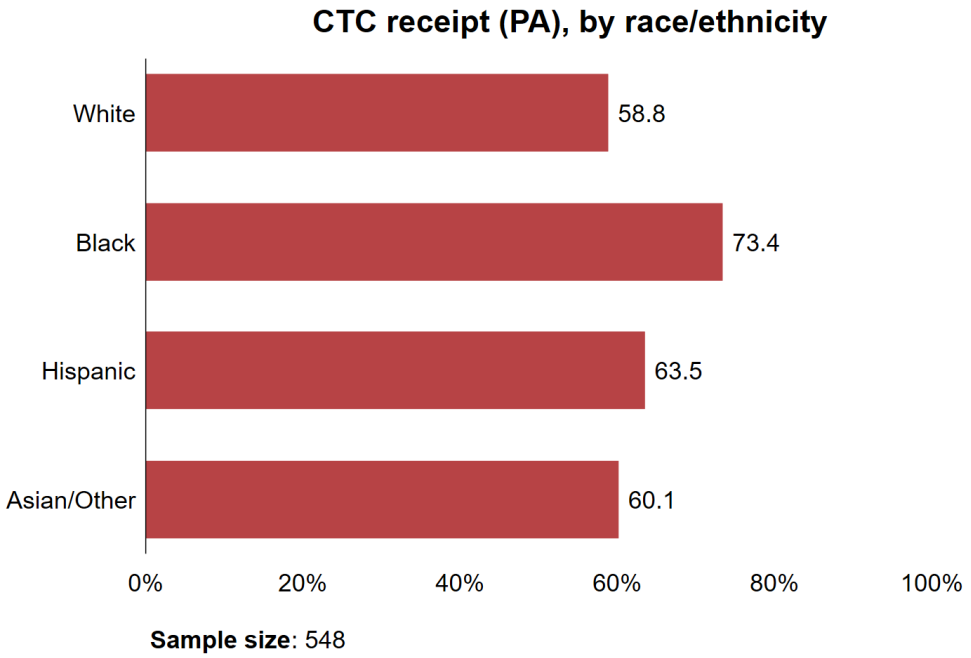
Sample size: 355

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

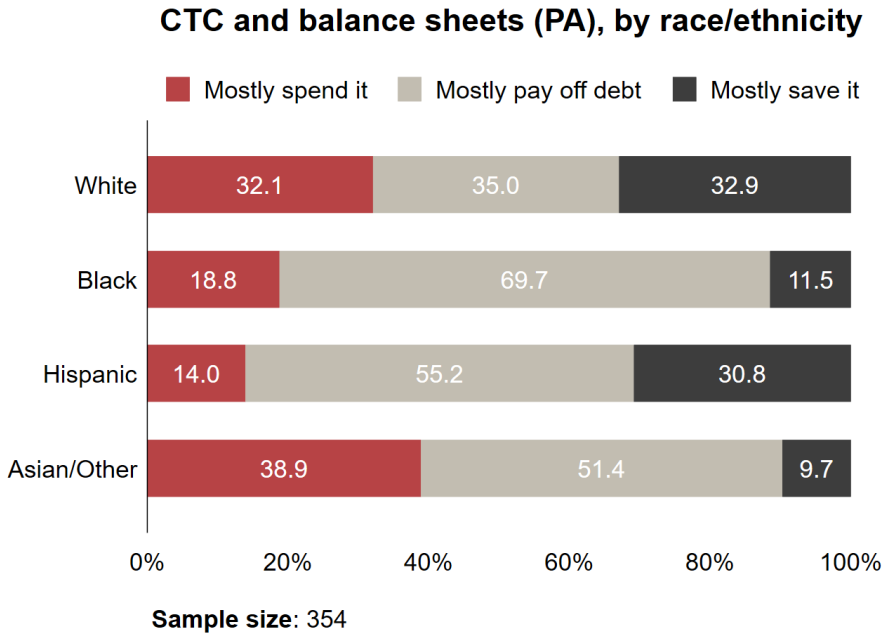


Sample size (*Pre-CTC, week 30-33*): 1142; **Sample size** (*Post-CTC, week 34-35*): 552

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 Rhode Island families using their Child Tax Credit payments?

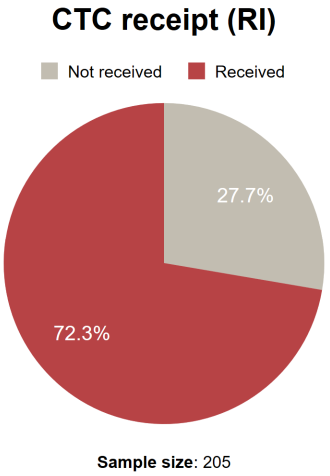
Evidence from Census Data

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.

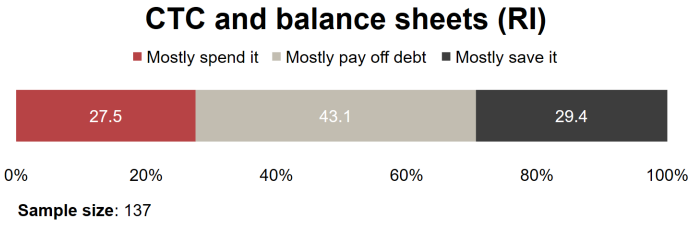
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Rhode Island families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

Key Finding 1: 72% of eligible RI families received the CTC.



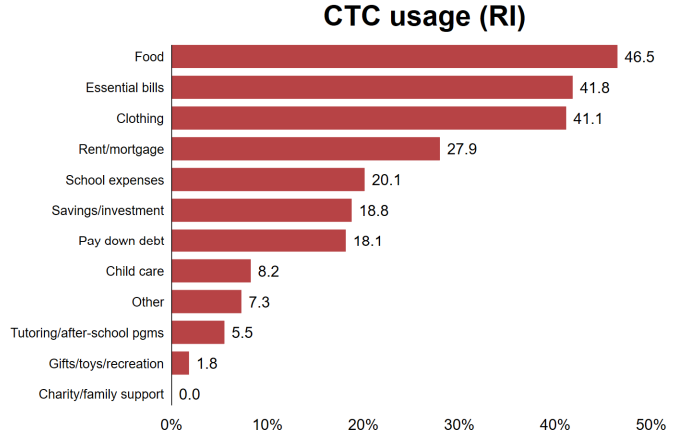
Sample size: 205

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



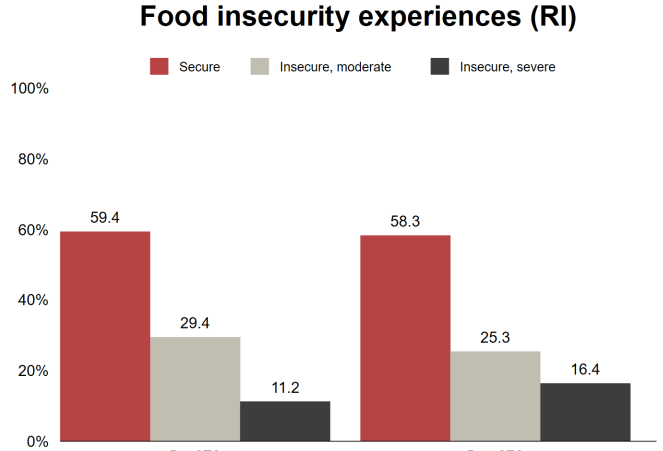
Sample size: 137

Key Finding 3: The most common uses of the CTC payments among RI families were purchasing food for their family (47%), managing bills (42%), and clothing expenses (41%).



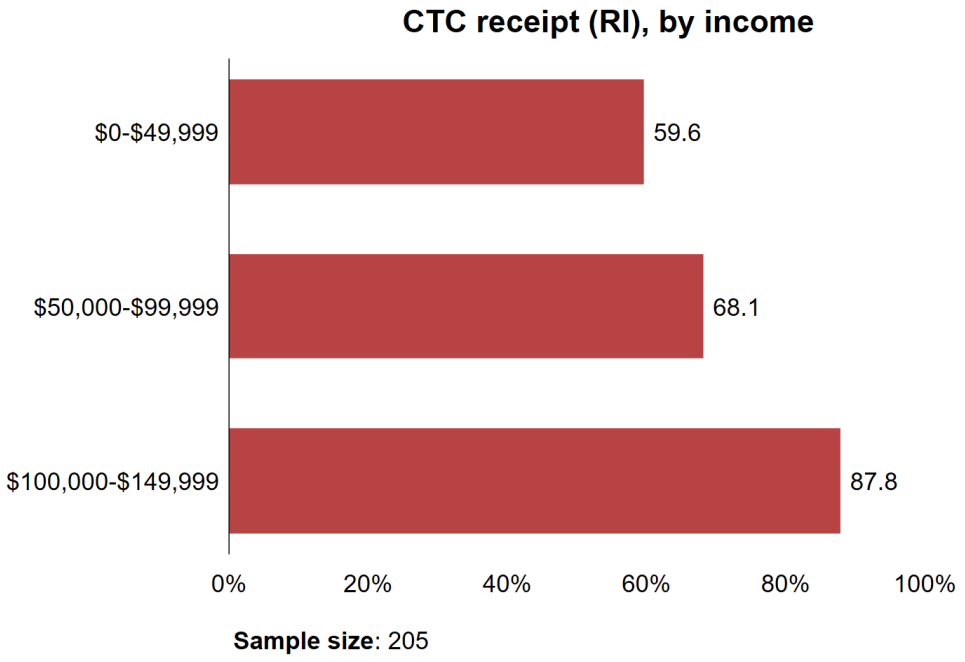
Sample size: 137

Key Finding 4: Eligible RI families experienced lower rates of moderate food insecurity after CTC payments, though severe food insecurity increased as well.

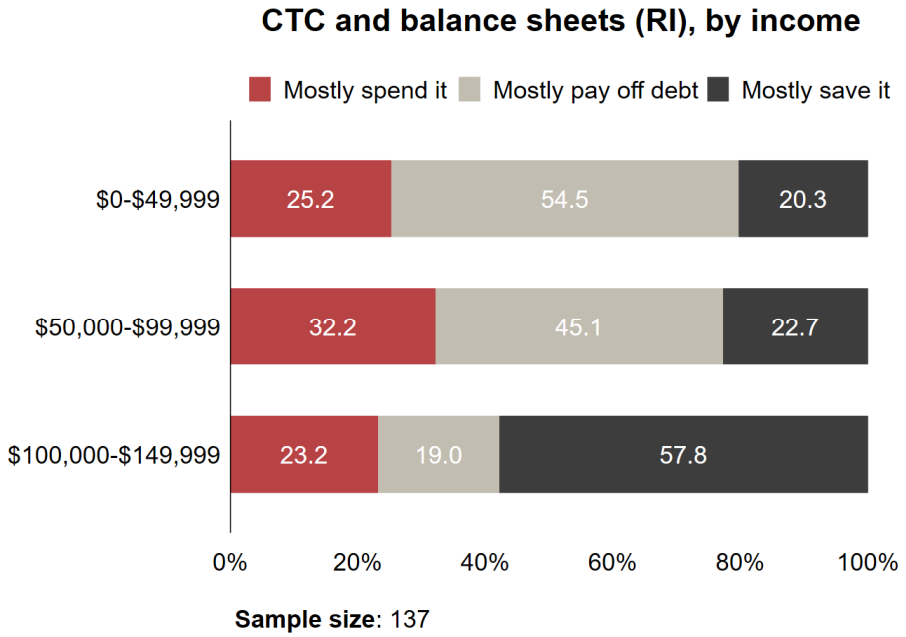


Sample size (*Pre-CTC, week 30-33*): 389; **Sample size** (*Post-CTC, week 34-35*): 205

Key Finding 5: RI families in the upper income category received the CTC at the highest rate (88%), followed by families in the middle income category (68%).



Key Finding 6: RI families in the lowest income category were 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.



How are South Carolina families using their Child Tax Credit payments?

