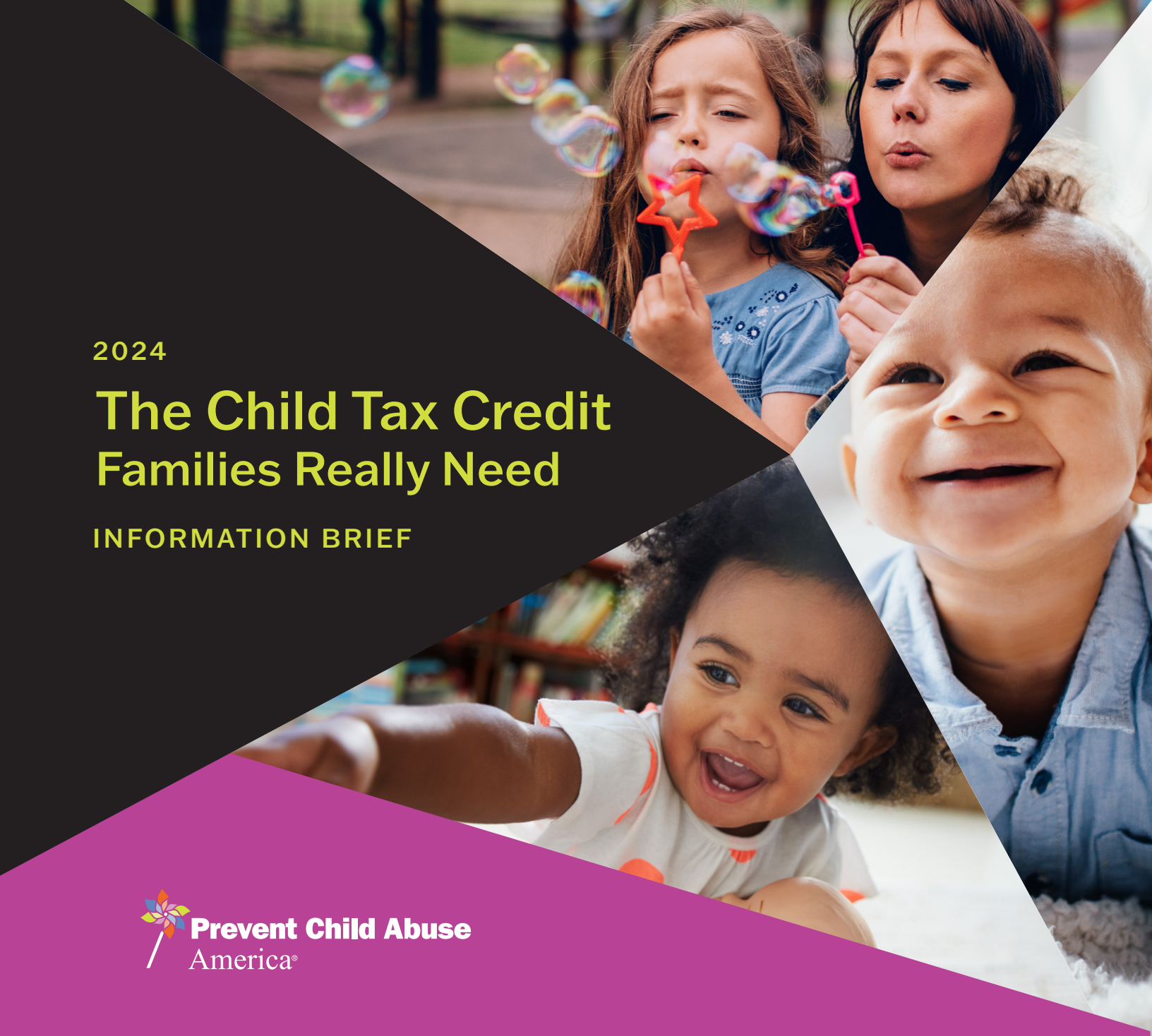


2024

# The Child Tax Credit Families Really Need

INFORMATION BRIEF

Prevent Child Abuse America®

"The Child Tax Credit puts unrestricted funds into parents and caregivers' hands so their focus can shift from meeting basic needs to supporting their children to thrive in all ways beyond financial. Every little bit helps, especially when it prevents small, unexpected expenses from becoming larger worries. A baseline income consistency and constant also gives parents more options for upward financial mobility — it costs more money to pursue higher career options that would lead to long term income and stability. Families need the child tax credit because children need care, and that care costs money."

