

How are Kansas families using their Child Tax Credit payments?

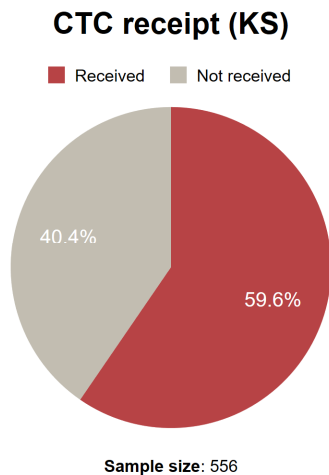
Evidence from Census Data

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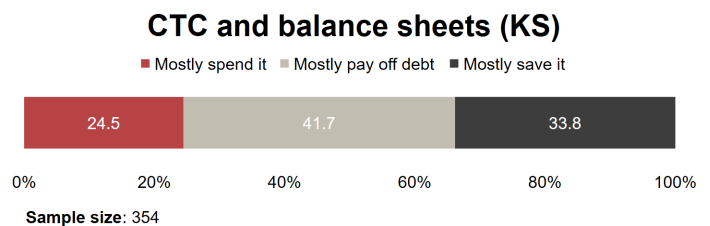
The temporary expansion of the Child Tax Credit (CTC) is projected to cut American child poverty by more than half. The CTC expansion provides families with \$3,600 for every child in the household under the age of six, and \$3,000 for every child between the ages of six and 17. The vast majority of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

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

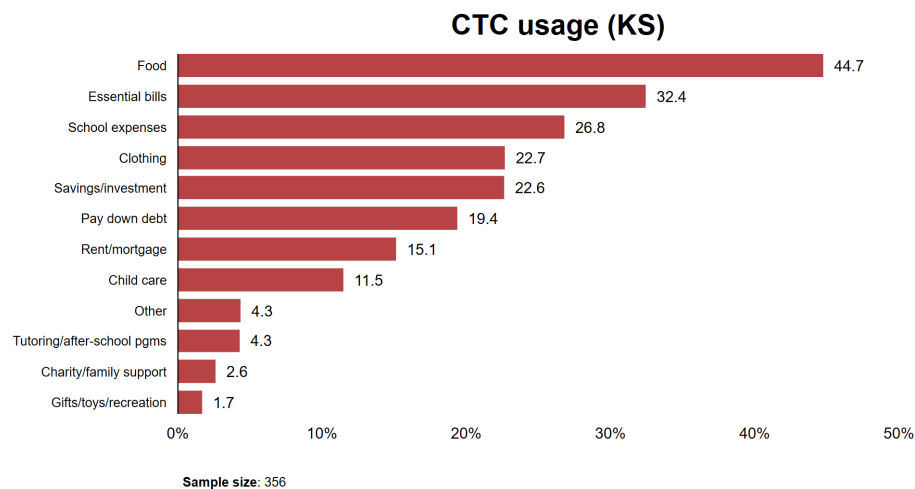
Key Finding 1: Almost 60% of eligible KS families received the CTC.



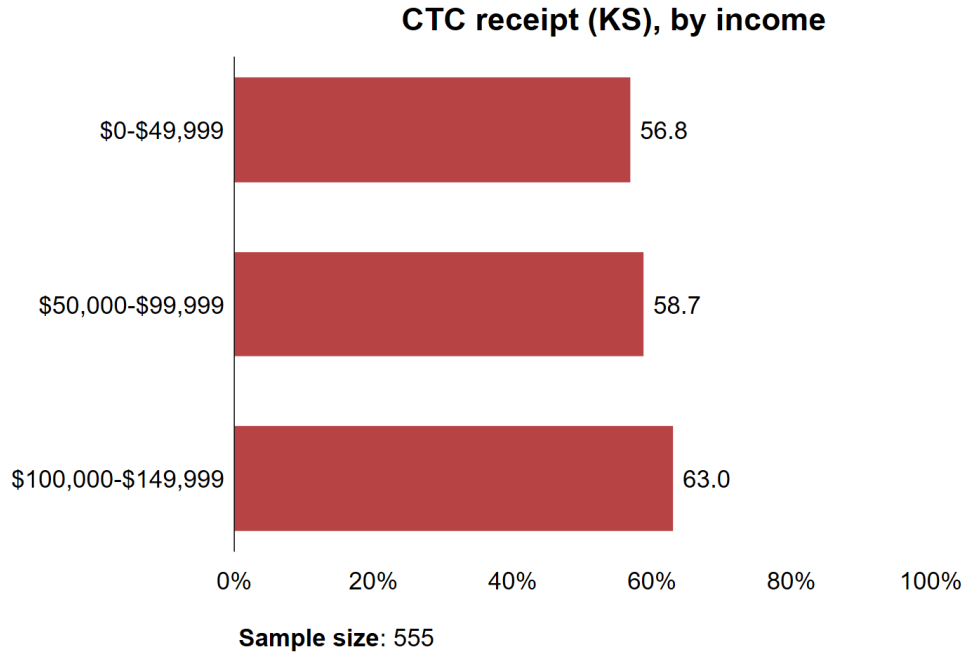
Key Finding 2: 42% of KS families reported mostly using their CTC to pay down debt, 34% mostly saved their CTC, and 25% mostly spent it.



Key Finding 3: The most common uses of the CTC payments among KS families were purchasing food for their family (45%), managing bills (32%), and paying for their children's school expenses (27%). Over a fifth of KS families reported using the CTC for their children's clothing or other essentials, and building savings.



Key Finding 4: 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 5: 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.