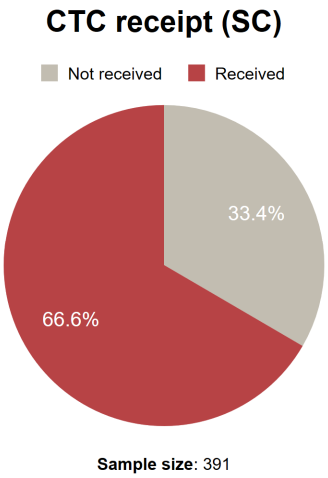
Evidence from Census Data

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.

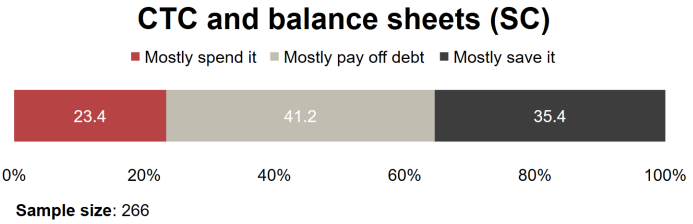
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of South Carolina families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

Key Finding 1: 67% of eligible SC families received the CTC.



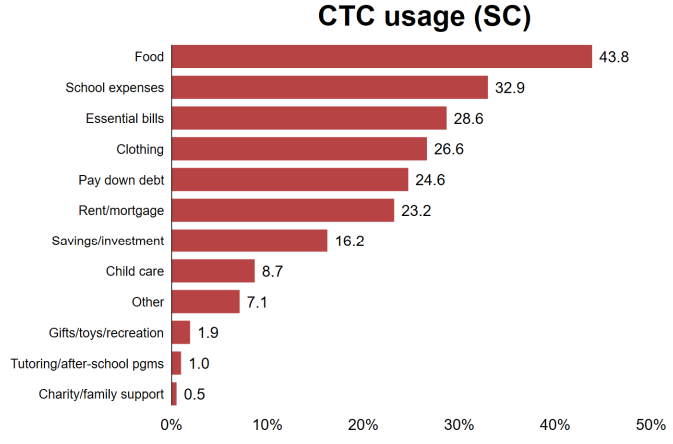
Sample size: 391

Key Finding 2: 41% of SC families reported mostly using their CTC to pay down debt, 35% mostly saved their CTC, and 23% mostly spent it.



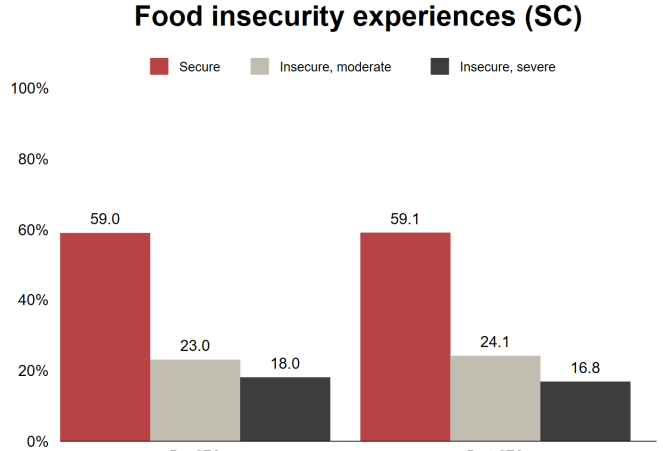
Sample size: 266

Key Finding 3: The most common uses of the CTC payments among SC families were purchasing food for their family (44%), school expenses (33%), and managing bills (29%).



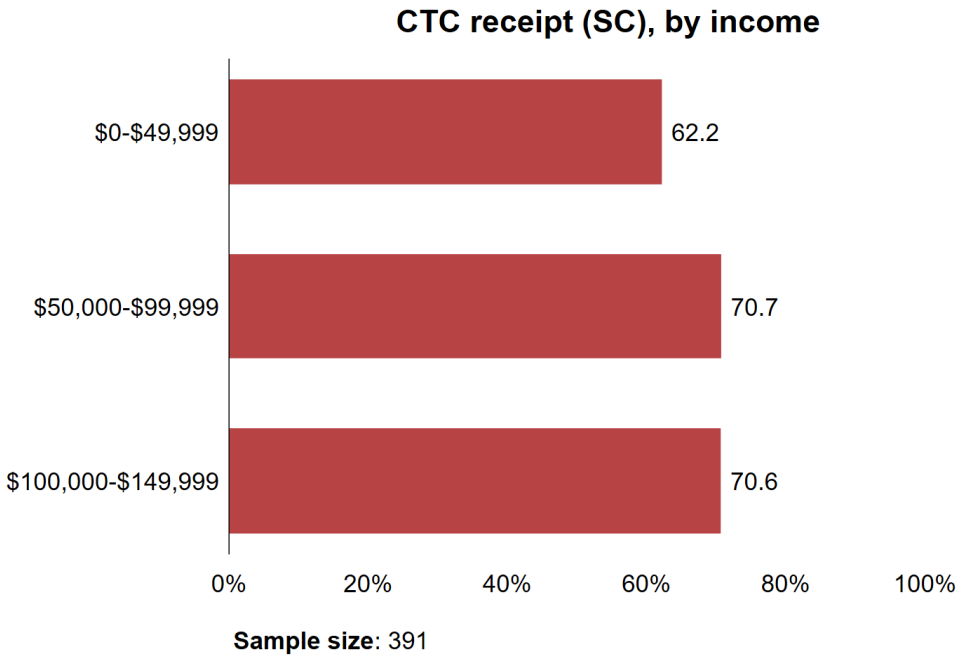
Sample size: 267

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

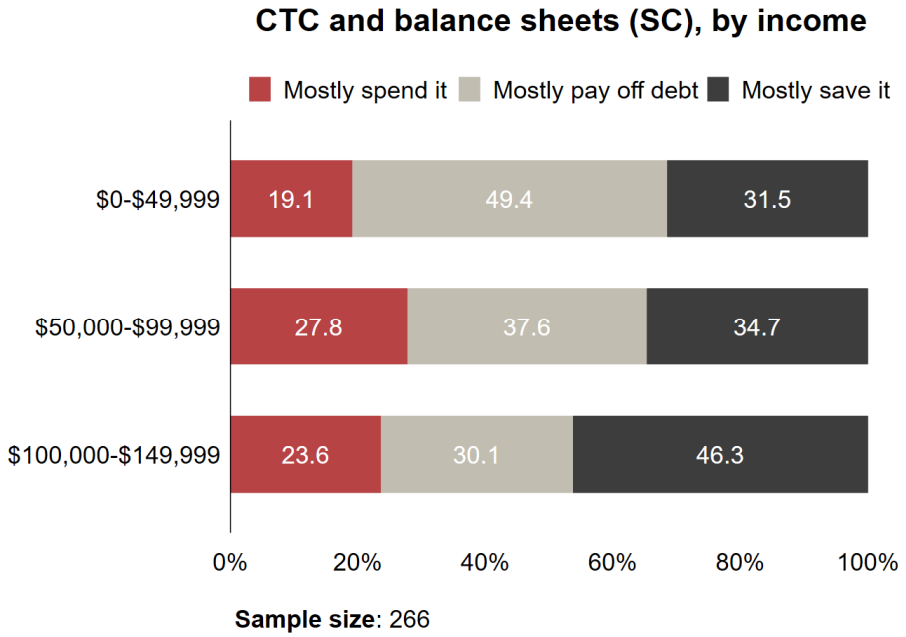


Sample size (*Pre-CTC, week 30-33*): 719; **Sample size** (*Post-CTC, week 34-35*): 391

Key Finding 5: SC families in the middle and upper income categories received the CTC at a similar rate (71%), while 62% of those in the lowest income category received the CTC.



Key Finding 6: SC families in the lowest income category were 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.



How are South Dakota families using their Child Tax Credit payments?

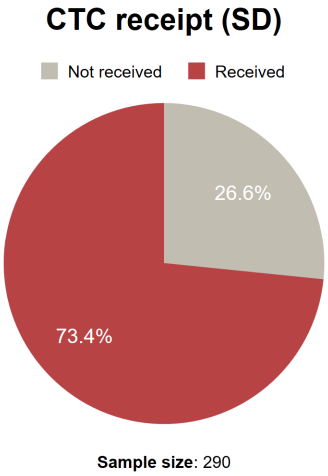
Evidence from Census Data

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.

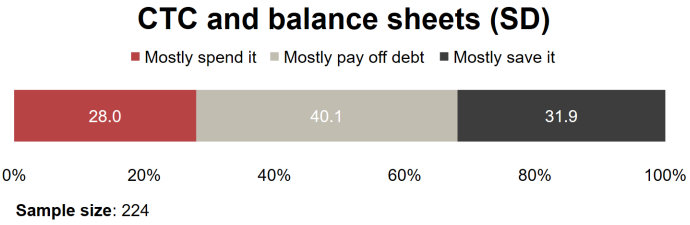
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of South Dakota families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

Key Finding 1: 73% of eligible SD families received the CTC.



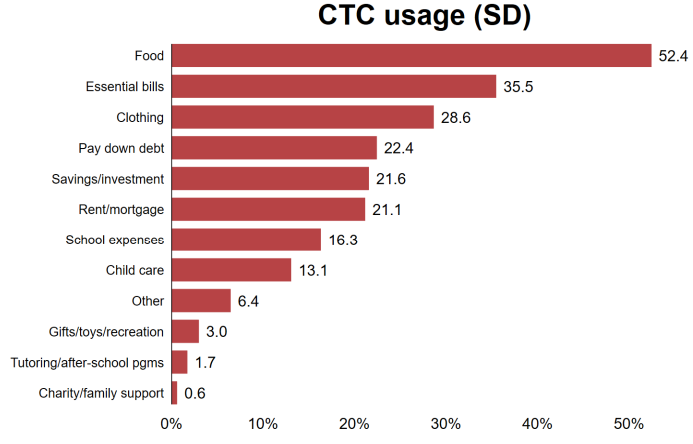
Sample size: 290

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



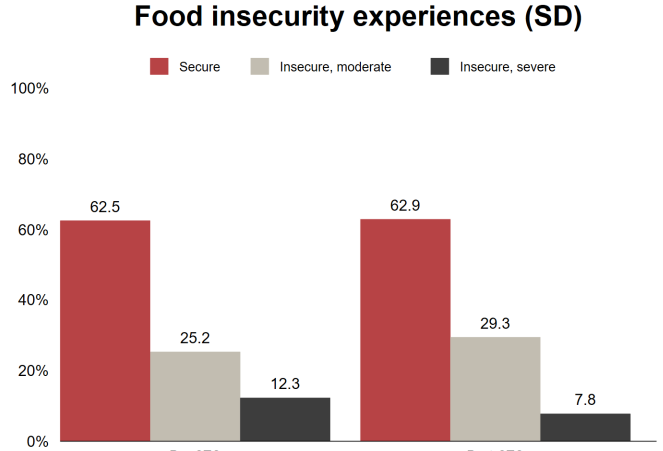
Sample size: 224

Key Finding 3: The most common uses of the CTC payments among SD families were purchasing food for their family (52%), managing bills (36%), and clothing costs (29%).