– Valerie, Kentucky

**Authors**:

Kelly Crane, MSW
Jennifer Jones, MSW
Valerie Frost, MAEd
Kiersten Sutton, BA

**ACKNOWLEDGEMENTS:** This project was funded by the Linda I. Garrity Trust. On behalf of Prevent Child Abuse America (PCA America), the authors want to thank the Linda I. Garrity Trust for supporting this work. The authors thank Dr. Melissa T. Merrick, President and CEO, Dr. J. Bart Klika, Chief Research Officer, and Elizabeth J. Solhtalab, MPA, Chief Public Policy and Government Relations Officer, from PCA America for their insight and review of this information brief. Additionally, the authors extend gratitude to Dr. Elisa Minoff, Senior Policy Analyst, Center for the Study of Social Policy, for her thoughtful review.

**ABOUT PREVENT CHILD ABUSE AMERICA** Prevent Child Abuse America is the nation's oldest and largest organization committed to preventing child abuse and neglect before it happens. We promote programs and resources informed by science that ensure all children and families are living a purposeful and happy life with hope for the future. To learn more about PCA America's work, visit our website www.preventchildabuse.org. Additionally, PCA America encourages you to connect with Healthy Families America, the organization's signature home visiting program. Permission to copy, disseminate, or otherwise use information from this report is granted with appropriate acknowledgement.

# The Child Tax Credit Families Really Need

In May 2023, Prevent Child Abuse America (PCA America) and Chapin Hall at the University of Chicago hosted a virtual Child Tax Credit (CTC) Convening. The convening was a two-day collaboration of caregivers with lived experience receiving the CTC, leading CTC researchers, and policy experts to discuss the role, importance and impact of the CTC, and other economic supports for families. Facilitated conversations took place on the impact that the CTC, particularly the expanded CTC as part of the *American Rescue Plan* Act of 2021, had in supporting families and reducing stress – a risk factor for child abuse and neglect.

The goal of the May convening was to better understand the role that the federal CTC has in strengthening family financial stability and thereby preventing crises that could lead to unnecessary involvement with child protective services and other costly downstream interventions. Additionally, we sought to learn more about the research, evidence, current policy landscape, and the opportunities for considerations relative to the CTC to inform future research and policy efforts.

The insights from these discussions were used to shape this Information Brief and will be used as a guide to influence our current and future CTC policy and research efforts.

Our interest at PCA America is generated by the evidence that demonstrates the impact that the CTC, and other economic and concrete supports, has on preventing child abuse and neglect and involvement in child welfare. Evidence has shown that policies that strengthen family financial security and establish greater household stability help to create the conditions for children, families, and communities to thrive. A policy priority at PCA America includes economic supports for families, including the CTC, as these policies are historically bipartisan and have evidence in reducing the stressors of poverty that can overload families, promote safe and nurturing family environments, and ultimately build more prosperous communities.

> "For a long time, my husband was the breadwinner of our family and supported himself, me and our three boys on one income. As you can imagine, big purchases were very difficult to obtain during the year. Even now with myself and my husband working some purchases are still out of our reach until we get our tax return. With the extended child tax credit, we were able to not only make a big purchase, like buying a reliable vehicle, but we were also able to put money back for any unexpected expenses that might come up later on. Let's face it, some families are one unexpected expense from homelessness. Since the extended child tax credit ended putting emergency money back isn't possible. I could only imagine how difficult it might be for single parents with only one income or grandparents that are raising their grandchildren. In this economy that little extra help could mean the world to a struggling family." Mary, Kentucky*

Scott and Mary[1] are a working middle class two-earner household in central Kentucky raising three boys, including a teenager. Like all families, they have incredible hopes for their children's future. And, like any other family, some months are more financially challenging than others, which forces them to make difficult choices about which necessities to prioritize (e.g., food, clothing, utilities). Scott and Mary strive to provide for their growing children, giving them access to new opportunities, despite unpredictable external economic stressors placed on their household.

The CTC was designed for all families, including families like Scott and Mary's to help manage the increasing costs of raising children. The CTC provides financial relief for low-and middle-income families and is an effective strategy for strengthening family economic security while also reducing poverty nationwide.

---

1 Names have been changed to protect the family's identity.
*Reference: MomsRising

# Timeline of the Child Tax Credit

The CTC has seen successive legislative changes in its history[2]. Below is a high-level timeline of the federal CTC since it was established in the *Taxpayer Relief Act of 1997* through the recent *Tax Relief for American Families and Workers Act* passed by the House of Representatives in 2023.

**1997** The *Taxpayer Relief Act of 1997* establishes the CTC at $400 per child younger than 17 and nonrefundable for most families.

**2012** The CTC has incremental increases over the years. In 2012, the CTC is a maximum credit of $1,000 per child younger than 17 and made partially refundable, meaning someone could receive a refund even if no taxes were owed.

**2017** The *Tax Cuts and Jobs Act of 2017* doubled the tax credit to $2,000 and made limits to the refundable amount of up to $1,400 per child. These provisions are set to expire on December 31, 2025, when the CTC will revert to a credit of up to $1,000 for each child under age 17.

**2021** The *American Rescue Plan Act of 2021* (ARPA) temporarily expanded the child tax credit to $3,600 per child younger than age 6 and $3,000 per child up to age 17. ARPA temporarily made the tax credit fully refundable and paid half of the total credit in monthly payments for the first six months, rather than once per year.

**2022** The expanded CTC expired and reverted to $2,000 per qualified child and limited refundability.

**2023** H.R. 7024, the *Tax Relief for American Families and Workers Act*, passed by the House of Representatives on a bipartisan vote of 357-70 on January 31, 2023. The Bill expands access to the CTC with a phased yearly increase to the refundable portion of the child tax credit. In order for the bill to advance, it needs to be considered by the Senate.

"The expanded CTC went directly towards our enormous monthly childcare expense. It is good for families and good for the economy – helping parents stay in the workforce." Jill, Idaho*

2 See https://sgp.fas.org/crs/misc/R45124.pdf for the full legislative history.
*Reference: MomsRising

# Overview of the Child Tax Credit

The CTC is a tax provision developed to support low- and middle-income families to help ease the financial burden they incur to adequately provide for the needs of their children. The CTC helps offset the costs of raising kids by providing a tax break to families with qualifying children. It is estimated that the federal CTC lifts nearly 2 million children out of poverty each year.

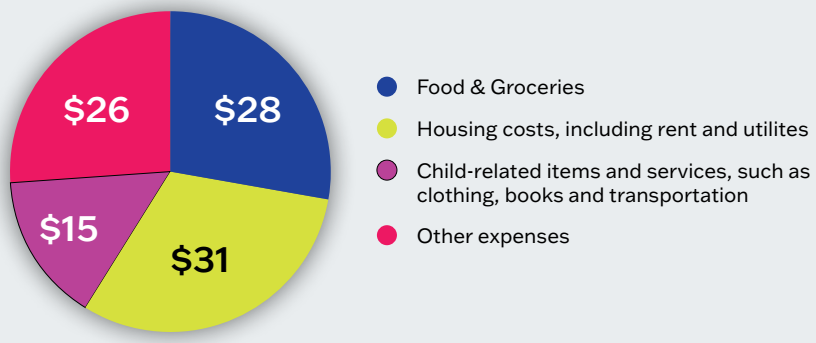
The CTC was first structured in the *Taxpayer Relief Act of 1997* as a $400 per child nonrefundable credit. A nonrefundable credit means that the credit cannot be used to increase a tax refund but can reduce the amount owed. Over the past 20 years the CTC has gone through significant legislative changes providing greater tax relief for more families. These transformations have moved from nonrefundable credits available only to middle and upper-middle class families to a partially refundable credit accessible to more families. Additionally, modifications to the law over the years have expanded the benefit's availability to include more low-income families while increasing the value of the tax credit.

Most recently, through the *American Rescue Plan Act of 2021*, the CTC was temporarily increased to $3,600 per child younger than age six and $3,000 per child between the ages of six and seventeen. For the first time it was expanded as a fully refundable tax credit, meaning the full credit was available to families with little or no earnings or if they didn't owe any income taxes. Also, for the first time, half of the expanded CTC amount was available in advance through monthly payments to families from July to December 2021, with the remaining half distributed as one sum upon filing taxes in 2022.