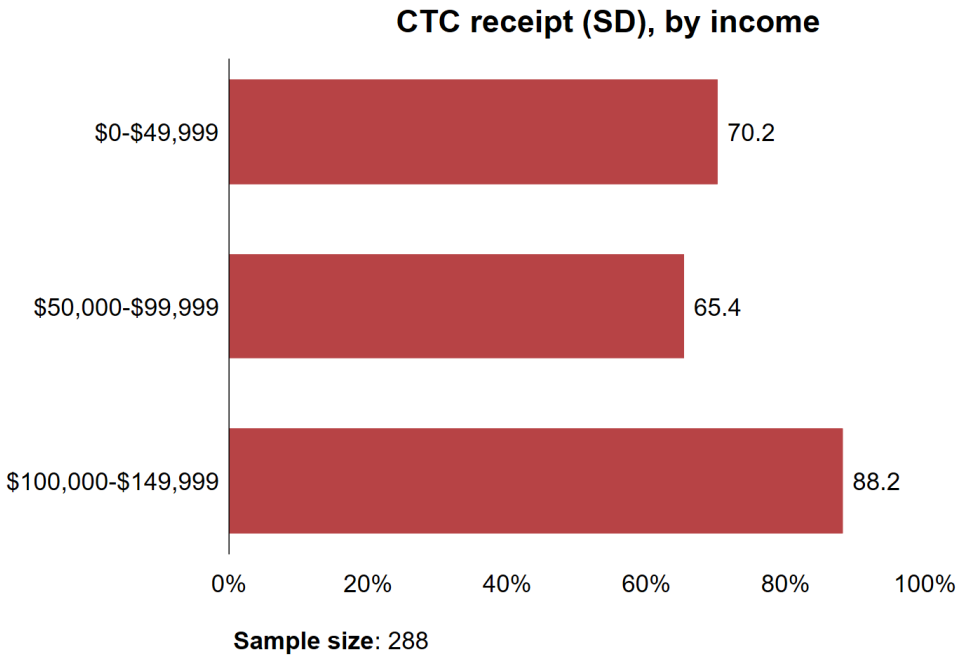
Sample size: 224

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

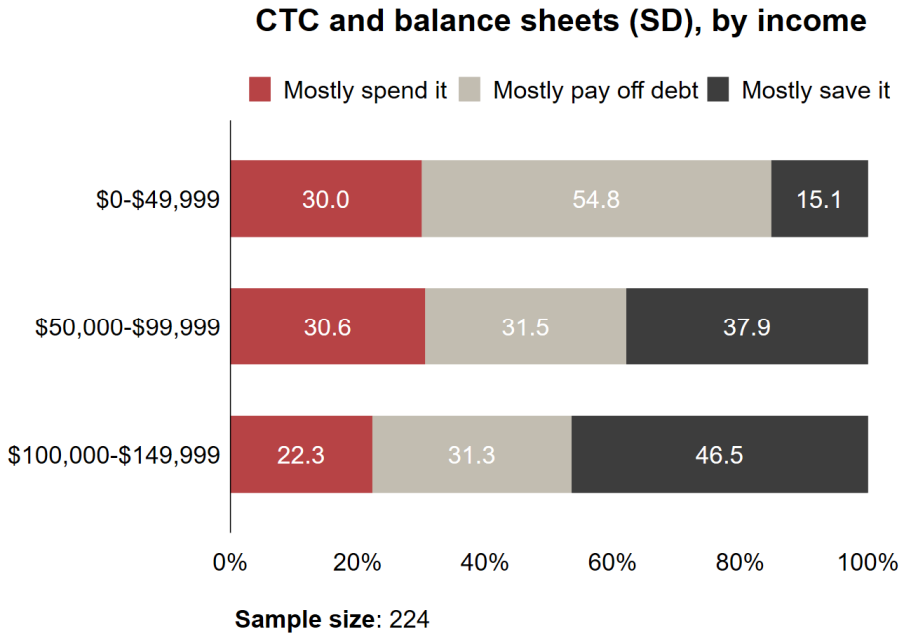


Sample size (*Pre-CTC, week 30-33*): 489; **Sample size** (*Post-CTC, week 34-35*): 290

Key Finding 5: SD families in the upper income category received the CTC at the highest rate (88%), followed by families in the lowest income category (70%).



Key Finding 6: SD families in the lowest income category were 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.



How are Tennessee families using their Child Tax Credit payments?

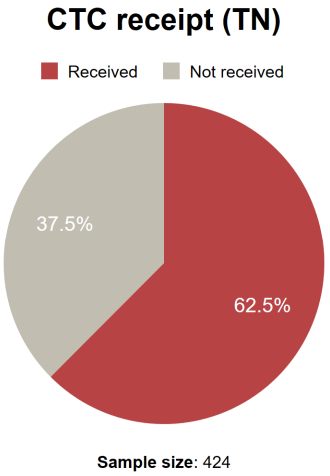
Evidence from Census Data

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.

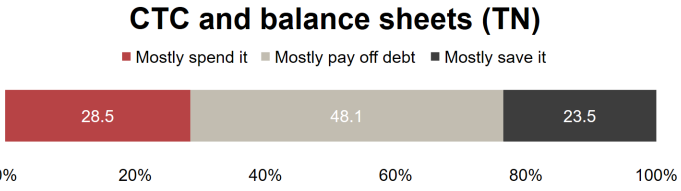
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Tennessee families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the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

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



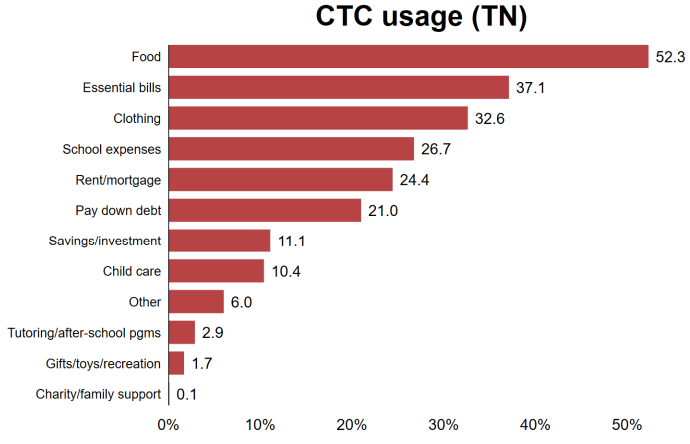
Sample size: 424

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.



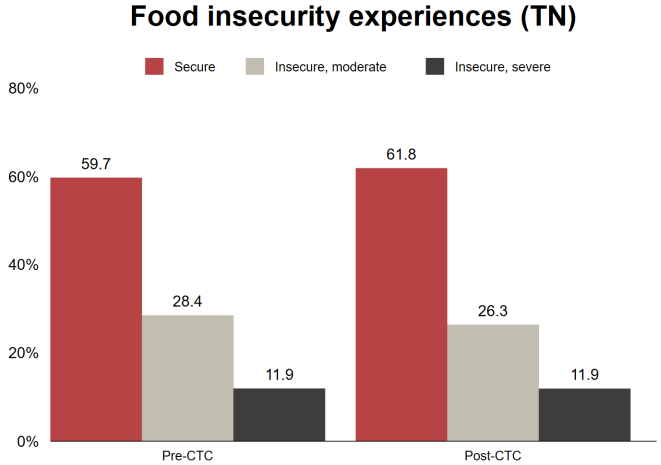
Sample size: 268

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%).



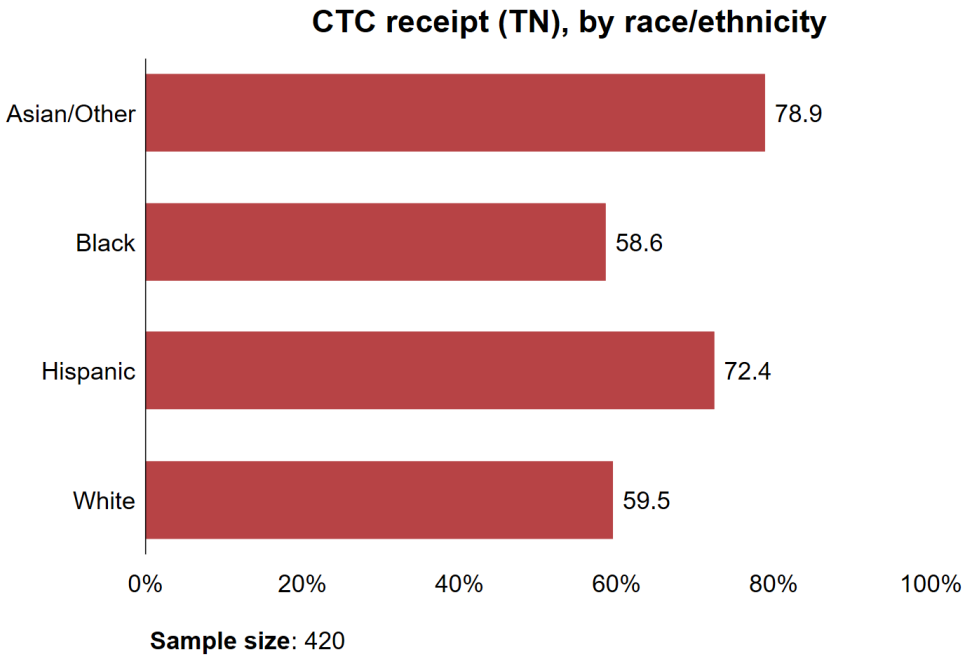
Sample size: 270

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.

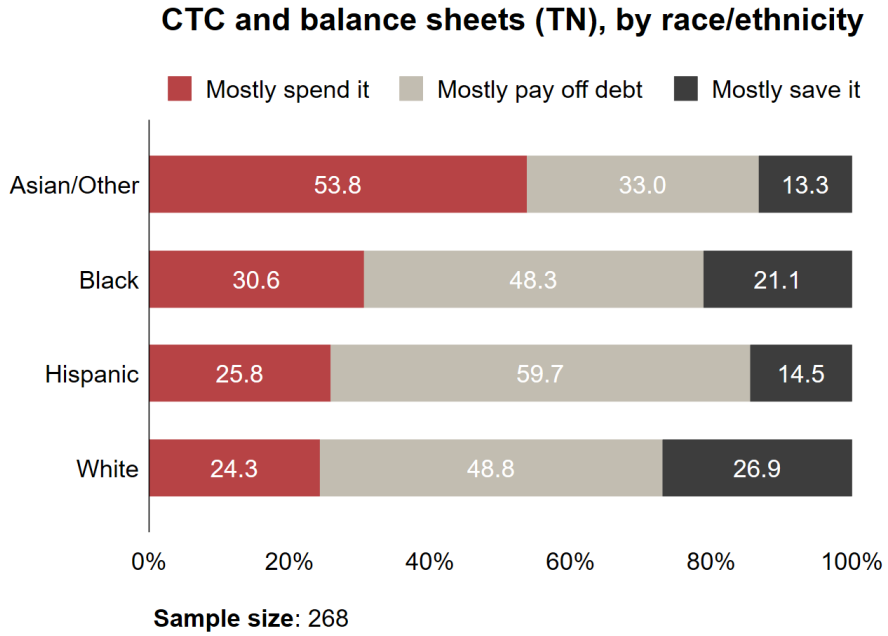


Sample size (*Pre-CTC, week 30-33*): 866; **Sample size** (*Post-CTC, week 34-35*): 424

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?

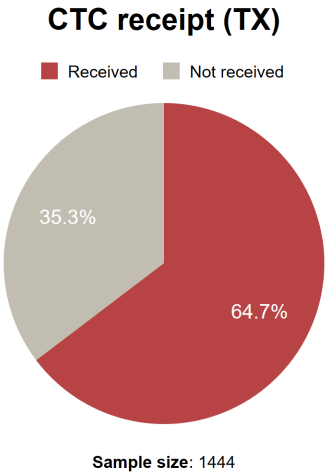
Evidence from Census Data

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.

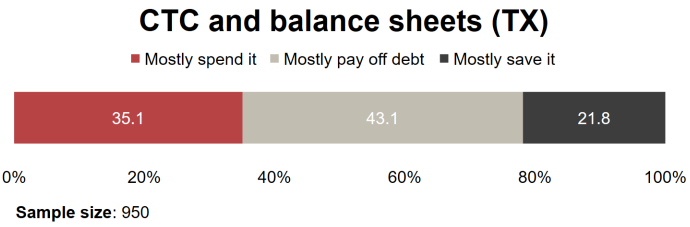
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible Texas families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



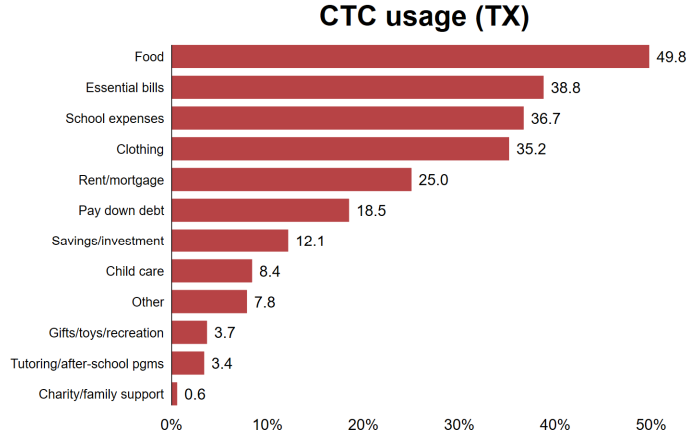
Sample size: 1444

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.