The expansion in benefit levels and eligibility made the CTC available to nearly all families, including 60 million children – or 90% of children nationwide – leading to a historic reduction in poverty in the United States.[ii] Nearly three million children were lifted out of poverty[iii] with child poverty being cut almost in half from 2020 levels, falling to its lowest level on record at 5.2%.[iv] Most families with low incomes spent their monthly CTC payments on basic needs. In a recent study it was noted that families primarily used their expanded CTC payments to meet their children's basic needs, including things like childcare, school supplies and clothing, as well as other things like food and utilities.[v]

A fully refundable tax credit is a tax credit you can receive as a refund, even if the credit exceeds taxes owed. For example, if you owe $100 in taxes and qualify for a $150 refundable credit, you would receive a $50 tax refund.

**Estimates of spending among households with children for each $100 increase in CTC benefits.**




View the report | Learn More

The expanded CTC was a means for reducing child poverty and helping struggling families during the COVID pandemic. The credit distributed in monthly payments gave families access to much needed income and financial support through the tenure of the credit. However, beginning in the 2022 tax year, the expanded federal CTC reverted to previous payment levels of a maximum credit of $2,000 for each qualifying child. The credit is no longer fully refundable nor offered in monthly payments. And, since the CTC is no longer fully refundable many low earners only get a partial credit or no credit at all. In fact, under current law, more than a quarter of children do not qualify for the full credit because their parents do not earn enough or have too low of an income with most of these children living in families with incomes of less than $40,000.[vi]

> "I work full time, go to school online full-time, and am a mother full-time. The CTC has helped me so much because, with bills and groceries, it's hard having enough. If it was extended, I could use that extra amount to go to my daughter if she needs anything. I literally have no help and I know there are moms like me struggling to get by and this little bit really does make a difference."
> – Nicole, Huntington, WV*

This impact on child poverty and other child outcomes as a result of the temporary changes to the CTC has led to interest by advocates, families, researchers, and policymakers to improve the CTC. This impact was not just evident during the expanded CTC but in prior studies on tax credits. These studies included a review of the broader evidence across time, across study types, and across economic and concrete support policies and all point to a preponderance of evidence that economic supports are a powerful policy option to strengthen families, prevent child abuse and neglect, and reduce involvement in child welfare.

## Impact of the Child Tax Credit on Families

According to the Center on Poverty and Social Policy, the expanded CTC in its first month kept three million children out of poverty. [vii] The Census Bureau reported in September 2022, that child poverty was reduced by 46% from 2021, a reduction they attribute primarily to the expanded CTC.[viii] The expanded CTC also allowed more low-income families to access the program, which resulted in significant reductions in child poverty among Black and Latino children, specifically. The first CTC payment in July 2021 reduced child poverty among Black children by 26% and Latino child poverty by 25%. When the expanded CTC expired, there was a 28% rise in the number of Black children in poverty; and a 40% rise in the number of Latino children living in poverty.[ix]

> "Food, gas, car insurance, rent, just any and everything. All of the above have just risen. And I'm not going to lie to you, I stress." – Joseph Yusuf, Automatic Benefit for Children (ABC) Coalition Parent Advisory Board Member

A growing body of research, compiled by Chapin Hall at the University of Chicago, has documented and confirmed that increases in economic and concrete supports to families, through policies like the CTC, reduce child abuse and neglect and prevent child welfare involvement.[x] For example, economic supports like childcare subsidies are consistently associated with reduced child abuse and neglect.[xi] One study has found that for every thousand dollars states spent on benefits per person in poverty there was a 4.3% reduction in reporting of child abuse and neglect, 4% reduction in substantiations, 2.1% reduction in foster care placements and a 7.7% reduction in child fatalities related to abuse.[xii] Additionally, an association between a state refundable Earned Income Tax Credit (EITC) and reductions in statewide hospital admissions for abusive head trauma has been demonstrated.[xiii]

Families below the poverty line are three times more likely to be substantiated for child abuse[xiv], and children living in poverty or with low incomes are at highest risk for child neglect.[xv] Along with significant reductions in child poverty, researchers also found that the CTC, combined with the EITC, contributed to declines in reports of child maltreatment.[xvi] One study found that for each additional $1,000 in per-child EITC and CTC refunds a family received, there was a 5% decline in reports to child welfare.[xvii] In a separate study, researchers found an immediate 14% reduction in calls to the child abuse hotline following the distribution of CTC payments.[xviii] Finally, another study identified a trend in declining emergency department visits for abuse and neglect following the enactment of the expanded CTC.[xix]