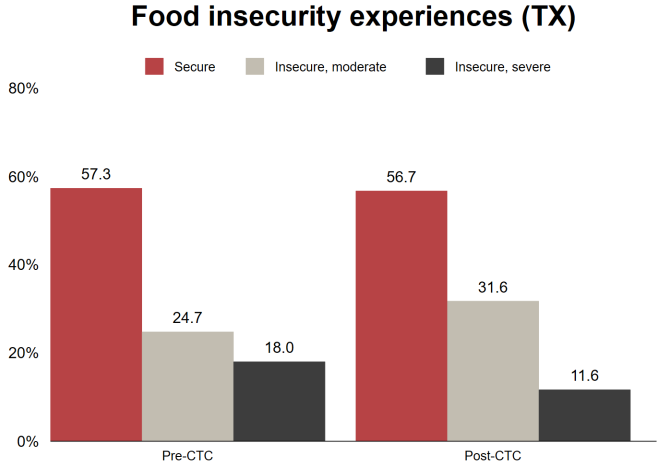
Sample size: 950

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%).



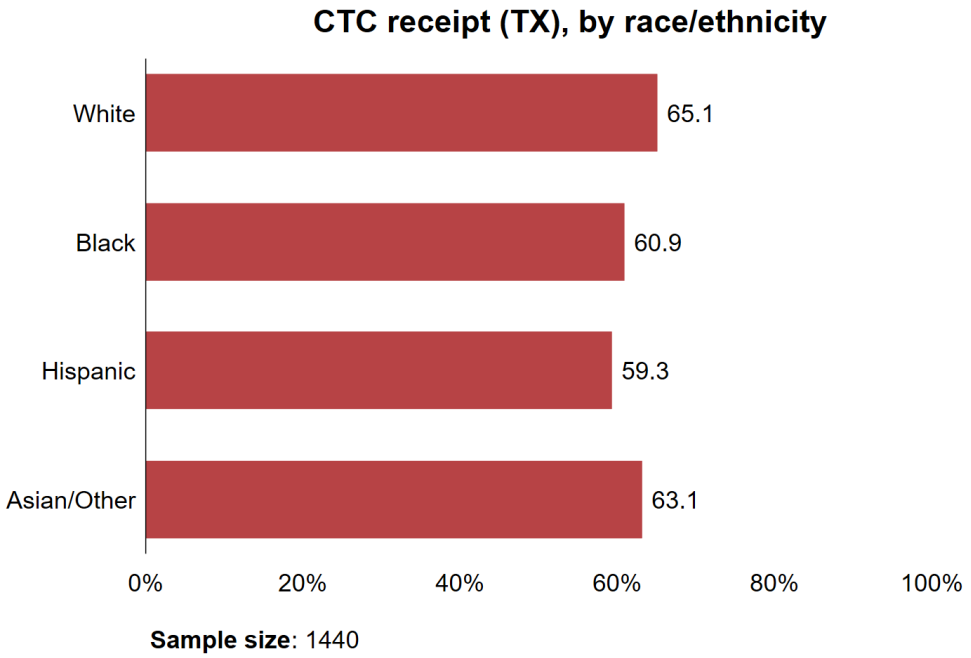
Sample size: 952

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.

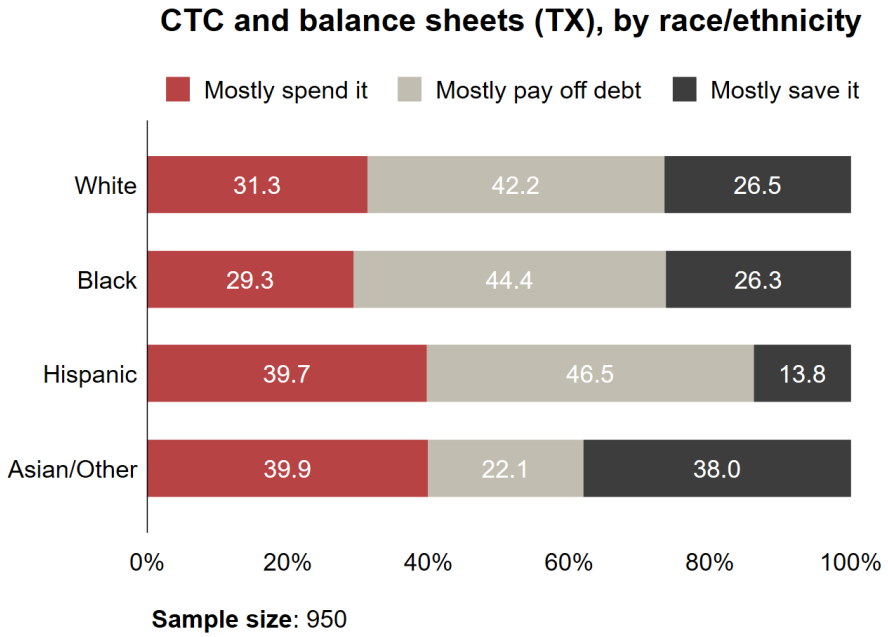


Sample size (*Pre-CTC, week 30-33*): 2772; **Sample size** (*Post-CTC, week 34-35*): 1444

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 Utah families using their Child Tax Credit payments?

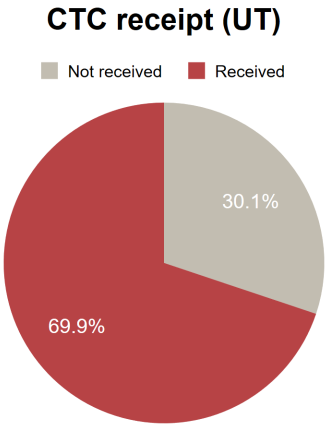
Evidence from Census Data

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.

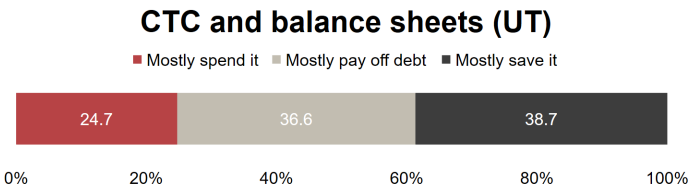
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Utah families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two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

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



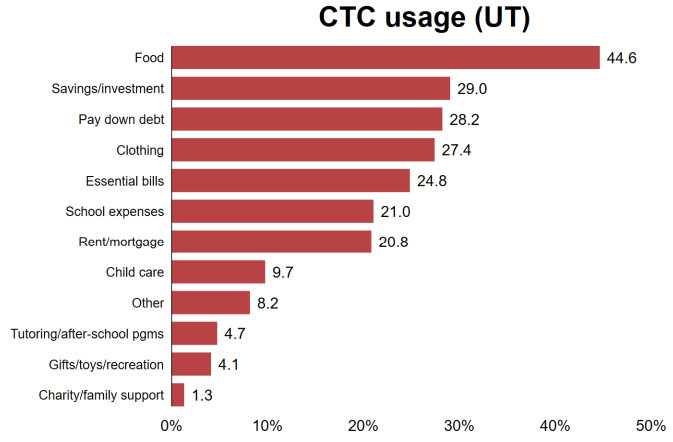
Sample size: 973

Key Finding 2: 37% of UT families reported mostly using their CTC to pay down debt, 39% mostly saved their CTC, and 25% mostly spent it.



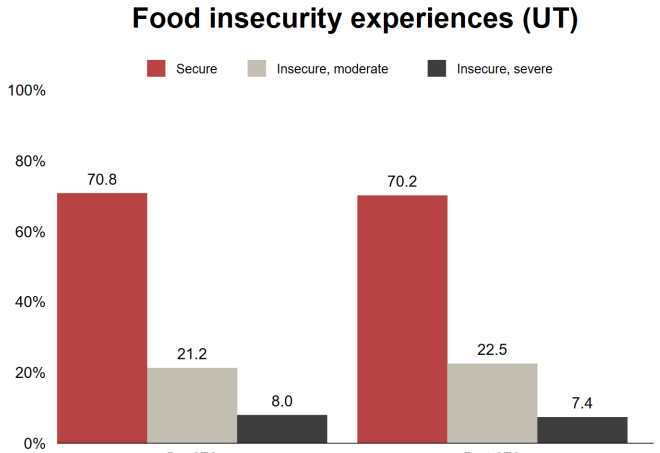
Sample size: 686

Key Finding 3: The most common uses of the CTC payments among UT families were purchasing food for their family (45%), contributing to savings or investments (29%), and paying down debt (28%).



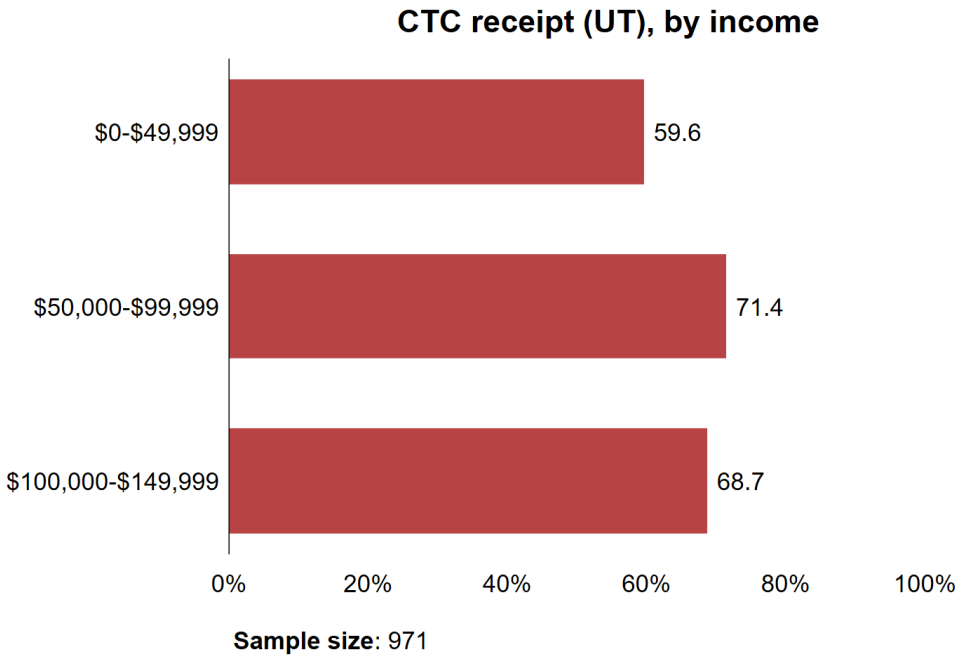
Sample size: 689

Key Finding 4: Food insecurity rates were largely flat among eligible UT families after the CTC payments went out.

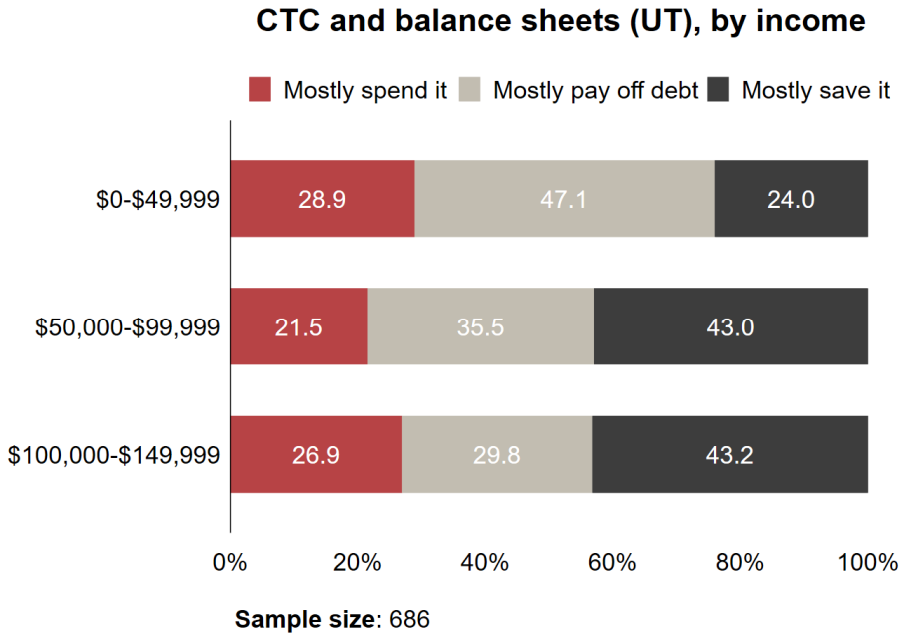


Sample size (*Pre-CTC, week 30-33*): 1863; **Sample size** (*Post-CTC, week 34-35*): 973

Key Finding 5: UT families in the middle income category received the CTC at the highest rate (71%), followed by families in the highest income category (69%).



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



How are Vermont families using their Child Tax Credit payments?

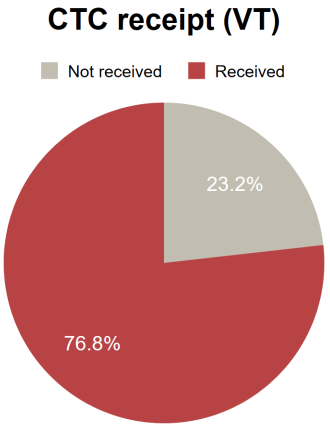
Evidence from Census Data

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.

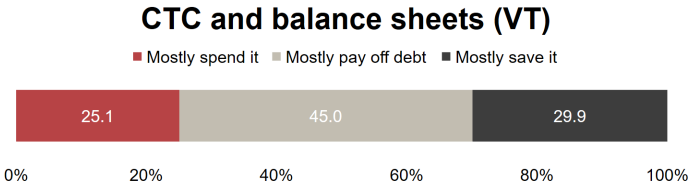
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Vermont families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 77% of eligible VT families received the CTC.



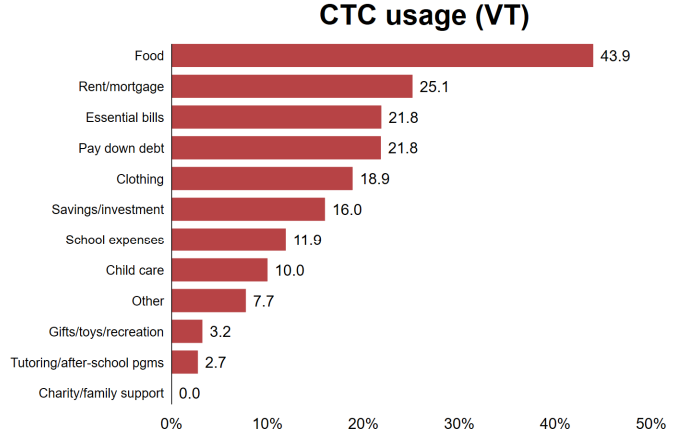
Sample size: 209

Key Finding 2: 45% of VT families reported mostly using their CTC to pay down debt, 30% mostly saved their CTC, and 25% mostly spent it.



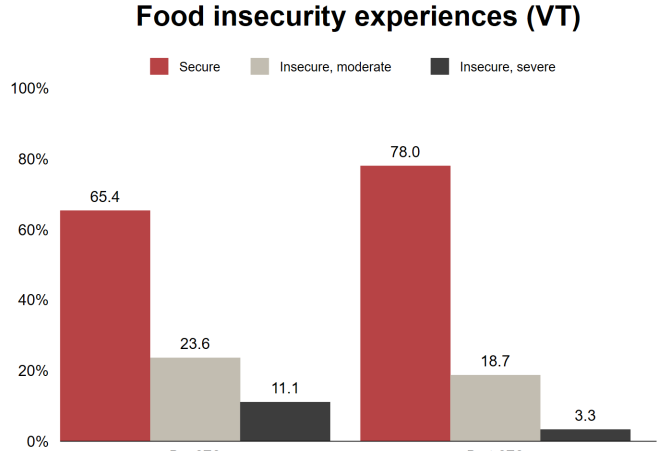
Sample size: 156

Key Finding 3: The most common uses of the CTC payments among VT families were purchasing food for their family (44%), paying for housing costs (25%), and managing bills (22%).



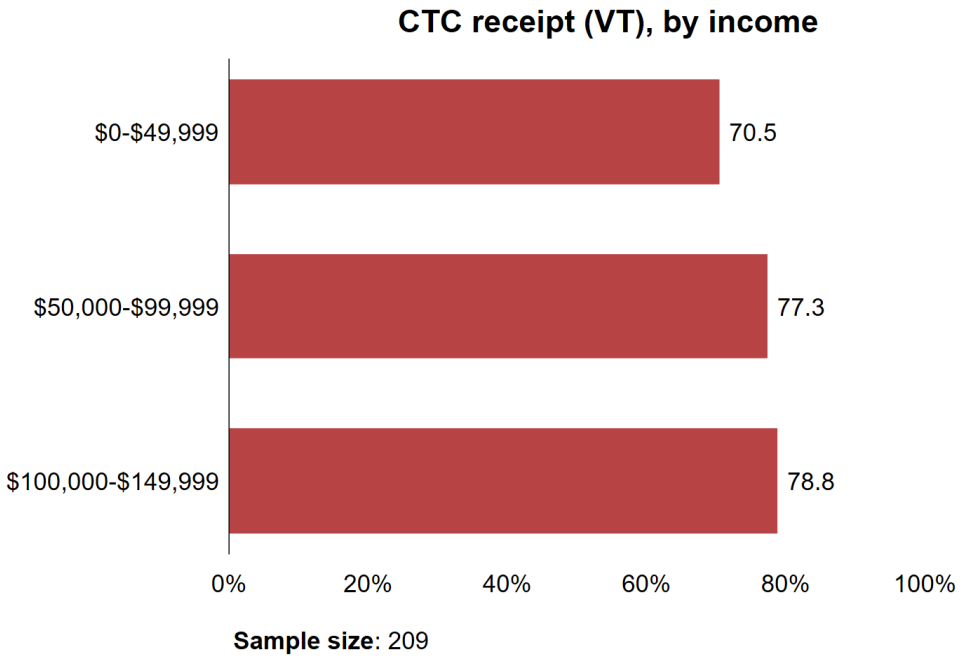
Sample size: 156

Key Finding 4: Eligible VT families experienced much lower rates of moderate and severe food insecurity after CTC payments went out, as well as a large increase in overall food security.

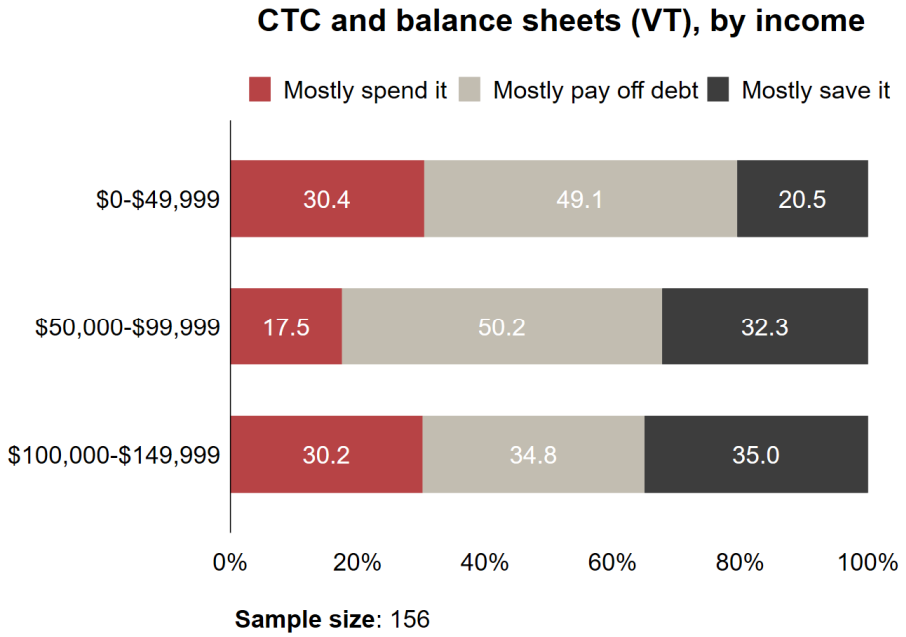


Sample size (*Pre-CTC, week 30-33*): 441; **Sample size** (*Post-CTC, week 34-35*): 209

Key Finding 5: VT families in all income categories received the CTC at similar rates (71%-79%).



Key Finding 6: Roughly half of VT families in the low and middle income categories used their CTC to mostly pay down debt, while those in the high income category were more fairly evenly split in their usage of the CTC.



Washington University in St. Louis
Social Policy Institute

Appalachian State University

How are Virginia families using their Child Tax Credit payments?

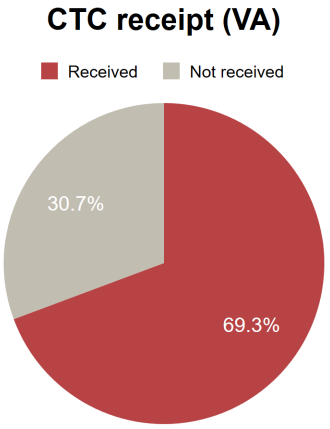
Evidence from Census Data

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.

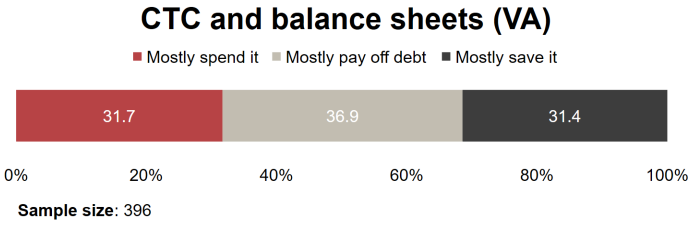
In this brief, we use data from the Census Household Pulse survey to examine how a representative sample of CTC-eligible families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first two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

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



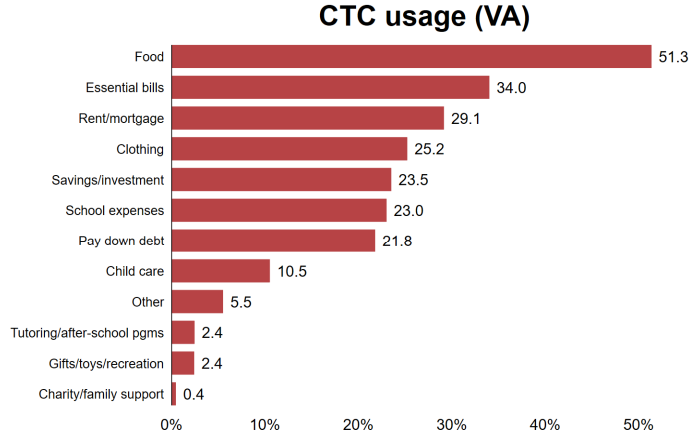
Sample size: 570

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.



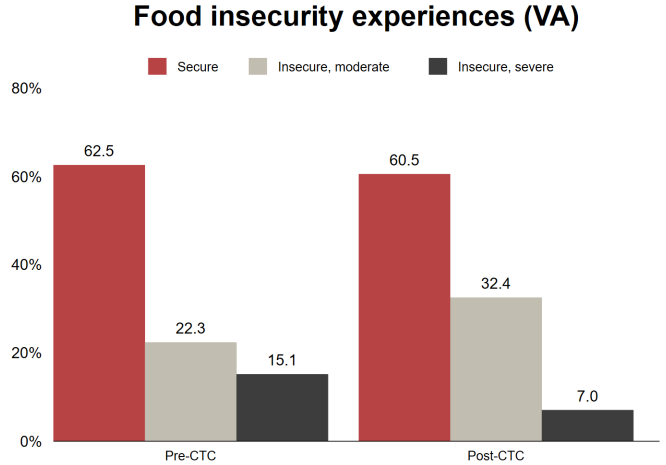
Sample size: 396

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%).