*Reference: MomsRising

As a result, tax credits not only address childhood poverty, the research shows they also have impacts on other child and family outcomes, like child abuse and neglect. Researchers from the Center on Poverty and Social Policy at Columbia University compiled research of the expanded CTC at the six month and one year mark following enactment that showed an increase in positive child and family outcomes related to income, poverty, and food security.[xx] All these gains were diminished when the expanded CTC expired. In fact, the number of children in poverty rose by five million in 2022 when the expansion of the CTC and other pandemic relief measures ended.[xxi]

These findings highlight the importance of supporting families early with economic and concrete supports and prevent child abuse and neglect by providing financial stability for families. One study stated, "financial hardship remains one of the few preventative factors that is unaddressed in the current policy context, and in fact intentional public policy decisions would create a different context for communities, families, and individuals."[xxii]

It is important to note that even small amounts of cash can have a significant positive impact on children's lives. The income from tax credits like the CTC has lasting impacts and support children throughout their life as its impact has been linked to better childhood nutrition, higher school enrollment rates, higher graduation rates, increased rates of college entry, and greater earnings into young adulthood.[xxiv] By bolstering families' incomes, the CTC also boosts local communities and state economies.

## Current Policy Landscape of the Child Tax Credit

The CTC's impact on supporting families has gained interest by policymakers at the federal and state level. Currently, Congressional leaders are considering a tax deal that would enhance the CTC, including expanding access for lower-income families and increasing the benefit due to inflation. At the state level, the number of states that have created their own permanent CTC has doubled since the expanded federal CTC in 2021.

> "The [Child Tax Credit] money that I did get every month really helped with hygiene and things that my kids need. I'm a single mother. The Child Tax Credit helped a lot because the extra money seemed to go a lot farther. We didn't have to worry about going without. Now I'm just worried about everything." Tonya, Woodbine, KY*

At the federal level, *The Tax Relief for American Families and Workers Act of 2024* was passed by the House of Representatives on January 31, 2024, with bipartisan support and sent to the Senate for consideration. Estimates are that this bill will benefit 16 million children in families with low incomes, including 5.8 million kids under the age of six. This is the first meaningful piece of legislation to reduce child poverty since the fully expanded CTC expired in 2021. The bill will need to be considered by the Senate in order to advance, leaving its potential impact on American taxpayers and the economy on hold. Many provisions of the *Tax Cut and Jobs Act* – including the amount of the CTC, refundable portion of the CTC, and income thresholds – are set to expire at the end of 2025, providing an opportunity to expand the CTC.

State legislators across the country are reexamining their own CTC as an effective tool to bolster the economic security of low- and middle-income families. In 2023 there were at least eighteen states that considered creating or expanding their CTC. In 2024, there will be at least fifteen states that will provide a CTC to complement the federal credit and enhance the economic security of families with children, particularly those in lower- to middle-income brackets. Of these, there are at least eleven states that offer a fully refundable CTC. And, the amount of the CTC is larger than ever before, with several states offering refundable credits at or above $1,000 per qualifying child. In all states collectively, these credits amount to a multibillion-dollar investment in children.[xxiii]

*Reference: MomsRising

The activities and interest around state-level CTCs has been bipartisan with almost all states that have passed state-level credits doing so with wide majorities. Like the federal CTC, the amount of the tax credits offered in states is determined primarily by income level, marital status, and number of dependent children. In addition to setting the credit amounts and requirements on income and dependent eligibility, states can also decide whether to make the credit refundable.

Many of these policies across states support families most in need and have created fully refundable credits so that children in the lowest-income families are not excluded from the full benefits. State CTC laws vary regarding eligibility, refundability, and how tax credits are calculated. As more states consider adopting or expanding these credits, lawmakers should design them for maximum impact for families.

## Key features of a child tax credit with the greatest impact to families include:

- A credit for all children under age 18 and a larger credit for children under age six.
- The credit can be adjusted for inflation over time so that it maintains its value.
- A refundable credit which ensures the CTC is fully available to all families, including those with low to no income.
- Expansive income eligibility considerations to better address poverty, particularly to address children that are left behind because their parents do not earn enough to qualify.

> "Ultimately, this is our future. And if we don't make the right decisions now, we're basically just wiping out an entire generation. Because where will they be if we can't give just the bare minimum?" Raegen Selden, Automatic Benefit for Children (ABC) Coalition Parent Advisory Board Member

## Income Eligibility Variations of State CTCs:



**Minnesota offers a CTC of $1,700 for families** with incomes around the federal poverty line, which is an income around $30,000 for a family of four.