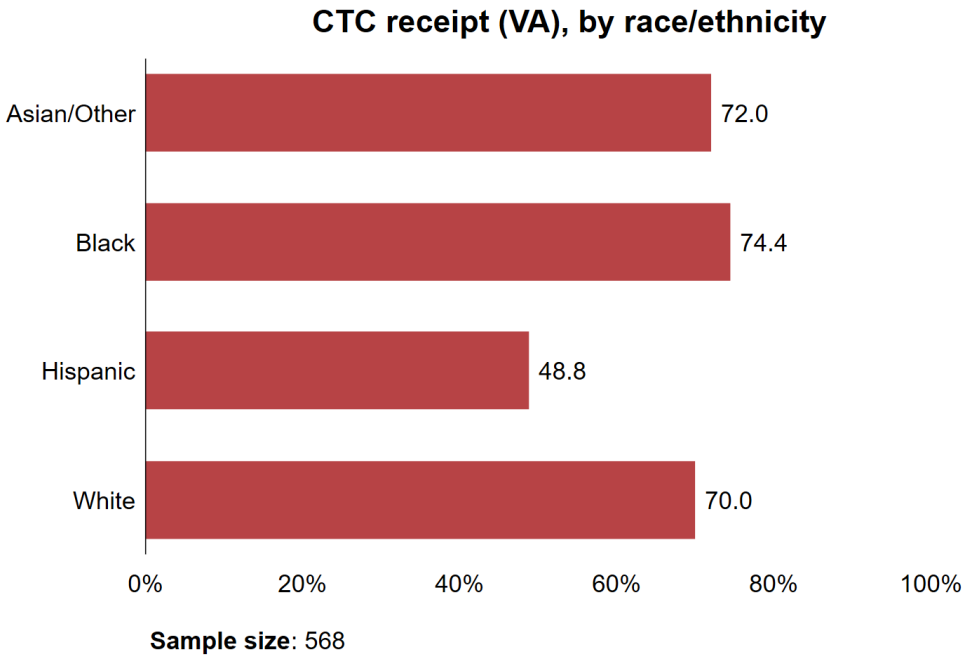
Sample size: 396

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.

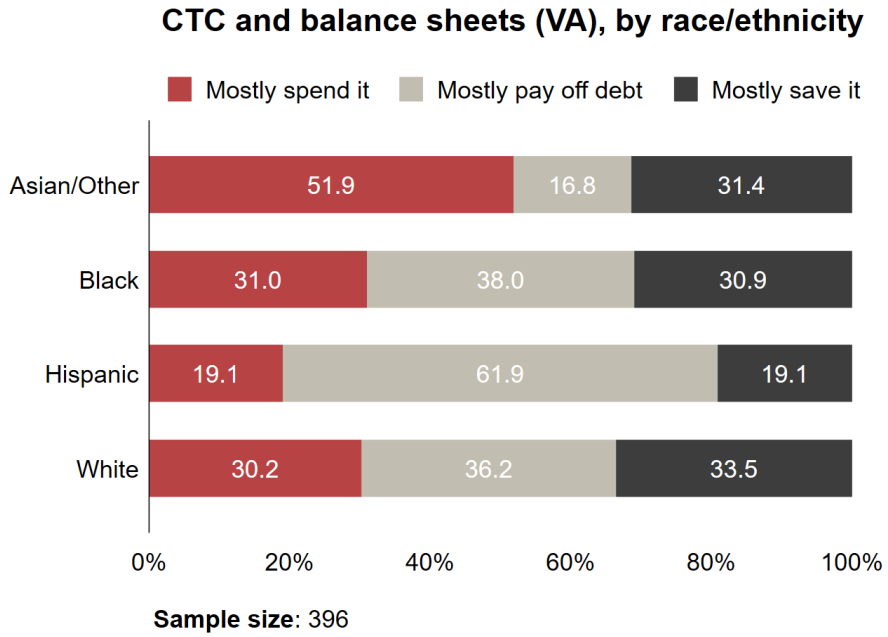


Sample size (*Pre-CTC, week 30-33*): 1143; **Sample size** (*Post-CTC, week 34-35*): 570

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.



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.



How are Washington families using their Child Tax Credit payments?

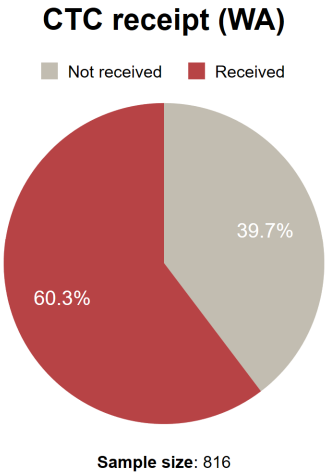
Evidence from Census Data

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.

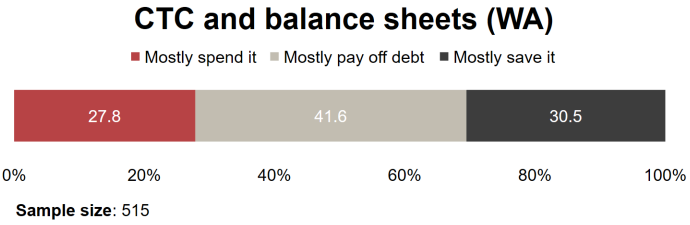
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Washington families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



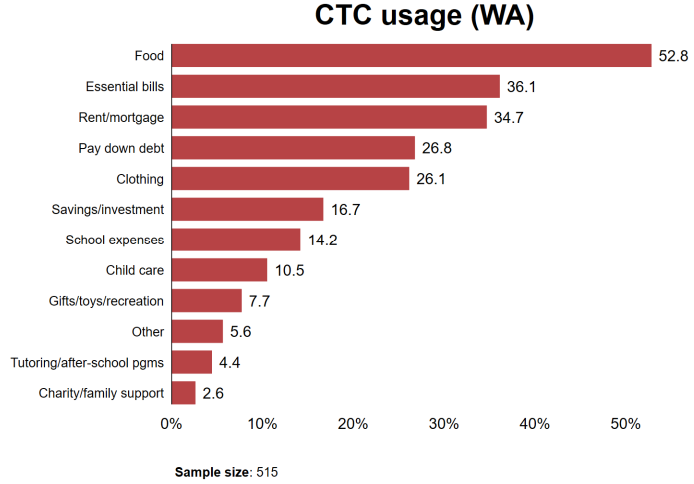
Sample size: 816

Key Finding 2: 42% of WA families reported mostly using their CTC to pay down debt, 31% mostly saved their CTC, and 28% mostly spent it.



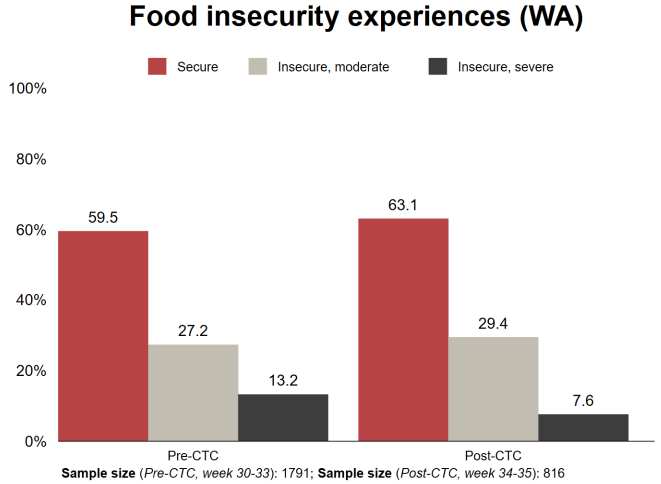
Sample size: 515

Key Finding 3: The most common uses of the CTC payments among WA families were purchasing food for their family (53%), managing bills (36%), and housing costs (35%).



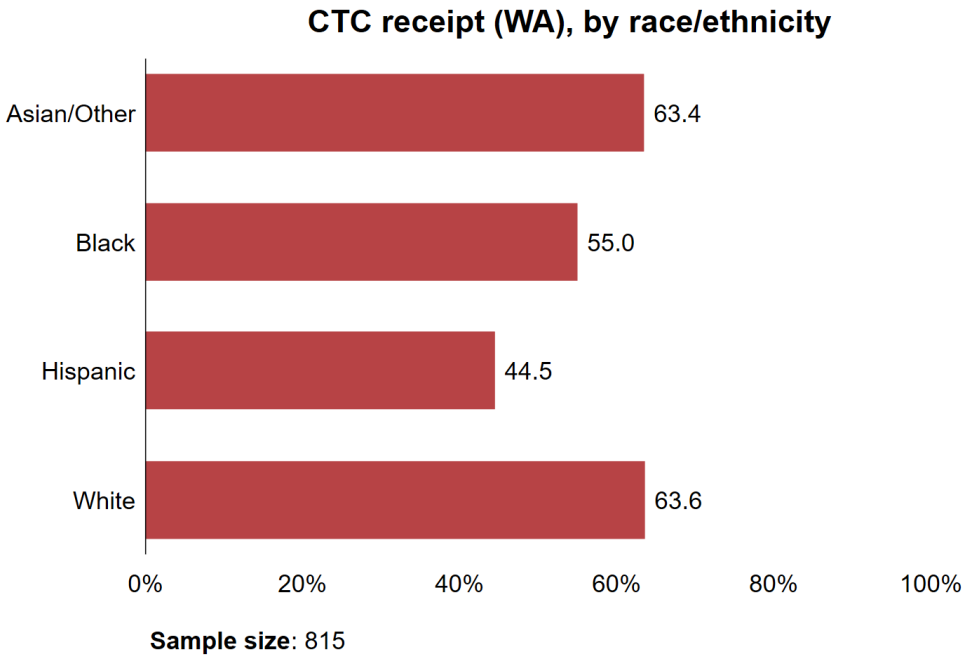
Sample size: 515

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

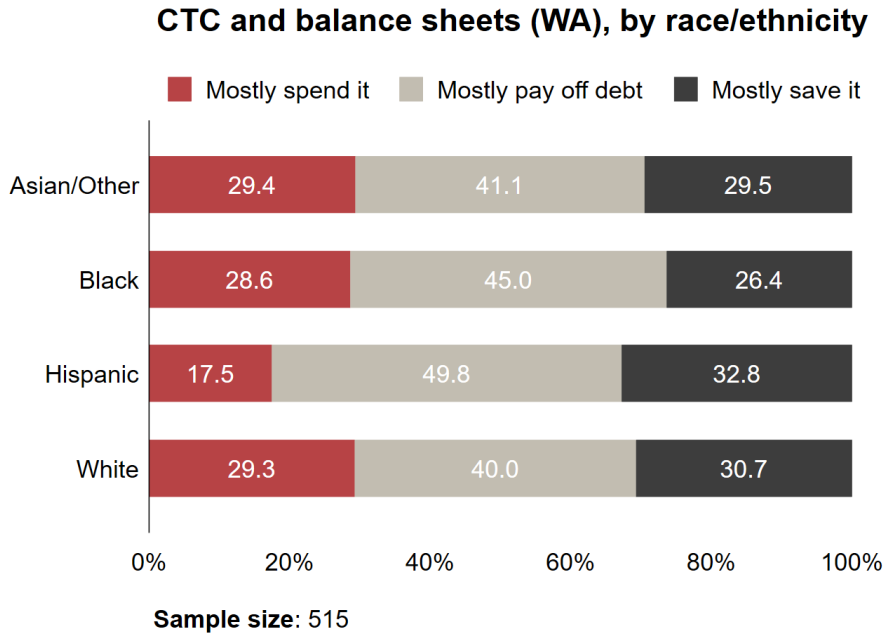


Sample size (*Pre-CTC, week 30-33*): 1791; **Sample size** (*Post-CTC, week 34-35*): 816

Key Finding 5: WA Asian families or those of some other race/ethnicity and white families received the CTC at similar rates (63%-64%), followed by 55% of Black families. Fewer than half of Hispanic families received the CTC.



Key Finding 6: Usage of the CTC was similar across different racial/ethnic groups in WA, though Hispanic families were slightly more likely to mostly save or mostly pay down debt with the CTC.



How are Washington, D.C. families using their Child Tax Credit payments?

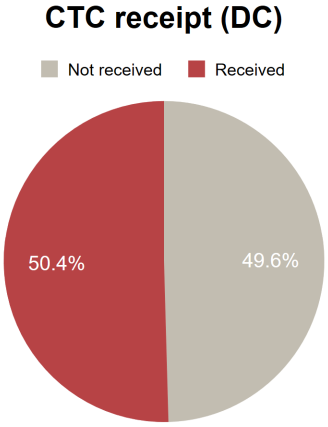
Evidence from Census Data

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.

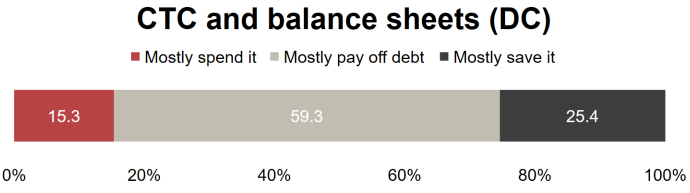
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Washington, D.C. families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which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

Key Finding 1: 50.4% of eligible DC families received the CTC.



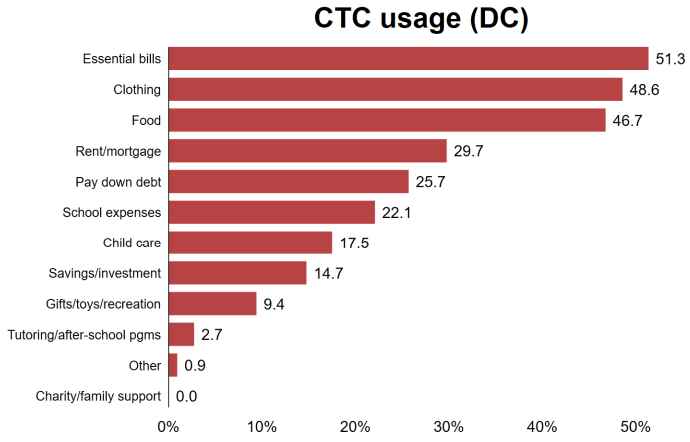
Sample size: 126

Key Finding 2: 59% of DC families reported mostly using their CTC to pay down debt, 25% mostly saved their CTC, and 15% mostly spent it.



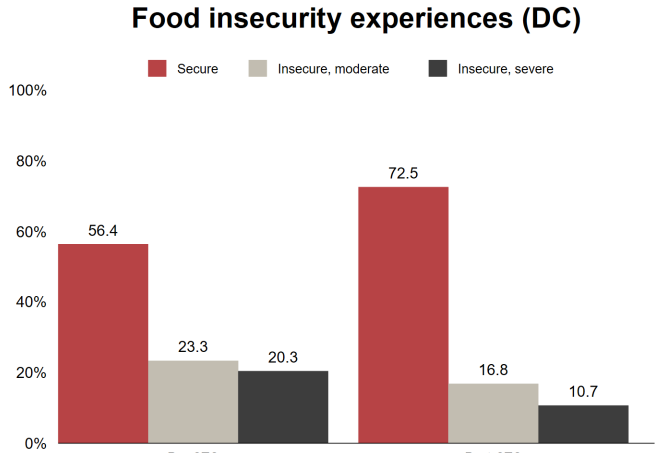
Sample size: 60

Key Finding 3: The most common uses of the CTC payments among DC families were managing bills (51%), clothing costs (49%), and purchasing food for their family (47%).



Sample size: 60

Key Finding 4: Eligible DC families experienced lower rates of moderate and severe food insecurity after CTC payments went out. Overall food security increased substantially.



Sample size (*Pre-CTC, week 30-33*): 307; **Sample size** (*Post-CTC, week 34-35*): 126

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

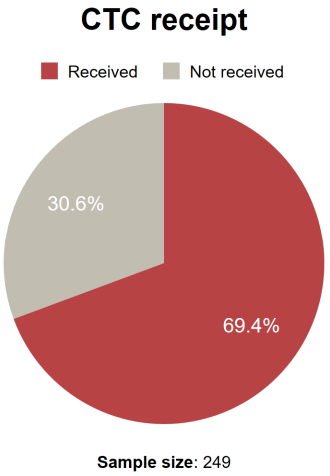
Evidence from Census Data

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.

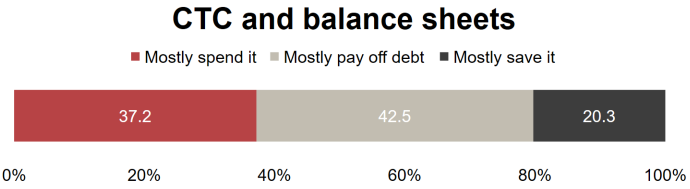
In this brief, we use the Census Household Pulse survey to examine how a representative sample of CTC-eligible West Virginia families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



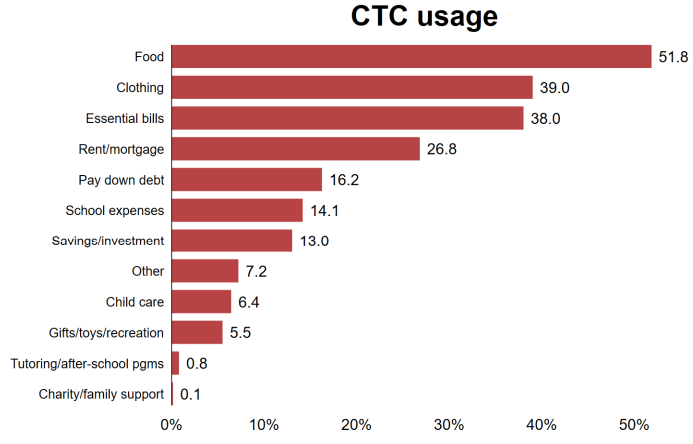
Sample size: 249

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.



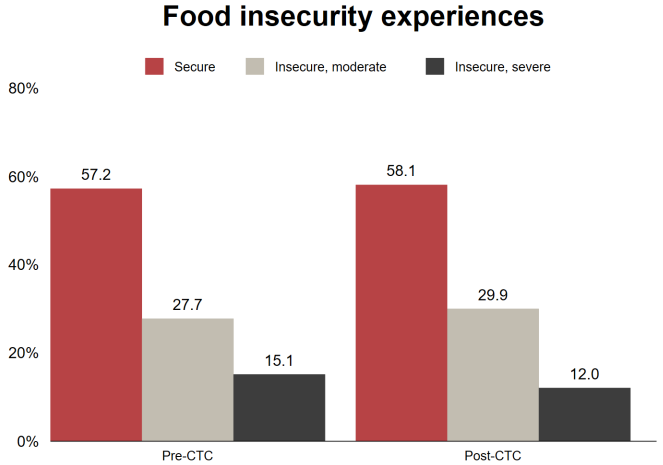
Sample size: 182

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%).



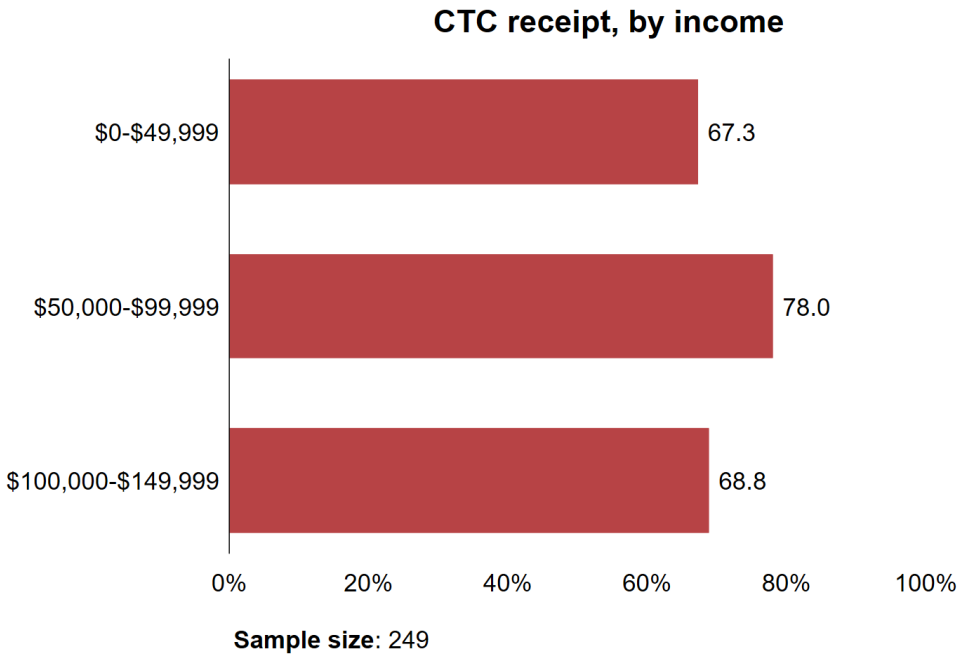
Sample size: 183

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.

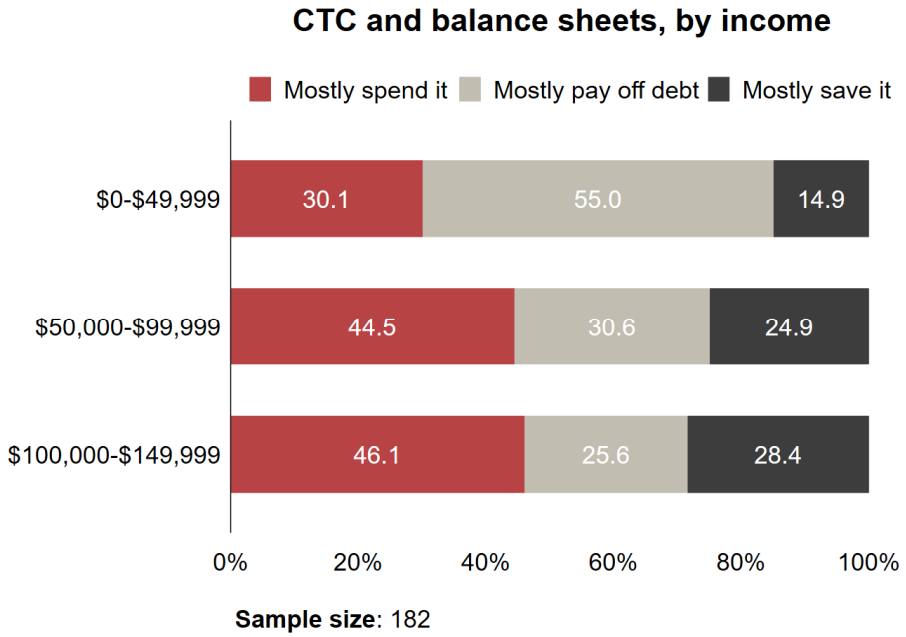


Sample size (*Pre-CTC, week 30-33*): 486; **Sample size** (*Post-CTC, week 34-35*): 249

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 Wisconsin families using their Child Tax Credit payments?

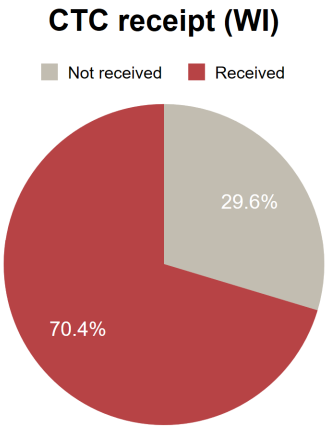
Evidence from Census Data

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.