**Vermont offers a CTC of $1,000 per child to families** earning $125,000 or less in income.



**Oklahoma limits the CTC of $100 per child to families** earning less than $100,000 a year.



**Maryland has a $500 per child** CTC that is only accessible to parents earning less than $15,000.

# Recommendations and Considerations: The Child Tax Credit Families Need

There is clear evidence that the expanded CTC as part of the *American Rescue Plan* Act in 2021 had a direct and historic impact—the largest on record—in reducing child poverty in the US. The dramatic reductions in poverty represented positive changes to family economic well-being, including evidence that supports its impact on preventing child abuse and neglect and involvement in child welfare. The research and stories shared from families underscored the CTC's benefit to families in meeting basic needs and reducing the volatility in income, especially during the COVID pandemic. Further, the impact of this tax relief on families has drawn widespread bipartisan attention nationwide as policymakers rethink their approach to supporting families through federal and state tax codes. Together, this clearly demonstrates the need for a CTC that works for families – one that includes a higher maximum credit amount per child, available monthly, fully refundable, and provides support to all low-income families.

Raising awareness with policymakers of the impacts of the CTC and other economic supportive policies on families, communities, and the economy, including elevating the narrative on how money is spent on basic needs to alleviate stress for overburdened families is a vital role we can all play. The CTC is a robust policy option that supports families and reduces the likelihood of child abuse and neglect, and in combination with other tax policies like the EITC, the impact is greater. Based on the research and evidence, stories from parents, and the growing interest from policymakers across the nation, the following are considerations for future research and for supportive policies, like the CTC, that families really need:

### Enhance and expand the current federal CTC.

An initial step would be to enact meaningful legislation to reduce child poverty that includes an increased credit amount, a fully refundable credit which ensures the CTC is available to all families, including those with low to no income, and expanded eligibility.

### Continue to evaluate the effects of the CTC on child and family well-being.

Examining the effects and whether the benefits of CTC's are equally distributed across the population is important.

### Implement state CTC policies that are comprehensive.

Ensure maximum impact of the tax credit for families and children, which will bolster federal level efforts, including considerations for increased and fully refundable credits. Evaluate the impact of state level polices to identify variations in the amounts and types of support on child outcomes.

### Systemically integrate a diverse representation of families, parents, caregivers, and others with lived experience.

Leverage this expertise as decision makers for all future CTC related policy and research recommendations.

### Evaluate how multiple concrete and economic policies work in tandem.

Policies like the CTC, ETIC, paid family leave, and childcare subsidies together can support child and family well-being and help prevent child abuse and neglect.

### Invest in multiple economic support interventions.

These supportive interventions, including providing cash stipends to new parents, as part of early childhood home visiting services should be a priority.

**An array of policies that strengthen financial security and establish greater household stability help create the conditions for children, families, and communities to thrive. Economic supports for families, like the CTC, which strengthen family incomes can lessen the stressors of poverty that overload families and promote safe and nurturing family environments, while increasing access to resources and ultimately building more prosperous communities. The Child Tax Credit is a critical policy option that increases family financial stability, reduces child poverty, and prevents child abuse and neglect**

# Additional Resources

- Child and Family Well-being System: Economic & Concrete Supports as a Core Component
- The Antipoverty Effects of the Expanded Child Tax Credit across States: Where Were the Historic Reductions Felt?
- Advancing an Anti-Racist Child Allowance: Promoting economic and racial justice for all families.
- State Child Tax Credits and Child Poverty: A 50-State Analysis.
- The Child Tax Credit & Family Economic Security: Findings from the Center for the Study of Social Policy's Survey of Families with Children.
- Anti-Poverty Tax Credits Linked to Declines in Reports of Child Neglect, Youth Violence, and Juvenile Convictions

# References


i Bullinger, L.R., & Boy A. (2023) *Association of Expanded Child Tax Credit Payments With Child Abuse and Neglect Emergency Department Visits.* JAMA Netw Open. 2023 Feb 1;6(2):e2255639. doi: 10.1001/jamanetworkopen.2022.55639. PMID: 36795416; PMCID: PMC9936349.

ii Curran, M.A. 2022. "Research Roundup of the Expanded Child Tax Credit: One Year On." Poverty and Social Policy Report, vol. 6, no. 9. Center on Poverty and Social Policy, Columbia University. www.povertycenter.columbia.edu/publication/2022/child-tax-credit/research-roundup-one-year-on.