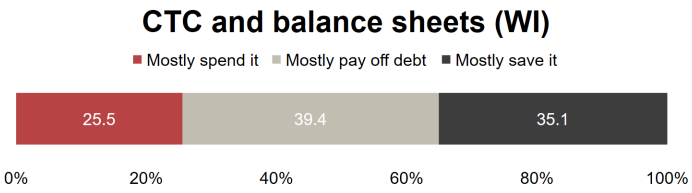
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Wisconsin families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

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



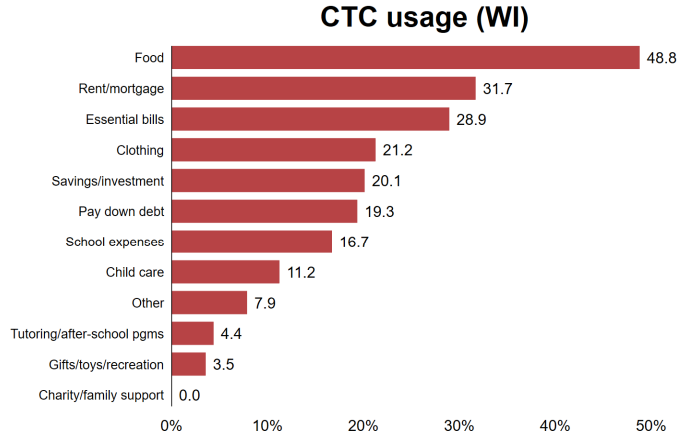
Sample size: 381

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



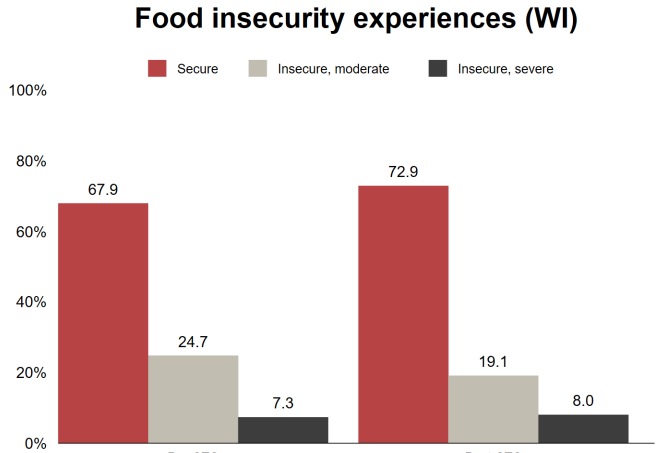
Sample size: 281

Key Finding 3: The most common uses of the CTC payments among WI families were purchasing food for their family (49%), housing costs (32%), and managing bills (29%).



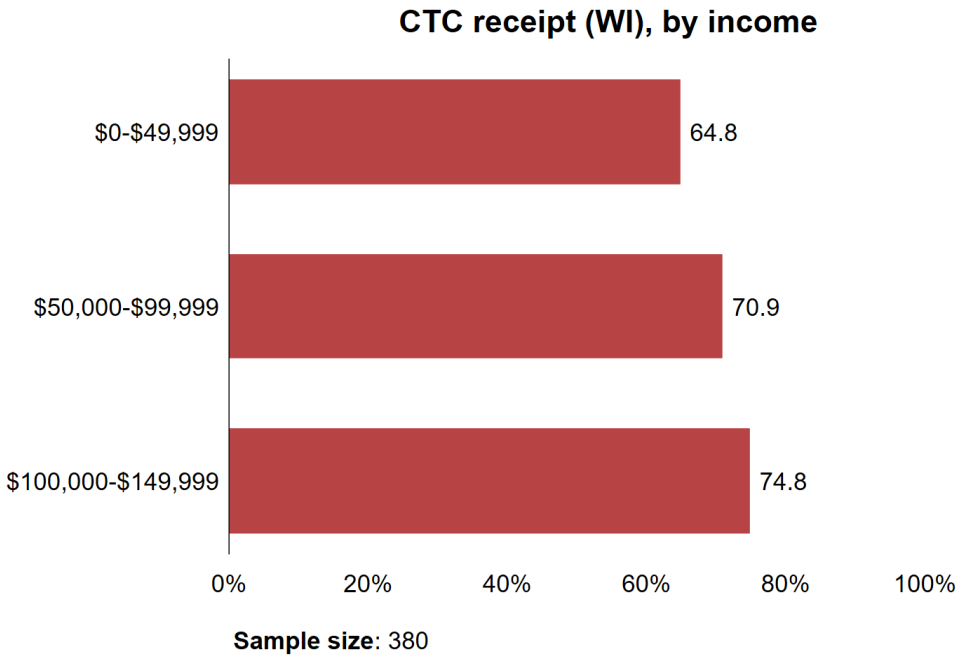
Sample size: 281

Key Finding 4: Eligible WI families experienced a lower rate of moderate food insecurity and a higher rate of overall food security after CTC payments went out.

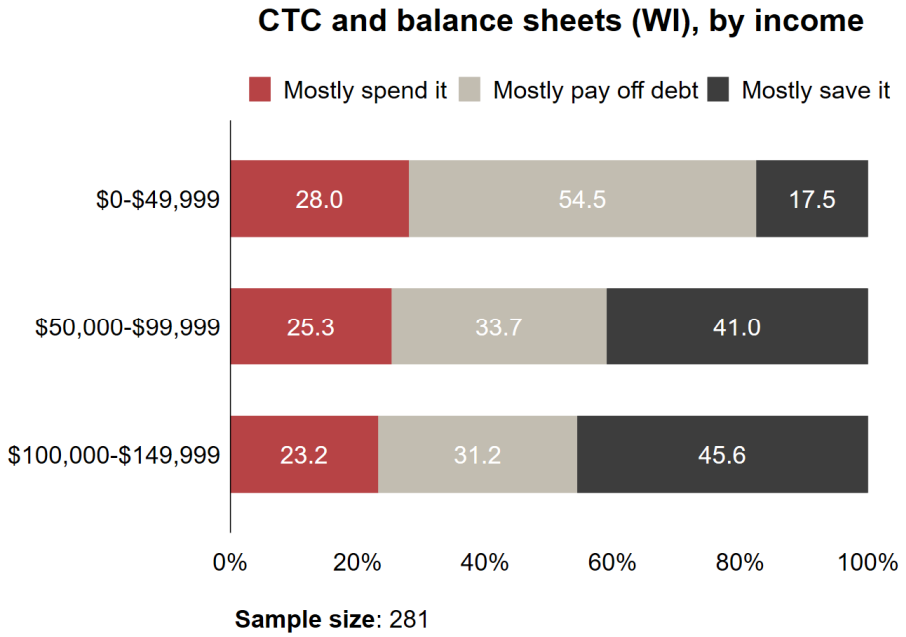


Sample size (*Pre-CTC, week 30-33*): 819; **Sample size** (*Post-CTC, week 34-35*): 381

Key Finding 5: Those in the upper income category received the CTC at the highest rate (75%) followed by those in the middle income category (71%).



Key Finding 6: WI families in the lowest income category were 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 CTC funds.



How are Wyoming families using their Child Tax Credit payments?

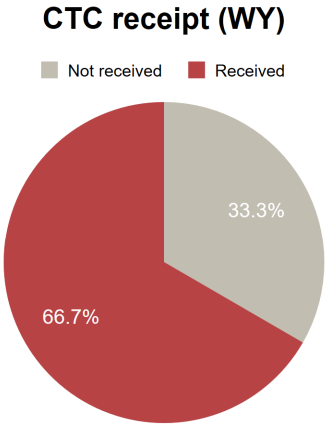
Evidence from Census Data

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.

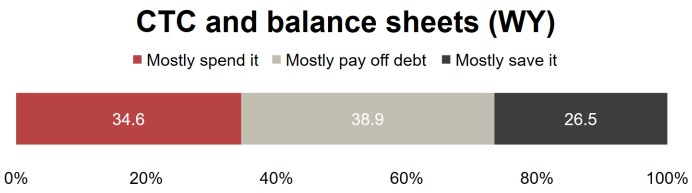
In this research brief, we use data from the Census Household Pulse survey to examine how a representative sample of Wyoming families making less than $150,000 a year report using their CTC payments. This survey was administered between July 21st and August 16th, covering the period in which the first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

Key Finding 1: 67% of eligible WY families received the CTC.



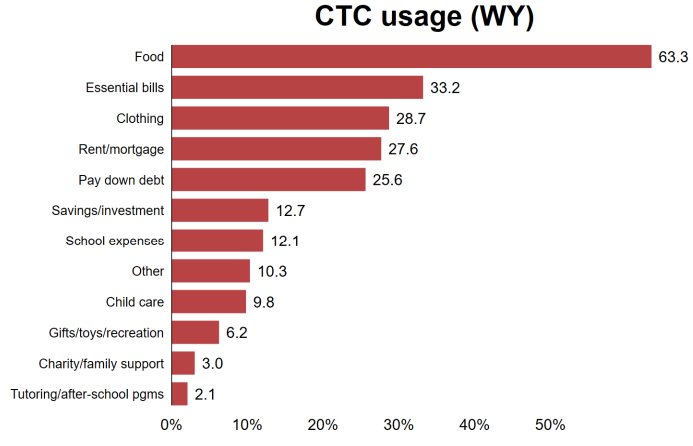
Sample size: 225

Key Finding 2: 39% of WY families reported mostly using their CTC to pay down debt, 27% mostly saved their CTC, and 35% mostly spent it.



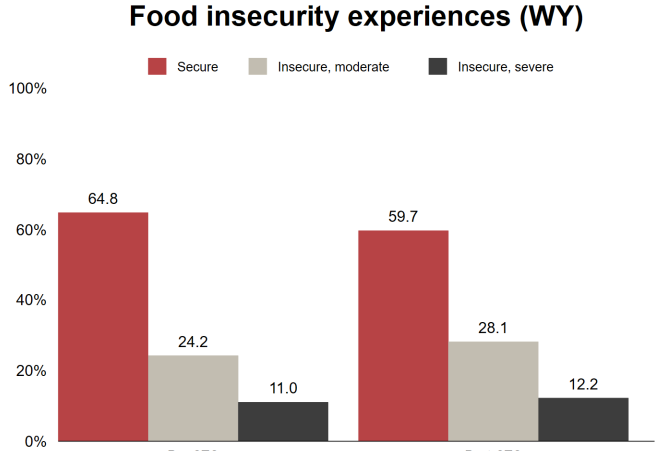
Sample size: 148

Key Finding 3: The most common uses of the CTC payments among WY families were purchasing food for their family (63%), managing bills (33%), and covering clothing costs (29%).



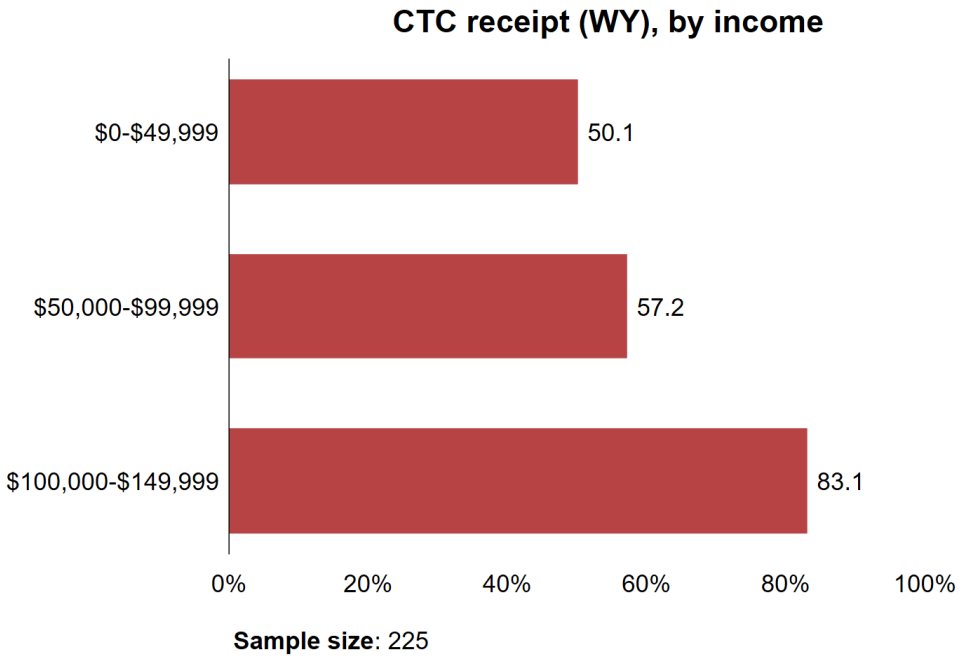
Sample size: 149

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



Sample size (*Pre-CTC, week 30-33*): 416; **Sample size** (*Post-CTC, week 34-35*): 225

Key Finding 5: Those in the highest income category received the CTC at the highest rate (83%) followed by those in the middle income category (57%).



Key Finding 6: WY families in the lowest income category were 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 CTC funds.