iii Burns, K & Fox, L. (2023). *The Impact of the 2021 Expanded Child Tax Credit on Child Poverty*. United Stated Census Bureau. https://www.census.gov/library/working-papers/2022/demo/SEHSD-wp2022-24.html.

iv Burns, B., Fox, L., & Wilson, D. (2022). *Expansions to Child Tax Credit Contributed to 46% Decline in Child Poverty since 2020*. United Stated Census Bureau. https://www.census.gov/library/stories/2022/09/record-drop-in-child-poverty.html.

v Fisher, J., Schild, J., Johnson, D.S. (2024). *Spending responses to the Child Tax Credit Expansions*. (Working Paper Series). Retrieved from Washington Center for Equitable Growth: Evidence for a stronger economy website: https://equitablegrowth.org/working-papers/spending-responses-to-the-child-tax-credit-expansions/.

vi Cox, K., Marr, C., Calame, S., Hingtgen, S., Fenton, G., & Sherman, A. Updated January 22, 2024. *About 16 Million Children in Low-Income Families Would Gain in First Year of Bipartisan Child Tax Credit Expansion*. Center on Budget and Policy Priorities.

vii Curran, M.A. 2022.

viii Burns, B., Fox, L., & Wilson, D. (2022).

ix Curran, M.A., 2022.

x Monahan, E. K., Grewal-Kok, Y., Cusick, G., & Anderson, C. (2023). *Economic and concrete supports: An evidence-based service for child welfare prevention*. Chapin Hall at the University of Chicago.

xi Klika, J.B., Maguire-Jack, K., Feely, M., Schneider, W., Pace, G.T., Rostad, W., Murphy, C.A., Merrick, M.T. (2023). Childcare Subsidy Enrollment Income Generosity and Child Maltreatment. Children 2023, 10, 64. https://doi.org/10.3390/children10010064.

xii Puls, H. T., Hall, M., Anderst, J. D., Gurley, T., Perrin, J., & Chung, P. J. (2021). State spending on public benefit programs and child maltreatment. Pediatrics, 148(5), e2021050685. https://doi.org/10.1542/peds.2021-050685.

xiii Klevens J, Schmidt B, Luo F, Xu L, Ports KA, Lee RD. (2017). Effect of the earned income tax credit on hospital admissions for pediatric abusive head trauma, 1995-2013. Public Health Rep., 132(4):505–511.

xiv Drake, B., & Jonson-Reid, M. (2014). Poverty and child maltreatment. In J. Korbin & R. Krugman (Eds.). Handbook of Child Maltreatment (pp. 131–148). Springer.

xv Berger, Lawrence M. "Income, Family Structure, and Child Maltreatment Risk." *Children and Youth Services Review*, vol. 26, no. 8, 2004, pp.725-748, https://doi.org/10.1016/j.childyouth.2004.02.017.

xvi Kovski, N. L., et al. (2022). Short-Term Effects of Tax Credits on Rates of Child Maltreatment Reports in the United States. *Pediatrics* 150, no. 1: e2021054939, https://doi.org/10.1542/peds.2021-054939.

xvii Kovski, N. L., et al (2022).

xviii Merrill-Francis, M., Chen, M.S., Dunphy. C., et al. Injury Prevention Publication ahead of print: Received October 2, 2023.. doi:10.1136/ip-2023-045130.

xix Bullinger, L.R., & Boy A. (2023).

xx Curran, M.A. 2022.

xxi Burns, K. & Creamer, J. "Poverty Measure That Includes Government Assistance Increased to 12.4% in 2022, When Pandemic Relief Ended," U.S. Census Bureau, September 12, 2023, https://www.census.gov/library/stories/2023/09/supplemental-poverty-measure.html.

xxii Feely, Megan, et al. "The Social Welfare Policy Landscape and Child Protective Services: Opportunities for and Barriers to Creating Systems Synergy." The ANNALS of the American Academy of Political and Social Science, vol. 692, no. 1, 2020, pp. 140–161. https://doi.org/10.1177/0002716220973566.

xxiii Davis, A. & Butkus, N. "States are Boosting Economic Security with Child Tax Credits in 2023." Institute on Taxation and Economic Policy, September 12, 2023, https://itep.org/states-are-boosting-economic-security-with-child-tax-credits-in-2023/.

xxiv National Academies of Sciences, Engineering, and Medicine, *A Roadmap to Reducing Child Poverty,* National Academies Press, 2019, https://www.nap.edu/read/25246